

Health Insurance Comparison													
	2015-16	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	392	403	408	419	415	394	386	361	348	346	341	328	344
Family Coverage	237	226	221	213	200	219	213	213	188	185	185	194	207
Total Covered	629	629	629	632	615	613	599	574	536	531	526	522	551
Specific Deductible	\$95,000.00	\$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	\$63.62	\$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	\$142.75	\$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	\$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	\$1.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$1.75	\$1.75	\$1.75
Single Administration Fee	\$13.50	\$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	\$13.50	\$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	\$1.00	\$0.75	\$0.75	\$0.75
PPO Access Fee	\$7.00	\$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	\$1.00	\$1.00	\$2.00	\$2.00	\$3.00	\$3.00	\$4.00
Expected Monthly Premium	\$78,194.31	\$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
Total Revenues	\$4,100,564.21	\$4,990,180.78	\$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	\$5,078,970.62	\$4,586,572.30	\$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	(\$978,406.41)	\$403,608.48	(\$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	\$142.26	\$163.77	\$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	\$905,738.01	\$892,510.97	\$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	\$3,127,059.70	\$2,728,474.90	\$3,790,668.45	\$4,554,153.62	\$2,424,103.15	\$2,924,448.57	\$3,155,573.65	\$3,880,590.99	\$2,807,036.86	\$1,861,856.22	\$1,961,474.39	\$2,327,496.65	\$1,824,413.17
Total Stop Loss Reimb.	\$198,820.61	\$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	\$3,833,977.10	\$3,467,721.65	\$3,723,488.96	\$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	\$2,010,983.09
End of Year Balance	\$1,192,517.98	\$2,170,924.39	\$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 5/31/16)												
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 7/1/2006													
Adjusted to 80/20 July 2010; ACA Transitiona Reinsurance Fee of \$69,005.79 paid in Dec. 2014; ACA Transitional Reinsurance Fee of \$48,888.84 paid Dec. 2015													
Employee (Paid by School	\$450.00	\$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	\$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	\$185.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$200.00
Children (2 or more)	\$300.00	\$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	70	59	59	65	73	64	63	59	47	40	40	35	31
Deductible	\$1,500.00	\$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	\$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	\$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	\$40.00	\$40.00							
Routine Co-pay	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$25.00	\$25.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
	2015-16	2014-15	2013-14	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04
Prescriptions - 30 days supply													
Annual Deductible per person	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00							
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	\$10.00
Preferred (+20% of balance)	\$30.00	\$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	\$50.00	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00
Specialty Drugs (up to\$1500 per yr)	10% copay	10% copay	10% copay	10% copay	10% copay	10% copay	10% copay	10% copay	None	None	None	None	None
Mail Order - From July 2003 to June 2008													
Retail MedTrak 90 Maintenance Drugs - July 2008 to present													
Maintenance Drugs - 90 supply													
Generics	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$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	\$60.00	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00
Non-Preferred	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00

DRAFT