

School District of Clay County
Committee Recommended Basic HMO, Premium HMO and HDHP w/HSA Plans
2010-2011 Plan Year Renewal Contribution Model
Insurance Committee Recommendation : Board Funds increase, no increase to EE

Current Plans (Aetna)

Committee Recommended Plans

	10/01/2009 - 09/30/2010 Per Pay Period					10/01/2010 - 09/30/2011 Per Pay Period					EE Difference From Current
	Estimated Enrollment	12 month	Per Pay Period	District	Employee	Estimated Enrollment	12 month	Per Pay Period	District	Employee	
Basic HMO											
Employee	1,529	\$416.88	\$250.13	\$240.12	\$10.01	1,529	\$426.98	\$256.19	\$246.18	\$10.01	\$0.00
EE & SP	103	\$805.52	\$483.31	\$266.02	\$217.29	103	\$825.01	\$495.01	\$277.72	\$217.29	\$0.00
EE & Ch(s)	100	\$768.43	\$461.06	\$253.58	\$207.48	100	\$787.04	\$472.22	\$264.74	\$207.48	\$0.00
Family	216	\$1,055.57	\$633.34	\$348.34	\$285.00	216	\$1,081.12	\$648.67	\$363.67	\$285.00	\$0.00
Premium HMO											
Employee	827	\$489.52	\$293.71	\$232.03	\$61.68	827	\$525.13	\$315.08	\$253.40	\$61.68	\$0.00
EE & SP	135	\$945.63	\$567.38	\$280.83	\$286.55	135	\$1,014.53	\$608.72	\$322.17	\$286.55	\$0.00
EE & Ch(s)	44	\$902.13	\$541.28	\$267.93	\$273.35	44	\$967.78	\$580.67	\$307.32	\$273.35	\$0.00
Family	99	\$1,239.40	\$743.64	\$368.10	\$375.54	99	\$1,329.60	\$797.76	\$422.22	\$375.54	\$0.00
HDHP											
Employee	182	\$514.55	\$308.73	\$262.42	\$46.31	182	\$504.69	\$302.81	\$256.50	\$46.31	\$0.00
EE & SP	31	\$993.60	\$596.16	\$327.75	\$268.41	31	\$975.02	\$585.01	\$316.60	\$268.41	\$0.00
EE & Ch(s)	8	\$948.33	\$569.00	\$312.96	\$256.04	8	\$930.09	\$558.05	\$302.01	\$256.04	\$0.00
Family	12	\$1,302.10	\$781.26	\$429.50	\$351.76	12	\$1,277.78	\$766.67	\$414.91	\$351.76	\$0.00

3,286

3,286

Total Annual Cost: \$ 22,413,305
 District Cost per pay period \$ 838,753.03
 Employee Cost per pay period \$ 281,912.20
Total Annual DISTRICT Contribution \$16,775,061
Total Annual EMPLOYEE Contribution \$5,638,244

Total Annual Cost: \$ 23,284,373
 District Cost per pay period \$ 882,306.46
 Employee Cost per pay period \$ 281,912.20
Total Annual District Contribution \$17,646,129
Total Annual Employee Contribution \$5,638,244

Difference to DISTRICT from Current \$871,069
 Difference to EMPLOYEE from Current \$0

3.9%

5.19%
0.00%

School District of Clay County
Committee Recommended Basic HMO, Premium HMO and HDHP w/HSA Plans
2010-2011 Plan Year Renewal Contribution Model
Insurance Committee Alternative 1: Same dollar subsidy across all plans

Current Plans (Aetna)

Committee Recommended Plans

	10/01/2009 - 09/30/2010 Per Pay Period					10/01/2010 - 09/30/2011 Per Pay Period					EE Difference From Current
	Estimated Enrollment	12 month	Per Pay Period	District	Employee	Estimated Enrollment	12 month	Per Pay Period	District	Employee	
Basic HMO											
Employee	1,529	\$416.88	\$250.13	\$240.12	\$10.01	1,529	\$426.98	\$256.19	\$246.23	\$9.96	-\$0.05
EE & SP	103	\$805.52	\$483.31	\$266.02	\$217.29	103	\$825.01	\$495.01	\$255.00	\$240.01	\$22.72
EE & Ch(s)	100	\$768.43	\$461.06	\$253.58	\$207.48	100	\$787.04	\$472.22	\$255.00	\$217.22	\$9.74
Family	216	\$1,055.57	\$633.34	\$348.34	\$285.00	216	\$1,081.12	\$648.67	\$325.00	\$323.67	\$38.67
Premium HMO											
Employee	827	\$489.52	\$293.71	\$232.03	\$61.68	827	\$525.13	\$315.08	\$246.23	\$68.85	\$7.17
EE & SP	135	\$945.63	\$567.38	\$280.83	\$286.55	135	\$1,014.53	\$608.72	\$255.00	\$353.72	\$67.17
EE & Ch(s)	44	\$902.13	\$541.28	\$267.93	\$273.35	44	\$967.78	\$580.67	\$255.00	\$325.67	\$52.32
Family	99	\$1,239.40	\$743.64	\$368.10	\$375.54	99	\$1,329.60	\$797.76	\$325.00	\$472.76	\$97.22
HDHP											
Employee	182	\$514.55	\$308.73	\$262.42	\$46.31	182	\$504.69	\$302.81	\$246.23	\$56.58	\$10.27
EE & SP	31	\$993.60	\$596.16	\$327.75	\$268.41	31	\$975.02	\$585.01	\$255.00	\$330.01	\$61.60
EE & Ch(s)	8	\$948.33	\$569.00	\$312.96	\$256.04	8	\$930.09	\$558.05	\$255.00	\$303.05	\$47.01
Family	12	\$1,302.10	\$781.26	\$429.50	\$351.76	12	\$1,277.78	\$766.67	\$325.00	\$441.67	\$89.91

3,286

3,286

Total Annual Cost:	\$ 22,413,305
District Cost per pay period	\$ 838,753.03
Employee Cost per pay period	\$ 281,912.20
Total Annual DISTRICT Contribution	\$16,775,061
Total Annual EMPLOYEE Contribution	\$5,638,244

Total Annual Cost:	\$ 23,284,373
District Cost per pay period	\$ 838,561.74
Employee Cost per pay period	\$ 325,656.92
Total Annual District Contribution	\$16,771,235
Total Annual Employee Contribution	\$6,513,138

3.9%

Difference to DISTRICT from Current	-\$3,826
Difference to EMPLOYEE from Current	\$874,894

-0.02%

15.52%

School District of Clay County
Committee Recommended Basic HMO, Premium HMO and HDHP w/HSA Plans
2010-2011 Plan Year Renewal Contribution Model
Insurance Committee Alternative 2: Current Dollar Subsidy, No increase to District

Current Plans (Aetna)

Committee Recommended Plans

	10/01/2009 - 09/30/2010 Per Pay Period					10/01/2009 - 09/30/2010 Per Pay Period					Change
	Estimated Enrollment	12 month	Per Pay Period	District	Employee	Estimated Enrollment	12 month	Per Pay Period	District	Employee	
Basic HMO											
Employee	1,529	\$416.88	\$250.13	\$240.12	\$10.01	1,529	\$426.98	\$256.19	\$240.12	\$16.07	\$6.06
EE & SP	103	\$805.52	\$483.31	\$266.02	\$217.29	103	\$825.01	\$495.01	\$266.02	\$228.99	\$11.70
EE & Ch(s)	100	\$768.43	\$461.06	\$253.58	\$207.48	100	\$787.04	\$472.22	\$253.58	\$218.64	\$11.16
Family	216	\$1,055.57	\$633.34	\$348.34	\$285.00	216	\$1,081.12	\$648.67	\$348.34	\$300.33	\$15.33
Premium HMO											
Employee	827	\$489.52	\$293.71	\$232.03	\$61.68	827	\$525.13	\$315.08	\$232.03	\$83.05	\$21.37
EE & SP	135	\$945.63	\$567.38	\$280.83	\$286.55	135	\$1,014.53	\$608.72	\$280.83	\$327.89	\$41.34
EE & Ch(s)	44	\$902.13	\$541.28	\$267.93	\$273.35	44	\$967.78	\$580.67	\$267.93	\$312.74	\$39.39
Family	99	\$1,239.40	\$743.64	\$368.10	\$375.54	99	\$1,329.60	\$797.76	\$368.10	\$429.66	\$54.12
HDHP											
Employee	182	\$514.55	\$308.73	\$262.42	\$46.31	182	\$504.69	\$302.81	\$262.42	\$40.39	-\$5.92
EE & SP	31	\$993.60	\$596.16	\$327.75	\$268.41	31	\$975.02	\$585.01	\$327.75	\$257.26	-\$11.15
EE & Ch(s)	8	\$948.33	\$569.00	\$312.96	\$256.04	8	\$930.09	\$558.05	\$312.96	\$245.09	-\$10.95
Family	12	\$1,302.10	\$781.26	\$429.50	\$351.76	12	\$1,277.78	\$766.67	\$429.50	\$337.17	-\$14.59

3,286

3,286

Total Annual Cost: \$ 22,413,305
 District Cost per pay period \$ 838,753.03
 Employee Cost per pay period \$ 281,912.20
Total Annual DISTRICT Contribution \$16,775,061
Total Annual EMPLOYEE Contribution \$5,638,244

Total Annual Cost: \$ 23,284,373
 District Cost per pay period \$ 838,753.03
 Employee Cost per pay period \$ 325,465.63
Total Annual District Contribution \$16,775,061
Total Annual Employee Contribution \$6,509,313

Difference to DISTRICT from Current \$0
 Difference to EMPLOYEE from Current \$871,069

3.9%

0.00%

15.45%