

Santa Rosa County School 1/1/18	FL Blue / HCC - CURRENT	FL Blue / HCC - RENEWAL	FL Blue / GERBER - OPTION #1
TPA	BCBS of Florida	BCBS of Florida	BCBS of Florida
<i>Network</i>	BCBS Florida and Blue Card	BCBS Florida and Blue Card	BCBS Florida and Blue Card
<i>Plan Design</i>	HSA/PPO	HSA/PPO	HSA/PPO
Specific Deductible	\$150,000	\$150,000	\$150,000
<i>Specific Contract Basis</i>	12/24	12/24	12/24
<i>Aggregate Contract Basis</i>	24/12	24/12	24/12
Fixed Costs (approx)			
<i>Employee</i>	\$48.73	\$51.23	\$51.23
<i>Employee + Spouse</i>	\$48.73	\$51.23	\$51.23
<i>Employee + Child(ren)</i>	\$48.73	\$51.23	\$51.23
<i>Family</i>	\$48.73	\$51.23	\$51.23
<i>Total Monthly</i>	\$98,922	\$103,997	\$103,997
<i>Total Annual</i>	\$1,187,063	\$1,247,963	\$1,247,963
Increase		5.13%	5.13%
Health Care Reform			
<i>Yearly Cost</i>	\$160,800	\$50,000	\$50,000
Stop Loss Premium			
<i>Specific Premium</i>			
<i>Employee</i>	\$38.64	\$40.53	\$40.43
<i>Employee + Spouse</i>	\$76.98	\$80.75	\$84.50
<i>Employee + Child(ren)</i>	\$68.13	\$71.46	\$73.99
<i>Family</i>	\$115.63	\$121.28	\$118.87
<i>Aggregate Premium</i>			
<i>Composite</i>	\$2.65	\$2.77	\$2.44
Stop Loss Premium			
<i>Total Monthly</i>	\$130,351	\$136,705	\$136,068
<i>Total Annual</i>	\$1,564,209	\$1,640,461	\$1,632,818
Increase		4.87%	4.39%
Variable Costs			
<i>Expected Claims Cost</i>	<i>Includes Medical and Rx</i>	<i>Includes Medical and Rx</i>	<i>Includes Medical and Rx</i>
<i>Employee</i>	\$360.58	\$399.71	\$372.29
<i>Employee + Spouse</i>	\$718.25	\$796.23	\$778.09
<i>Employee + Child(ren)</i>	\$635.69	\$704.70	\$681.30
<i>Family</i>	\$1,078.84	\$1,195.94	\$1,094.54
<i>Total Monthly</i>	\$1,166,080	\$1,292,647	\$1,207,311
<i>Total Annual</i>	\$13,992,965	\$15,511,765	\$14,487,729
<i>Aggregate Claims Cost</i>			
<i>Employee</i>	\$432.71	\$479.67	\$465.36
<i>Employee + Spouse</i>	\$861.94	\$955.51	\$972.61
<i>Employee + Child(ren)</i>	\$762.86	\$845.67	\$851.62
<i>Family</i>	\$1,294.66	\$1,435.19	\$1,368.17
<i>Total Monthly</i>	\$1,399,353	\$1,551,239	\$1,509,138
<i>Total Annual</i>	\$16,792,230	\$18,614,862	\$18,109,662
Increase		10.85%	7.85%
Enrollment			
<i>Employee</i>	1215	1215	1215
<i>Employee + Spouse</i>	202	202	202
<i>Employee + Child(ren)</i>	177	177	177
<i>Family</i>	436	436	436
<i>Total</i>	2030	2030	2030
Expected			
<i>Medical Administration</i>	\$1,187,063	\$1,247,963	\$1,247,963
<i>Health Care Reform</i>	\$160,800	\$50,000	\$50,000
<i>Stop Loss Premium</i>	\$1,564,209	\$1,640,461	\$1,632,818
<i>Expected Claims</i>	\$13,992,965	\$15,511,765	\$14,487,729
<i>Total Expected</i>	\$16,905,037	\$18,450,188	\$17,418,511
Maximum Cost			
<i>Medical Administration</i>	\$1,187,063	\$1,247,963	\$1,247,963
<i>Health Care Reform</i>	\$160,800	\$50,000	\$50,000
<i>Stop Loss Premium</i>	\$1,564,209	\$1,640,461	\$1,632,818
<i>Maximum Claims</i>	\$16,792,230	\$18,614,862	\$18,109,662
<i>Total Maximum</i>	\$19,704,302	\$21,553,285	\$21,040,443
Increase		9.38%	6.78%