| | | | | | Health Ins | urance Comp | arison | | | | | | |
|---------------------------------------|---------------------------|----------------------------|--------------------|---------------------------|--|-----------------------|----------------|----------------------|-------------------------------|---------------------|--|----------------|---------------------|
| | 2016-17 | 2015-16 | 2014-15 | 2013-14 | 2012-13 | 2011-12 | 2010-11 | 2009-10 | 2008-09 | 2007-08 | 2006-07 | 2005-06 | 2004-05 |
| Single Coverage | 389 | 392 | 403 | 408 | 419 | 415 | 394 | 386 | 361 | 348 | 346 | 341 | 328 |
| Family Coverage | 249 | 237 | 226 | 221 | 213 | 200 | 219 | 213 | 213 | 188 | 185 | 185 | 194 |
| Total Covered | 638 | 629 | 629 | 629 | 632 | 615 | 613 | 599 | 574 | 536 | 531 | 526 | 522 |
| Specific Deductible | \$95,000.00 | \$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 |
| Single Specific Premium | \$66.75 | \$63.62 | \$60.49 | \$60.39 | \$60.39 | \$57.33 | \$37.23 | \$32.19 | \$27.50 | \$27.05 | \$24.78 | \$25.45 | \$21.05 |
| Family Specific Premium | \$150.00 | \$142.75 | \$136.21 | \$136.21 | \$136.21 | \$129.38 | \$101.55 | \$88.47 | \$73.41 | \$74.18 | \$67.68 | \$69.00 | \$53.49 |
| Aggregate Premium | \$6.38 | \$6.38 | \$6.38 | \$4.00 | \$4.00 | \$4.50 | \$3.38 | \$3.38 | \$2.82 | \$2.80 | \$2.70 | \$3.25 | \$2.78 |
| Precertification Fee | \$1.00 | \$1.00 | \$1.00 | \$1.00 | \$1.00 | \$2.00 | \$2.00 | \$2.00 | \$2.00 | \$2.00 | \$2.00 | \$1.75 | \$1.75 |
| Single Administration Fee | \$13.50 | \$13.50 | \$12.50 | \$12.50 | \$12.50 | \$12.50 | \$12.50 | \$12.50 | \$12.50 | \$12.50 | \$12.50 | \$11.00 | \$11.00 |
| Family Administration Fee | \$13.50 | \$13.50 | \$12.50 | \$12.50 | \$12.50 | \$12.50 | \$12.50 | \$12.50 | \$12.50 | \$12.50 | \$12.50 | \$11.00 | \$11.00 |
| COBRA/HIPAA Administration | \$1.00 | \$1.00 | \$1.00 | \$1.00 | \$1.00 | \$1.00 | \$1.00 | \$1.00 | \$1.00 | \$1.00 | \$1.00 | \$0.75 | \$0.75 |
| PPO Access Fee | \$7.00 | \$7.00 | \$7.00 | \$7.00 | \$7.00 | \$7.00 | \$8.00 | \$8.00 | \$8.00 | \$7.75 | \$4.90 | \$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 | \$1.00 | \$1.00 | \$2.00 | \$2.00 | \$3.00 | \$3.00 |
| Expected Monthly Premium | \$83,017.19 | \$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 |
| | \$00,01110 | <i>Q</i> 0, 10 10 1 | <i>ψι</i> 0,000.10 | ¢12,000.00 | <i>\(\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</i> | \$00,101110 | 400,000.01 | ¢ 12,000101 | \$11,210.01 | 400,001.01 | <i>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</i> | \$00, IO2.00 | \$20,000.0 <u>2</u> |
| Total Revenues | \$1,374,559.39 | \$5,103,674.22 | \$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 |
| Total Expenditures | \$1,710,362.93 | \$5,706,693.14 | \$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 |
| Difference | (\$335,803.54) | (\$603,018.92) | \$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 |
| Interest Earned | (\$335,803.54) \$65.17 | (\$003,018.92) \$151.92 | \$403,608.48 | (\$91,907.14) \$191.47 | (\$726,424.99) \$963.57 | \$720,123.85 | \$1,081.45 | | (\$364,998.43) \$16,944.36 | \$73,156.12 | (\$250,524.64) \$148,964.10 | \$92,267.51 | \$35,961.73 |
| | φυυ. ι / | φ101.92 | φ103.77 | φιθι.4/ | 4903.37 | φ902.34 | φ1,001.45 | φ 3 03.69 | φ10,944.30 | φ <i>ι</i> 3,130.12 | ψ140,904.10 | ψ32,201.31 | 400,901.73 |
| Rx Costs | \$321,439.15 | \$1,019,723.00 | \$892,510.97 | \$763,382.14 | ¢644.600.04 | \$646,612.28 | \$682,249.55 | \$603,829.35 | \$505,895.12 | \$579,145.60 | \$492,705.36 | \$449,425.49 | \$401,980.89 |
| Medical Costs | | | | | \$611,630.01 | | | | | | | | |
| | \$1,063,974.11 | \$3,561,338.74 | \$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 |
| Total Stop Loss Reimb. | \$206,079.19 | \$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 |
| Total Claims minus Stop Loss | \$1,179,334.07 | \$4,382,241.13 | \$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 |
| End of Year Balance | \$1,232,101.93 | \$1,567,905.47 | \$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 |
| Open Access (90/10%) was added to pla | | | | insurance Fee of \$69, | | | | | • | | | | |
| Employee (Paid by School | \$450.00 | \$450.00 | \$450.00 | \$450.00 | \$450.00 | \$450.00 | \$440.00 | \$410.00 | \$390.00 | \$390.00 | \$390.00 | \$390.00 | \$390.00 |
| Spouse | \$500.00 | \$500.00 | \$500.00 | \$420.00 | \$420.00 | \$420.00 | \$410.00 | \$380.00 | \$350.00 | \$320.00 | \$320.00 | \$320.00 | \$320.00 |
| Child | \$185.00 | \$185.00 | \$185.00 | \$185.00 | \$185.00 | \$185.00 | \$175.00 | \$175.00 | \$175.00 | \$175.00 | \$175.00 | \$175.00 | \$175.00 |
| Children (2 or more) | \$300.00 | \$300.00 | \$300.00 | \$255.00 | \$255.00 | \$255.00 | \$245.00 | \$215.00 | \$215.00 | \$215.00 | \$215.00 | \$215.00 | \$215.00 |
| Total Retirees | 75 | 70 | 59 | 59 | 65 | 73 | 64 | 63 | 59 | 47 | 40 | 40 | 35 |
| | | | | | | | | | | | | | |
| Deductible | \$1,500.00 | \$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 |
| Co-insurance | \$4,850.00 | \$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 |
| Office Co-pay General | \$30.00 | \$30.00 | \$30.00 | \$30.00 | \$30.00 | \$30.00 | \$50.00 | \$25.00 | \$25.00 | \$20.00 | \$20.00 | \$20.00 | \$20.00 |
| Office Co-pay Specialist | \$40.00 | \$40.00 | \$40.00 | \$40.00 | \$40.00 | \$40.00 | | | | | | | |
| Telemedicine Co-pay | \$15.00 | | | | | | | | | | | | |
| Routine Co-pay | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$25.00 | \$25.00 | \$20.00 | \$20.00 | \$20.00 | \$20.00 |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | 2015-16 | 2015-16 | 2014-15 | 2013-14 | 2012-13 | 2011-12 | 2010-11 | 2009-10 | 2008-09 | 2007-08 | 2006-07 | 2005-06 | 2004-05 |
| Prescriptions - 30 days supply | | | | | | | | | | | | | |
| Annual Deductible per person | \$50.00 | \$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 | \$30.00 | \$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 | \$50.00 | \$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 | 10% copay | None | None | None | None |
| | - | - | | - | Mail Order E | From July 2003 to Jur | | | · · | | | | |
| | | | | Date | | ntenance Drugs - July | | | | | | | |
| Maintonanco Drugo - 00 ourrely | Г | I | I | Rela | an IVIEU I I AN SU IVIAII | Tenance Drugs - July | | | | | | | |
| Maintenance Drugs - 90 supply | | | | | | | | | | | | | |

| Generics | \$20.00 | \$20.00 | \$20.00 | \$20.00 | \$20.00 | \$20.00 | \$20.00 | \$20.00 | \$20.00 | \$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 | \$60.00 | \$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 | \$100.00 | \$80.00 | \$80.00 | \$80.00 | \$80.00 |

| 2003-04 |
|------------------------|
| 344 |
| 207 |
| 551 |
| \$60,000.00 |
| \$27.24 |
| \$69.05 |
| \$2.97 |
| \$1.75 |
| \$10.00 |
| \$10.00 \$0.75 |
| \$3.10 |
| \$4.00 |
| \$34,111.96 |
| φοι, τηου |
| \$3,484,840.43 |
| \$2,705,374.53 |
| \$779,465.90 |
| \$498.32 |
| |
| \$381,651.04 |
| \$1,824,413.17 |
| \$195,081.12 |
| \$2,010,983.09 |
| |
| \$1,503,987.81 |
| |
| |
| |
| |
| \$375.00 |
| \$300.00 |
| \$200.00 |
| \$200.00 |
| 31 |
| ¢500.00 |
| \$500.00 \$1,000.00 |
| \$1,000.00 |
| ψ20.00 |
| |
| \$20.00 |
| |
| |
| |
| |
| 2003-04 |
| |
| ¢10.00 |
| \$10.00 \$20.00 |
| \$20.00 |
| \$40.00 None |
| NULLE |
| |
| |
| |

| \$10.00 |) |
|---------|---|
| \$40.00 |) |
| \$80.00 |) |