

Health Insurance Comparison

	2013-14	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08
Single Coverage	408	419	415	394	386	361	348
Family Coverage	221	213	200	219	213	213	188
Total Covered	629	632	615	613	599	574	536
Specific Deductible	\$90,000.00	\$90,000.00	\$85,000.00	\$85,000.00	\$85,000.00	\$85,000.00	\$85,000.00
Single Specific Premium	\$60.39	\$60.39	\$57.33	\$37.23	\$32.19	\$27.50	\$27.05
Family Specific Premium	\$136.21	\$136.21	\$129.38	\$101.55	\$88.47	\$73.41	\$74.18
Aggregate Premium	\$4.00	\$4.00	\$4.50	\$3.38	\$3.38	\$2.82	\$2.80
Precertification Fee	\$1.00	\$1.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
Single Administration Fee	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50
Family Administration Fee	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50
COBRA/HIPAA Administration	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
PPO Access Fee	\$7.00	\$7.00	\$7.00	\$8.00	\$8.00	\$8.00	\$7.75
Broker Fee	\$1.00/\$1.00	\$1.00/\$1.00	\$1.00/\$1.00	\$1.00	\$1.00	\$1.00	\$2.00
Expected Monthly Premium	\$72,039.03	\$71,696.14	\$66,757.13	\$53,998.51	\$42,969.57	\$41,245.51	\$38,394.04
Total Revenues	\$549,008.92	\$5,304,474.38	\$4,610,591.09	\$4,708,072.76	\$4,723,366.06	\$4,329,725.36	\$3,727,807.79
Total Expenditures	\$308,943.85	\$6,032,899.37	\$3,884,467.24	\$4,305,027.56	\$5,148,379.59	\$4,894,723.81	\$3,877,202.41
Difference	\$240,065.07	(\$728,424.99)	\$726,123.85	\$403,045.20	(\$425,013.53)	(\$564,998.45)	(\$149,394.62)
Interest Earned	\$58.32	\$963.57	\$952.34	\$1,081.45	\$953.89	\$16,944.36	\$73,156.12
Rx Costs	\$57,004.57	\$611,630.01	\$646,612.28	\$682,249.55	\$603,829.35	\$505,895.12	\$579,145.60
Medical Costs	\$179,356.75	\$4,554,153.62	\$2,424,103.15	\$2,924,448.57	\$3,155,573.65	\$3,880,590.99	\$2,807,036.86
Total Stop Loss Reimb.	\$464,863.70	\$761,212.08	\$152,975.45	\$414,548.68	\$525,724.25	\$537,497.44	\$92,884.19
Total Claims minus Stop Loss	(\$228,502.38)	\$4,404,571.55	\$2,917,739.98	\$3,192,149.44	\$3,233,678.75	\$3,848,988.67	\$3,293,298.27
End of Year Balance	\$2,099,348.12 (As of 7/31/13)	\$1,859,283.05 (As of 6/30/13)	\$2,587,708.04	\$1,861,584.09	\$1,458,538.89	\$1,883,552.42	\$2,448,550.87
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							
Employee (Paid by School)	\$450.00	\$450.00	\$450.00	\$440.00	\$410.00	\$390.00	\$390.00
Spouse	\$420.00	\$420.00	\$420.00	\$410.00	\$380.00	\$350.00	\$320.00
Child	\$185.00	\$185.00	\$185.00	\$175.00	\$175.00	\$175.00	\$175.00
Children (2 or more)	\$255.00	\$255.00	\$255.00	\$245.00	\$215.00	\$215.00	\$215.00
Total Retirees	59	65	73	64	63	59	47
Deductible	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$750.00	\$500.00	\$500.00
Co-insurance	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$1,000.00	\$1,000.00	\$1,000.00
Office Co-pay General	\$30.00	\$30.00	\$30.00	\$50.00	\$25.00	\$25.00	\$20.00
Office Co-pay Specialist	\$40.00	\$40.00	\$40.00				
Routine Co-pay	\$0.00	\$0.00	\$0.00	\$0.00	\$25.00	\$25.00	\$20.00

2006-07	2005-06	2004-05	2003-04
346	341	328	344
185	185	194	207
531	526	522	551
\$85,000.00	\$75,000.00	\$75,000.00	\$60,000.00
\$24.78	\$25.45	\$21.05	\$27.24
\$67.68	\$69.00	\$53.49	\$69.05
\$2.70	\$3.25	\$2.78	\$2.97
\$2.00	\$1.75	\$1.75	\$1.75
\$12.50	\$11.00	\$11.00	\$10.00
\$12.50	\$11.00	\$11.00	\$10.00
\$1.00	\$0.75	\$0.75	\$0.75
\$4.90	\$3.10	\$3.10	\$3.10
\$2.00	\$3.00	\$3.00	\$4.00
\$34,422.78	\$33,462.55	\$28,963.82	\$34,111.96
\$3,543,867.14	\$3,514,365.90	\$3,755,002.47	\$3,484,840.43
\$3,794,391.78	\$2,829,109.95	\$3,095,775.41	\$2,705,374.53
(\$250,524.64)	\$685,255.95	\$659,227.06	\$779,465.90
\$148,964.10	\$92,267.51	\$35,961.73	\$498.32
\$492,705.36	\$449,425.49	\$401,980.89	\$381,651.04
\$1,861,856.22	\$1,961,474.39	\$2,327,496.65	\$1,824,413.17
\$53,728.52	\$94,585.90	\$402,568.17	\$195,081.12
\$2,300,833.06	\$2,316,313.98	\$2,326,909.37	\$2,010,983.09
\$2,597,945.49	\$2,848,470.13	\$2,163,214.87	\$1,503,987.81
\$390.00	\$390.00	\$390.00	\$375.00
\$320.00	\$320.00	\$320.00	\$300.00
\$175.00	\$175.00	\$175.00	\$200.00
\$215.00	\$215.00	\$215.00	\$200.00
40	40	35	31
\$500.00	\$500.00	\$500.00	\$500.00
\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
\$20.00	\$20.00	\$20.00	\$20.00
\$20.00	\$20.00	\$20.00	\$20.00

2006-07	2005-06	2004-05	2003-04
\$10.00	\$10.00	\$10.00	\$10.00
\$20.00	\$20.00	\$20.00	\$20.00
\$40.00	\$40.00	\$40.00	\$40.00
None	None	None	None
\$10.00	\$10.00	\$10.00	\$10.00
\$40.00	\$40.00	\$40.00	\$40.00
\$80.00	\$80.00	\$80.00	\$80.00

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