				Health Ins	urance Co	mparison						
	2014-15	2013-14	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04
Single Coverage	403	408	419	415	394	386	361	348	346	341	328	344
Family Coverage	226	221	213	200	219	213	213	188	185	185	194	207
Total Covered	629	629	632	615	613	599	574	536	531	526	522	551
Specific Deductible	\$95,000.00	\$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	\$60,000.00
Single Specific Premium	\$60.49	\$60.39	\$60.39	\$57.33	\$37.23	\$32.19	\$27.50	\$27.05	\$24.78	\$25.45	\$21.05	\$27.24
Family Specific Premium	\$136.21	\$136.21	\$136.21	\$129.38	\$101.55	\$88.47	\$73.41	\$74.18	\$67.68	\$69.00	\$53.49	\$69.05
Aggregate Premium	\$6.38	\$4.00	\$4.00	\$4.50	\$3.38	\$3.38	\$2.82	\$2.80	\$2.70	\$3.25	\$2.78	\$2.97
Precertification Fee	\$1.00	\$1.00	\$1.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$1.75	\$1.75	\$1.75
Single Administration Fee	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$11.00	\$11.00	\$10.00
Family Administration Fee	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$11.00	\$11.00	\$10.00
COBRA/HIPAA Administration	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$0.75	\$0.75	\$0.75
PPO Access Fee	\$7.00	\$7.00	\$7.00	\$7.00	\$8.00	\$8.00	\$8.00	\$7.75	\$4.90	\$3.10	\$3.10	\$3.10
Broker Fee	\$1.00/\$1.00	\$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	\$4.00
Expected Monthly Premium	\$73,955.45	\$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	\$34,111.96
	¢70,000.10	<i><i><i>ψ12</i>,000.00</i></i>	¢71,000.11	<i>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</i>	<i>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</i>	¢12,000.01	¢11,210.01	φ00,00 H.0 T	φ01,122.70	φ00, 102.00	Ψ20,000.02	φ01,111.00
Total Revenues	\$3,646,989.58	\$5,335,659.85	\$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	\$3,484,840.43
Total Expenditures	\$3,822,098.70	\$5,427,626.99	\$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	\$2,705,374.53
Difference	(\$175,109.12)	(\$91,967.14)	(\$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	\$779,465.90
Interest Earned	\$136.86	\$191.47	\$963.57	\$952.34	\$1,081.45	\$953.89	\$16,944.36	\$73,156.12	\$148,964.10	\$92,267.51	\$35,961.73	\$498.32
Rx Costs	\$734,887.56	\$763,382.14	\$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	\$381,651.04
Medical Costs				\$2,424,103.15	\$2,924,448.57				\$1,861,856.22	\$1,961,474.39		\$1,824,413.17
	\$2,270,114.96	\$3,790,668.45	\$4,554,153.62			\$3,155,573.65	\$3,880,590.99	\$2,807,036.86			\$2,327,496.65	
Total Stop Loss Reimb.	\$153,264.22	\$830,561.63	\$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	\$195,081.12
Total Claims minus Stop Loss	\$2,851,738.30	\$3,723,488.96	\$4,404,571.55	\$2,917,739.98	<b>\$3,19</b> 2,149.44	\$3,233,678.75	\$3,848,988.67	\$3,293,298.27	\$2,300,833.06	\$2,316,313.98	\$2,326,909.37	\$2,010,983.09
End of Year Balance	\$1,592,206.73	\$1,767,315.91	\$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	\$1,503,987.81
	(As of 4/30/15)											
Open Access (90%/10%) was added to p				a Reinsurance Fee o								
Employee (Paid by School	\$450.00	\$450.00	\$450.00	\$450.00	\$440.00	\$410.00	\$390.00	\$390.00	\$390.00	\$390.00	\$390.00	\$375.00
Spouse	\$500.00	\$420.00	\$420.00	\$420.00	\$410.00	\$380.00	\$350.00	\$320.00	\$320.00	\$320.00	\$320.00	\$300.00
Child	\$185.00	\$185.00	\$185.00	\$185.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$200.00
Children (2 or more)	\$300.00	\$255.00	\$255.00	\$255.00	\$245.00	\$215.00	\$215.00	\$215.00	\$215.00	\$215.00	\$215.00	\$200.00
Total Retirees	59	59	65	73	64	63	59	47	40	40	35	31
Deductible	\$1,500.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$750.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00
Co-insurance	\$4,850.00	\$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	\$1,000.00
Office Co-pay General	\$30.00	\$30.00	\$30.00	\$30.00	\$50.00	\$25.00	\$25.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
Office Co-pay Specialist	\$40.00	\$40.00	\$40.00	\$40.00	<b>400.00</b>	φ20.00	φ20.00	φ20.00	φ20.00	φ20.00	φ20.00	φ20.00
Routine Co-pay	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$25.00	\$25.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
	2014-15	2013-14	<b>20</b> 12-13	2011-12	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04
Prescriptions - 30 days supply	<b>*</b> =====		050.00	0=0.00	<b>0</b> -0.0-							
Annual Deductible per person	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	<b>A</b>	<b>A</b>	<b>A</b> ·	<b>A</b> ·	<b>A</b> · · · ·	<b>A</b> ·	<b>•</b> ·
Generics	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
Preferred (+20% of balance)	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
Non-Preferred (+20% of balance)	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00
	10% copay	10% copay	10% copay	10% copay	10% copay	10% copay	10% copay	None	None	None	None	None
Specialty Drugs (up to\$1500 per yr)	1							1				
Specialty Drugs (up to\$1500 per yr)				Mail Order -	From July 2003 to	o June 2008						
			R	- Mail Order etail MedTrak 90 Ma			ent					
Maintenance Drugs - 90 supply Generics	\$20.00	\$20.00	R \$20.00				ent \$20.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00

Preferred	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$40.00	\$40.00
Non-Preferred	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$80.00	\$80.00

\$40.00	\$40.00	\$40.00
\$80.00	\$80.00	\$80.00