

| Santa Rosa County School<br>1/1/2020 | US FIRE - CURRENT              | US FIRE - RENEWAL              | US FIRE - OPTION #1            |
|--------------------------------------|--------------------------------|--------------------------------|--------------------------------|
| <b>TPA</b>                           | <b>BCBS of Florida</b>         | <b>BCBS of Florida</b>         | <b>BCBS of Florida</b>         |
| <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                        |
| <i>Specific Deductible</i>           | \$150,000                      | \$150,000                      | \$175,000                      |
| <i>Specific Contract Basis</i>       | 12/24                          | 12/24                          | 12/24                          |
| <i>Aggregate Contract Basis</i>      | 24/12                          | 24/12                          | 24/12                          |
| <i>Admin</i>                         | ASO                            | ASO                            | ASO                            |
| <b>TPA Administration Costs</b>      |                                |                                |                                |
| <i>Employee</i>                      | \$52.70                        | \$52.70                        | \$52.70                        |
| <i>Employee + Spouse</i>             | \$52.70                        | \$52.70                        | \$52.70                        |
| <i>Employee + Child(ren)</i>         | \$52.70                        | \$52.70                        | \$52.70                        |
| <i>Family</i>                        | \$52.70                        | \$52.70                        | \$52.70                        |
| <i>Includes Ben Admin</i>            |                                |                                |                                |
| <i>Total Monthly</i>                 | \$106,981                      | \$106,981                      | \$106,981                      |
| <i>Total Annual</i>                  | \$1,283,772                    | \$1,283,772                    | \$1,283,772                    |
| <b>Increase</b>                      |                                | <b>0.00%</b>                   | <b>0.00%</b>                   |
| <b>Health Care Reform</b>            |                                |                                |                                |
| <i>Yearly Cost</i>                   | \$50,000                       | \$50,000                       | \$50,000                       |
| <b>Stop Loss Premium</b>             |                                |                                |                                |
| <i>Specific Premium</i>              |                                |                                |                                |
| <i>Employee</i>                      | \$41.36                        | \$48.31                        | \$42.28                        |
| <i>Employee + Spouse</i>             | \$82.40                        | \$96.24                        | \$84.22                        |
| <i>Employee + Child(ren)</i>         | \$72.93                        | \$85.17                        | \$74.54                        |
| <i>Family</i>                        | \$123.76                       | \$144.55                       | \$126.51                       |
| <i>Aggregate Premium</i>             |                                |                                |                                |
| <i>Composite</i>                     | \$3.28                         | \$3.38                         | \$3.54                         |
| <i>Stop Loss Premium</i>             |                                |                                |                                |
| <i>Total Monthly</i>                 | \$138,575                      | \$160,938                      | \$142,031                      |
| <i>Total Annual</i>                  | \$1,662,898                    | \$1,931,256                    | \$1,704,373                    |
| <b>Increase</b>                      |                                | <b>16.14%</b>                  | <b>2.49%</b>                   |
| <b>Variable Claims Costs</b>         |                                |                                |                                |
| <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>                      | \$389.10                       | \$417.78                       | \$417.79                       |
| <i>Employee + Spouse</i>             | \$775.07                       | \$832.23                       | \$832.23                       |
| <i>Employee + Child(ren)</i>         | \$685.97                       | \$736.55                       | \$736.55                       |
| <i>Family</i>                        | \$1,164.16                     | \$1,250.01                     | \$1,250.01                     |
| <i>Total Monthly</i>                 | \$1,240,917                    | \$1,332,418                    | \$1,332,428                    |
| <i>Total Annual</i>                  | \$14,891,000                   | \$15,989,014                   | \$15,989,138                   |
| <i>Aggregate Claims Cost</i>         |                                |                                |                                |
| <i>Employee</i>                      | \$486.37                       | \$501.36                       | \$501.37                       |
| <i>Employee + Spouse</i>             | \$968.84                       | \$998.71                       | \$998.71                       |
| <i>Employee + Child(ren)</i>         | \$857.46                       | \$883.90                       | \$883.90                       |
| <i>Family</i>                        | \$1,455.20                     | \$1,500.07                     | \$1,500.07                     |
| <i>Total Monthly</i>                 | \$1,551,146                    | \$1,598,965                    | \$1,598,978                    |
| <i>Total Annual</i>                  | \$18,613,751                   | \$19,187,584                   | \$19,187,733                   |
| <b>Increase</b>                      |                                | <b>3.08%</b>                   | <b>3.08%</b>                   |
| <b>Enrollment</b>                    |                                |                                |                                |
| <i>Employee</i>                      | 1240                           | 1240                           | 1240                           |
| <i>Employee + Spouse</i>             | 176                            | 176                            | 176                            |
| <i>Employee + Child(ren)</i>         | 194                            | 194                            | 194                            |
| <i>Family</i>                        | 420                            | 420                            | 420                            |
| <i>Total</i>                         | 2030                           | 2030                           | 2030                           |
| <b>Expected Costs</b>                |                                |                                |                                |
| <i>Medical Administration</i>        | \$1,283,772                    | \$1,283,772                    | \$1,283,772                    |
| <i>Health Care Reform</i>            | \$50,000                       | \$50,000                       | \$50,000                       |
| <i>Stop Loss Premium</i>             | \$1,662,898                    | \$1,931,256                    | \$1,704,373                    |
| <i>Expected Claims</i>               | \$14,891,000                   | \$15,989,014                   | \$15,989,138                   |
| <i>Total Expected</i>                | \$17,887,670                   | \$19,254,042                   | \$19,027,283                   |
| <b>Maximum Costs</b>                 |                                |                                |                                |
| <i>Medical Administration</i>        | \$1,283,772                    | \$1,283,772                    | \$1,283,772                    |
| <i>Health Care Reform</i>            | \$50,000                       | \$50,000                       | \$50,000                       |
| <i>Stop Loss Premium</i>             | \$1,662,898                    | \$1,931,256                    | \$1,704,373                    |
| <i>Maximum Claims</i>                | \$18,613,751                   | \$19,187,584                   | \$19,187,733                   |
| <i>Total Maximum</i>                 | \$21,610,420                   | \$22,452,613                   | \$22,225,878                   |
| <b>Increase</b>                      |                                | <b>3.90%</b>                   | <b>2.85%</b>                   |

1) PARTNERS: TBD, no laser liability.

# Santa Rosa County Schools

Example - Claim Scenario - TPA & Stop Loss - \$175,000 Specific Premium

Scenario Date 1/1/2020 to 12/31/2020

| Based on: 2030 lives  |              | Florida Blue - US Fire |                  |                     |               |
|---|--------------|------------------------|------------------|---------------------|---------------|
| Total Maximum Liability                                     | \$22,225,878 | \$22,225,878           | \$22,225,878     | \$22,225,878        | \$22,225,878  |
| Self-Funded - TPA & Stop Loss<br>\$175,000 Specific Premium |              |                        |                  |                     |               |
| Claims Rate   | Lower - 60%  | Low - 70%              | Expected - 8333% | Funding Level - 92% | Max - 100%    |
| Fixed Medical Admin   | \$1,283,772  | \$1,283,772            | \$1,283,772      | \$1,283,772         | \$1,283,772   |
| Health Care Reform  | \$50,000     | \$50,000               | \$50,000         | \$47,500            | \$50,000      |
| Fixed Stop Loss Costs                                       | \$1,704,373  | \$1,704,373            | \$1,704,373      | \$1,704,373         | \$1,704,373   |
| Variable Claims Costs                                       | \$11,512,640 | \$13,431,413           | \$15,989,138     | \$17,652,714        | \$19,187,733  |
| Total Self-Funded Costs                                     | \$14,550,785 | \$16,469,558           | \$19,027,283     | \$20,688,359        | \$22,225,878  |
| Total Savings   |              |                        |                  |                     |               |
| Versus Maximum Level - 100%                                 | \$7,675,093  | \$5,756,320            | \$3,198,595      | \$1,537,518.64      | \$0           |
| Versus Funding Level - 92%                                  | \$6,137,575  | \$4,218,801            | \$1,661,076      | \$0                 | (\$1,537,519) |
| Savings Versus Maximum Liability                            | 34.53%       | 25.90%                 | 14.39%           | 6.92%               | 0.00%         |