

## Health Insurance Comparison

	2013-14	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05
<b>Single Coverage</b>	408	419	415	394	386	361	348	346	341	328
<b>Family Coverage</b>	221	213	200	219	213	213	188	185	185	194
<b>Total Covered</b>	629	632	615	613	599	574	536	531	526	522
<b>Specific Deductible</b>	\$90,000.00	\$90,000.00	\$85,000.00	\$85,000.00	\$85,000.00	\$85,000.00	\$85,000.00	\$85,000.00	\$75,000.00	\$75,000.00
<b>Single Specific Premium</b>	\$60.39	\$60.39	\$57.33	\$37.23	\$32.19	\$27.50	\$27.05	\$24.78	\$25.45	\$21.05
<b>Family Specific Premium</b>	\$136.21	\$136.21	\$129.38	\$101.55	\$88.47	\$73.41	\$74.18	\$67.68	\$69.00	\$53.49
<b>Aggregate Premium</b>	\$4.00	\$4.00	\$4.50	\$3.38	\$3.38	\$2.82	\$2.80	\$2.70	\$3.25	\$2.78
<b>Precertification Fee</b>	\$1.00	\$1.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$1.75	\$1.75
<b>Single Administration Fee</b>	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$11.00	\$11.00
<b>Family Administration Fee</b>	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$11.00	\$11.00
<b>COBRA/HIPAA Administration</b>	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$0.75	\$0.75
<b>PPO Access Fee</b>	\$7.00	\$7.00	\$7.00	\$8.00	\$8.00	\$8.00	\$7.75	\$4.90	\$3.10	\$3.10
<b>Broker Fee</b>	\$1.00/\$1.00	\$1.00/\$1.00	\$1.00/\$1.00	\$1.00	\$1.00	\$1.00	\$2.00	\$2.00	\$3.00	\$3.00
<b>Expected Monthly Premium</b>	\$72,039.03	\$71,696.14	\$66,757.13	\$53,998.51	\$42,969.57	\$41,245.51	\$38,394.04	\$34,422.78	\$33,462.55	\$28,963.82
<b>Total Revenues</b>	\$1,792,126.51	\$5,304,474.38	\$4,610,591.09	\$4,708,072.76	\$4,723,366.06	\$4,329,725.36	\$3,727,807.79	\$3,543,867.14	\$3,514,365.90	\$3,755,002.47
<b>Total Expenditures</b>	\$2,207,145.11	\$6,032,899.37	\$3,884,467.24	\$4,305,027.56	\$5,148,379.59	\$4,894,723.81	\$3,877,202.41	\$3,794,391.78	\$2,829,109.95	\$3,095,775.41
<b>Difference</b>	(\$415,018.60)	(\$728,424.99)	\$726,123.85	\$403,045.20	(\$425,013.53)	(\$564,998.45)	(\$149,394.62)	(\$250,524.64)	\$685,255.95	\$659,227.06
<b>Interest Earned</b>	\$114.05	\$963.57	\$952.34	\$1,081.45	\$953.89	\$16,944.36	\$73,156.12	\$148,964.10	\$92,267.51	\$35,961.73
<b>Rx Costs</b>	\$319,415.14	\$611,630.01	\$646,612.28	\$682,249.55	\$603,829.35	\$505,895.12	\$579,145.60	\$492,705.36	\$449,425.49	\$401,980.89
<b>Medical Costs</b>	\$1,524,602.29	\$4,554,153.62	\$2,424,103.15	\$2,924,448.57	\$3,155,573.65	\$3,880,590.99	\$2,807,036.86	\$1,861,856.22	\$1,961,474.39	\$2,327,496.65
<b>Total Stop Loss Reimb.</b>	\$469,537.29	\$761,212.08	\$152,975.45	\$414,548.68	\$525,724.25	\$537,497.44	\$92,884.19	\$53,728.52	\$94,585.90	\$402,568.17
<b>Total Claims minus Stop Loss</b>	\$1,374,480.14	\$4,404,571.55	\$2,917,739.98	\$3,192,149.44	\$3,233,678.75	\$3,848,988.67	\$3,293,298.27	\$2,300,833.06	\$2,316,313.98	\$2,326,909.37
<b>End of Year Balance</b>	\$1,439,070.74	\$1,859,283.05	\$2,587,708.04	\$1,861,584.09	\$1,458,538.89	\$1,883,552.42	\$2,448,550.87	\$2,597,945.49	\$2,848,470.13	\$2,163,214.87
	(As of 11/30/13)									
6/30/07 \$1,000,000.00 was transferred out of the medical account.										
Open Access (90%/10%) was added to plan July 2006; Adjusted to 80/20 July 2010										
<b>Employee (Paid by School)</b>	\$450.00	\$450.00	\$450.00	\$440.00	\$410.00	\$390.00	\$390.00	\$390.00	\$390.00	\$390.00
<b>Spouse</b>	\$420.00	\$420.00	\$420.00	\$410.00	\$380.00	\$350.00	\$320.00	\$320.00	\$320.00	\$320.00
<b>Child</b>	\$185.00	\$185.00	\$185.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00
<b>Children (2 or more)</b>	\$255.00	\$255.00	\$255.00	\$245.00	\$215.00	\$215.00	\$215.00	\$215.00	\$215.00	\$215.00
<b>Total Retirees</b>	59	65	73	64	63	59	47	40	40	35
<b>Deductible</b>	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$750.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00
<b>Co-insurance</b>	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
<b>Office Co-pay General</b>	\$30.00	\$30.00	\$30.00	\$50.00	\$25.00	\$25.00	\$20.00	\$20.00	\$20.00	\$20.00
<b>Office Co-pay Specialist</b>	\$40.00	\$40.00	\$40.00							
<b>Routine Co-pay</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$25.00	\$25.00	\$20.00	\$20.00	\$20.00	\$20.00

	2012-13	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05
<b>Prescriptions - 30 days supply</b>										
<b>Annual Deductible per person</b>	\$50.00	\$50.00	\$50.00	\$50.00						
<b>Generics</b>	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
<b>Preferred (+20% of balance)</b>	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$20.00	\$20.00	\$20.00	\$20.00
<b>Non-Preferred (+20% of balance)</b>	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$40.00	\$40.00	\$40.00	\$40.00
<b>Specialty Drugs (up to \$1500 per yr)</b>	10% copay	10% copay	10% copay	10% copay	10% copay	10% copay	None	None	None	None
Mail Order - From July 2003 to June 2008										
Retail MedTrak 90 Maintenance Drugs - July 2008 to present										
<b>Maintenance Drugs - 90 supply</b>										
<b>Generics</b>	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$10.00	\$10.00	\$10.00	\$10.00
<b>Preferred</b>	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$40.00	\$40.00	\$40.00	\$40.00
<b>Non-Preferred</b>	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$80.00	\$80.00	\$80.00	\$80.00

<b>2003-04</b>
344
207
551
\$60,000.00
\$27.24
\$69.05
\$2.97
\$1.75
\$10.00
\$10.00
\$0.75
\$3.10
\$4.00
\$34,111.96
\$3,484,840.43
\$2,705,374.53
\$779,465.90
\$498.32
\$381,651.04
\$1,824,413.17
\$195,081.12
\$2,010,983.09
\$1,503,987.81
\$375.00
\$300.00
\$200.00
\$200.00
31
\$500.00
\$1,000.00
\$20.00
\$20.00

DRAFT

<b>2003-04</b>
\$10.00
\$20.00
\$40.00
None
\$10.00
\$40.00
\$80.00

DRAFT