

**CAMDENTON R-III SCHOOL DISTRICT
PREMIUM CONTRIBUTION INCREASE IMPACT**

Tier	Current Monthly		Total Monthly	Total Annual
	Premium	Lives	Premium	Premium
EE	\$ 450.00	631	\$ 283,950.00	\$ 3,407,400.00
Spouse	\$ 420.00	108	\$ 45,360.00	\$ 544,320.00
1 Child	\$ 185.00	57	\$ 10,545.00	\$ 126,540.00
2+ Children	\$ 255.00	123	\$ 31,365.00	\$ 376,380.00
Total:			\$ 371,220.00	\$ 4,454,640.00

Current Plan Year Net Cost (Cost - Specific Reimb)	Monthly	Annualized
	\$ 418,382.00	\$ 5,020,584.00 *
Current Shortfall (Est) (Premium - Cost)	\$ (47,162.00)	\$ (565,944.00)

	Scenario 1	Scenario 2	Scenario 3	
	Employee	Employee	Employee	
Increase of:	\$ -	\$ 50.00	\$ 50.00	**
Total Monthly Premium:	\$ 450.00	\$ 500.00	\$ 500.00	
Annual Premium:	\$ 3,407,400.00	\$ 3,786,000.00	\$ 3,786,000.00	
Additional Annual Premium for EE:	\$ -	\$ 378,600.00	\$ 378,600.00	**
	Spouse	Spouse	Spouse	
Increase of:	\$ 80.00	\$ 80.00	\$ 80.00	
Total Monthly Premium:	\$ 500.00	\$ 500.00	\$ 500.00	
Annual Premium:	\$ 648,000.00	\$ 648,000.00	\$ 648,000.00	
Additional Annual Premium for SP:	\$ 103,680.00	\$ 103,680.00	\$ 103,680.00	
	1 Child	1 Child	1 Child	
Increase of:	\$ -	\$ -	\$ 15.00	
Total Monthly Premium:	\$ 185.00	\$ 185.00	\$ 200.00	
Annual Premium:	\$ 126,540.00	\$ 126,540.00	\$ 136,800.00	
Additional Annual Premium for 1 CH:	\$ -	\$ -	\$ 10,260.00	
	2+ Children	2+ Children	2+ Children	
Increase of:	\$ 45.00	\$ 45.00	\$ 145.00	
Total Monthly Premium:	\$ 300.00	\$ 300.00	\$ 400.00	
Annual Premium:	\$ 442,800.00	\$ 442,800.00	\$ 590,400.00	
Additional Annual Premium for 2+ CH:	\$ 66,420.00	\$ 66,420.00	\$ 214,020.00	
Total Current Premium:	\$ 4,454,640.00	\$ 4,454,640.00	\$ 4,454,640.00	
Total Additional Annual Premium:	\$ 170,100.00	\$ 548,700.00	\$ 706,560.00	
Total New Annual Premium:	\$ 4,624,740.00	\$ 5,003,340.00	\$ 5,161,200.00	

Best Stop-Loss Renewal Offer	Monthly	Annual
Maximum Exposure (Fixed + Maximum Aggregate)	\$ 514,565.84	\$ 6,174,790.08
Estimated Claims Cost (Fixed + Estimated Claims)	\$ 426,505.06	\$ 5,118,060.74

Estimated Shortfall - Utilizing Maximum Exposure		
Estimated Shortfall based on Current Premiums	\$ (143,345.84)	\$ (1,720,150.08)
Estimated Shortfall based on Scenario 1	\$ (129,170.84)	\$ (1,550,050.08)
Estimated Shortfall based on Scenario 2	\$ (97,620.84)	\$ (1,171,450.08)
Estimated Shortfall based on Scenario 3	\$ (84,465.84)	\$ (1,013,590.08)

Estimated Shortfall - Utilizing Estimated Claims Cost		
Estimated Shortfall based on Current Premiums	\$ (55,285.06)	\$ (663,420.74)
Estimated Shortfall based on Scenario 1	\$ (41,110.06)	\$ (493,320.74)
Estimated Shortfall based on Scenario 2	\$ (9,560.06)	\$ (114,720.74)
Estimated Shortfall based on Scenario 3	\$ 3,594.94	\$ 43,139.26

Estimated Savings with Plan Design Option 1 (Deduct & Co-Ins Increase \$500)	\$ 170,481.00
Estimated Savings with Plan Design Option 2 (Max OOP)	\$ 286,126.00

*Based on 9 months July 2013 - March 2014

**Employee contribution increase will be a District Reserve Transfer