

**OPTION 1
EMPLOYEE HEALTH PLAN DESIGN ANALYSIS
CLAIMS INCURRED 01/01/13 - 12/31/13 - PAID AS OF 02/14/2014**

CURRENT PLAN DESIGN - PREVENTIVE 100%

	INDIVIDUAL	FAMILY	
OPEN ACCESS AND IN-NETWORK			
DEDUCTIBLE	\$1,000	\$3,000	
COINSURANCE %	20%	20%	
COINSURANCE MAXIMUM	\$1,500	\$4,500	
TOTAL ACTUAL PAID IN-NETWORK			\$4,243,160.50
OUT OF NETWORK			
DEDUCTIBLE	\$5,000	\$15,000	
COINSURANCE %	50%	50%	
COINSURANCE MAXIMUM	\$5,000	\$15,000	
TOTAL ACTUAL PAID OON			\$87,283.71
PHARMACY			\$526,582.99
TOTAL PAID CURRENT PLAN DESIGN			\$4,857,027.20

PROPOSED PLAN DESIGN - PREVENTIVE 100%

	INDIVIDUAL	FAMILY	
OPEN ACCESS AND IN-NETWORK			
DEDUCTIBLE	\$1,500	\$4,500	
COINSURANCE %	20%	20%	
COINSURANCE MAXIMUM	\$2,000	\$6,000	
CONTINUE WITH CARRY-OVER DEDUCTIBLE?	X	X if YES, blank if NO	
CONTINUE WITH OFFICE VISIT COPAY?	X	X if YES, blank if NO	
OFFICE VISIT COPAY - GENERAL	\$30		
OFFICE VISIT COPAY - SPECIALIST	\$40		
MAXIMUM OUT OF POCKET	\$6,350	\$12,700	
PHARMACY BENEFITS - KEEP SAME BENEFITS			
ESTIMATED PAID IN-NETWORK			\$4,071,302.27
OUT OF NETWORK			
TOTAL DEDUCTIBLE	\$5,000	\$15,000	
COINSURANCE %	50%	50%	
TOTAL COINSURANCE MAXIMUM	\$5,000	\$15,000	
ESTIMATED PAID OON			\$88,660.93
PHARMACY			\$526,582.99
TOTAL ESTIMATED PAID PROPOSED PLAN DESIGN			\$4,686,546.18

DECREASED COST	(\$170,481.02)
ESTIMATED PERCENT SAVINGS	3.5%