

Health Insurance Comparison

	2014-15	2013-14	2012-13	2011-12	2010-11	2009-10	2008-09
Single Coverage	403	408	419	415	394	386	361
Family Coverage	226	221	213	200	219	213	213
Total Covered	629	629	632	615	613	599	574
Specific Deductible	\$95,000.00	\$90,000.00	\$90,000.00	\$85,000.00	\$85,000.00	\$85,000.00	\$85,000.00
Single Specific Premium	\$60.49	\$60.39	\$60.39	\$57.33	\$37.23	\$32.19	\$27.50
Family Specific Premium	\$136.21	\$136.21	\$136.21	\$129.38	\$101.55	\$88.47	\$73.41
Aggregate Premium	\$6.38	\$4.00	\$4.00	\$4.50	\$3.38	\$3.38	\$2.82
Precertification Fee	\$1.00	\$1.00	\$1.00	\$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	\$7.00	\$8.00	\$8.00	\$8.00
Broker Fee	\$1.00/\$1.00	\$1.00/\$1.00	\$1.00/\$1.00	\$1.00/\$1.00	\$1.00	\$1.00	\$1.00
Expected Monthly Premium	\$73,955.45	\$72,039.03	\$71,696.14	\$66,757.13	\$53,998.51	\$42,969.57	\$41,245.51
Total Revenues	\$3,078,615.25	\$5,335,659.85	\$5,304,474.38	\$4,610,591.09	\$4,708,072.76	\$4,723,366.06	\$4,329,725.36
Total Expenditures	\$3,506,412.33	\$5,427,626.99	\$6,032,899.37	\$3,884,467.24	\$4,305,027.56	\$5,148,379.59	\$4,894,723.81
Difference	(\$427,797.08)	(\$91,967.14)	(\$728,424.99)	\$726,123.85	\$403,045.20	(\$425,013.53)	(\$564,998.45)
Interest Earned	\$123.97	\$191.47	\$963.57	\$952.34	\$1,081.45	\$953.89	\$16,944.36
Rx Costs	\$589,552.42	\$763,382.14	\$611,630.01	\$646,612.28	\$682,249.55	\$603,829.35	\$505,895.12
Medical Costs	\$2,174,916.90	\$3,790,668.45	\$4,554,153.62	\$2,424,103.15	\$2,924,448.57	\$3,155,573.65	\$3,880,590.99
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
Total Claims minus Stop Loss	\$2,611,205.10	\$3,723,488.96	\$4,404,571.55	\$2,917,739.98	\$3,192,149.44	\$3,233,678.75	\$3,848,988.67
End of Year Balance	\$1,514,008.92	\$1,767,315.91	\$1,859,283.05	\$2,587,708.04	\$1,861,584.09	\$1,458,538.89	\$1,883,552.42
	(As of 3/31/15)						

6/30/07 \$1,000,000.00 was transferred out of the medical account; 07/01/14 \$200,000.00 was transferred back in

Open Access (90%/10%) was added to plan July 2006; Adjusted to 80/20 July 2010; ACA Transitiona Reinsurance Fee of \$69,005.79 paid in Dec. 2014

Employee (Paid by School)	\$450.00	\$450.00	\$450.00	\$450.00	\$440.00	\$410.00	\$390.00
Spouse	\$500.00	\$420.00	\$420.00	\$420.00	\$410.00	\$380.00	\$350.00
Child	\$185.00	\$185.00	\$185.00	\$185.00	\$175.00	\$175.00	\$175.00
Children (2 or more)	\$300.00	\$255.00	\$255.00	\$255.00	\$245.00	\$215.00	\$215.00
Total Retirees	59	59	65	73	64	63	59
Deductible	\$1,500.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$750.00	\$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
Office Co-pay General	\$30.00	\$30.00	\$30.00	\$30.00	\$50.00	\$25.00	\$25.00
Office Co-pay Specialist	\$40.00	\$40.00	\$40.00	\$40.00			
Routine Co-pay	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$25.00	\$25.00

2007-08	2006-07	2005-06	2004-05	2003-04
348	346	341	328	344
188	185	185	194	207
536	531	526	522	551
\$85,000.00	\$85,000.00	\$75,000.00	\$75,000.00	\$60,000.00
\$27.05	\$24.78	\$25.45	\$21.05	\$27.24
\$74.18	\$67.68	\$69.00	\$53.49	\$69.05
\$2.80	\$2.70	\$3.25	\$2.78	\$2.97
\$2.00	\$2.00	\$1.75	\$1.75	\$1.75
\$12.50	\$12.50	\$11.00	\$11.00	\$10.00
\$12.50	\$12.50	\$11.00	\$11.00	\$10.00
\$1.00	\$1.00	\$0.75	\$0.75	\$0.75
\$7.75	\$4.90	\$3.10	\$3.10	\$3.10
\$2.00	\$2.00	\$3.00	\$3.00	\$4.00
\$38,394.04	\$34,422.78	\$33,462.55	\$28,963.82	\$34,111.96
\$3,727,807.79	\$3,543,867.14	\$3,514,365.90	\$3,755,002.47	\$3,484,840.43
\$3,877,202.41	\$3,794,391.78	\$2,829,109.95	\$3,095,775.41	\$2,705,374.53
(\$149,394.62)	(\$250,524.64)	\$685,255.95	\$659,227.06	\$779,465.90
\$73,156.12	\$148,964.10	\$92,267.51	\$35,961.73	\$498.32
\$579,145.60	\$492,705.36	\$449,425.49	\$401,980.89	\$381,651.04
\$2,807,036.86	\$1,861,856.22	\$1,961,474.39	\$2,327,496.65	\$1,824,413.17
\$92,884.19	\$53,728.52	\$94,585.90	\$402,568.17	\$195,081.12
\$3,293,298.27	\$2,300,833.06	\$2,316,313.98	\$2,326,909.37	\$2,010,983.09
\$2,448,550.87	\$2,597,945.49	\$2,848,470.13	\$2,163,214.87	\$1,503,987.81

\$390.00	\$390.00	\$390.00	\$390.00	\$375.00
\$320.00	\$320.00	\$320.00	\$320.00	\$300.00
\$175.00	\$175.00	\$175.00	\$175.00	\$200.00
\$215.00	\$215.00	\$215.00	\$215.00	\$200.00
47	40	40	35	31
\$500.00	\$500.00	\$500.00	\$500.00	\$500.00
\$1,000.00	\$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	\$20.00	\$20.00

2007-08	2006-07	2005-06	2004-05	2003-04
\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
\$40.00	\$40.00	\$40.00	\$40.00	\$40.00
None	None	None	None	None

\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
\$40.00	\$40.00	\$40.00	\$40.00	\$40.00
\$80.00	\$80.00	\$80.00	\$80.00	\$80.00

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