

Health Insurance Comparison

	2014-15	2013-14	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06
Single Coverage	403	408	419	415	394	386	361	348	346	341
Family Coverage	226	221	213	200	219	213	213	188	185	185
Total Covered	629	629	632	615	613	599	574	536	531	526
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
Single Specific Premium	\$60.49	\$60.39	\$60.39	\$57.33	\$37.23	\$32.19	\$27.50	\$27.05	\$24.78	\$25.45
Family Specific Premium	\$136.21	\$136.21	\$136.21	\$129.38	\$101.55	\$88.47	\$73.41	\$74.18	\$67.68	\$69.00
Aggregate Premium	\$6.38	\$4.00	\$4.00	\$4.50	\$3.38	\$3.38	\$2.82	\$2.80	\$2.70	\$3.25
Precertification Fee	\$1.00	\$1.00	\$1.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$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
Family Administration Fee	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$11.00
COBRA/HIPAA Administration	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$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
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
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
Total Revenues	\$0.00	\$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
Total Expenditures	\$0.00	\$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
Difference	\$0.00	(\$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
Interest Earned	\$0.00	\$191.47	\$963.57	\$952.34	\$1,081.45	\$953.89	\$16,944.36	\$73,156.12	\$148,964.10	\$92,267.51
Rx Costs	\$0.00	\$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
Medical Costs	\$0.00	\$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
Total Stop Loss Reimb.	\$0.00	\$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
Total Claims minus Stop Loss	\$0.00	\$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
End of Year Balance	\$0.00	\$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
	(As of 7/31/14)	(As of 6/30/14)								
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	\$450.00	\$440.00	\$410.00	\$390.00	\$390.00	\$390.00	\$390.00
Spouse	\$500.00	\$420.00	\$420.00	\$420.00	\$410.00	\$380.00	\$350.00	\$320.00	\$320.00	\$320.00
Child	\$185.00	\$185.00	\$185.00	\$185.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00
Children (2 or more)	\$300.00	\$255.00	\$255.00	\$255.00	\$245.00	\$215.00	\$215.00	\$215.00	\$215.00	\$215.00
Total Retirees	59	59	65	73	64	63	59	47	40	40
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
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
Office Co-pay General	\$30.00	\$30.00	\$30.00	\$30.00	\$50.00	\$25.00	\$25.00	\$20.00	\$20.00	\$20.00
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	\$20.00	\$20.00	\$20.00

	2014-15	2013-14	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06
Prescriptions - 30 days supply										
Annual Deductible per person	\$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
Preferred (+20% of balance)	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$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
Specialty Drugs (up to \$1500 per yr)	10% copay	10% copay	10% copay	10% copay	10% copay	10% copay	10% copay	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
Preferred	\$60.00	\$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	\$100.00	\$80.00	\$80.00

2004-05	2003-04
328	344
194	207
522	551
\$75,000.00	\$60,000.00
\$21.05	\$27.24
\$53.49	\$69.05
\$2.78	\$2.97
\$1.75	\$1.75
\$11.00	\$10.00
\$11.00	\$10.00
\$0.75	\$0.75
\$3.10	\$3.10
\$3.00	\$4.00
\$28,963.82	\$34,111.96
\$3,755,002.47	\$3,484,840.43
\$3,095,775.41	\$2,705,374.53
\$659,227.06	\$779,465.90
\$35,961.73	\$498.32
\$401,980.89	\$381,651.04
\$2,327,496.65	\$1,824,413.17
\$402,568.17	\$195,081.12
\$2,326,909.37	\$2,010,983.09
\$2,163,214.87	\$1,503,987.81
\$390.00	\$375.00
\$320.00	\$300.00
\$175.00	\$200.00
\$215.00	\$200.00
35	31
\$500.00	\$500.00
\$1,000.00	\$1,000.00
\$20.00	\$20.00
\$20.00	\$20.00

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2004-05	2003-04
\$10.00	\$10.00
\$20.00	\$20.00
\$40.00	\$40.00
None	None
\$10.00	\$10.00
\$40.00	\$40.00
\$80.00	\$80.00

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