

Central Community School System

2020 Medical Renewal Scenarios

Scenario 1: Status Quo + 9.4% calculated rate action

Leaving the plans as is and evenly distributing the rates & shows H.S.A of \$500/\$1,000

Rates	PPO Employer pays same % as 2019				HDHP Employer pays same % as last year			
	2019 Employee Rates	2019 Employer Rates	2020 Employee Rates	2020 Employer Rates	2019 Employee Rates	2019 Employer Rates	2020 Employee Rates	2020 Employer Rates
	154.80	522.57	169.35	571.70	75.42	425.45	82.51	465.45
	516.45	838.29	565.00	917.10	357.68	644.06	391.30	704.61
	453.16	799.97	495.76	875.18	306.31	620.30	335.11	678.61
	770.97	1159.53	843.45	1268.54	544.73	882.75	595.94	965.74

Employee Annual Cost: \$1,412,106

Central: \$3,234,138

= Total Annual Cost: \$4,646,243

Scenario 2: PPO Changes + 5.8% calculated rate action

500/1000 deductible + 90/80 coinsurance w/ Rx specialty \$150

Assuming 10% migration to HDHP, shows H.S.A contribution of \$500/\$1,000

Rates	PPO 5% increase to employees				HDHP 5% increase to employees			
	2019 Employee Rates	2019 Employer Rates	2020 Employee Rates	2020 Employer Rates	2019 Employee Rates	2019 Employer Rates	2020 Employee Rates	2020 Employer Rates
	154.80	522.57	162.54	510.08	75.42	425.45	79.19	483.34
	516.45	838.29	542.27	802.97	357.68	644.06	375.56	749.50
	453.16	799.97	475.82	768.53	306.31	620.30	321.63	719.06
	770.97	1159.53	809.52	1107.45	544.73	882.75	571.97	1031.24

Employee Annual Cost: \$1,314,797

Central: \$3,006,102

= Total Annual Cost: \$4,320,899

Scenario 3: Higher PPO Changes with 0% calculated rate action

600/1800 deductible + 90/80 coinsurance w/Rx specialty \$150, PCP \$20

*Assuming 10% HDHP Migration & Includes 500/750/1000 H.S.A contribution

Rates	PPO				HDHP			
	2019 Employee Rates	2019 Employer Rates	2020 Employee Rates	2020 Employer Rates	2019 Employee Rates	2019 Employer Rates	2020 Employee Rates	2020 Employer Rates
	154.80	522.57	154.80	522.57	75.42	425.45	75.42	425.45
	516.45	838.29	516.45	838.29	357.68	644.06	357.68	644.06
	453.16	799.97	453.16	799.97	306.31	620.30	306.31	620.30
	770.97	1159.53	770.97	1159.53	544.73	882.75	544.73	882.75

*Assumes 10% migration to the HDHP. More or less migration may impact total plan costs and funding.

Employee Annual Cost: \$1,252,188

Central: \$3,011,123

= Total Annual Cost: \$4,263,310

†This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.