

2017 - EUSD - Rates and Contributions 2017_9-1-16 rev.pdf Open with

Escondido Union School District

Cost Sharing Analysis - 2017 - Waiver Subsidy of \$1,316,000, plus 1/3 of \$611,000 - Includes Delta PPO
Updated by Arthur J. Gallagher & Co. - September 1, 2016



	2016					2017				
	Enrollment	Rates	Employer Cost	Employee Cost	% of Premium	Enrollment	Renewal Rates	Employer Cost	Employee Cost	% of Premium
Kaiser - High Option										
EE Only	34	\$712.33	\$571.04	\$141.29	19.8%	34	\$753.49	\$594.26	\$159.23	21.1%
EE & 1 Dep.	37	\$1,347.33	\$1,077.26	\$270.07	20.0%	37	\$1,431.49	\$1,121.06	\$310.43	21.7%
EE & Family	81	\$1,875.33	\$1,493.68	\$376.73	20.1%	81	\$1,993.49	\$1,556.49	\$435.00	21.8%
Annual Cost	152	\$2,258,912	\$1,805,796	\$453,116	20.1%	152	\$2,400,565	\$1,879,219	\$521,346	21.7%
% Split										
			79.9%	20.1%				78.3%	21.7%	
			% of Total	% of Total				% of Total	% of Total	
Kaiser - Low Option										
EE Only	318	\$651.33	\$602.07	\$49.26	7.6%	318	\$688.49	\$626.55	\$61.94	9.0%
EE & 1 Dep.	276	\$1,225.33	\$1,129.40	\$95.93	7.8%	276	\$1,301.49	\$1,175.32	\$126.17	9.7%
EE & Family	549	\$1,702.33	\$1,567.17	\$135.16	7.9%	549	\$1,810.49	\$1,630.89	\$179.60	9.9%
Annual Cost	1,143	\$14,798,932	\$13,635,490	\$1,163,442	7.9%	1,143	\$15,721,101	\$14,109,907	\$1,611,194	9.7%
% Split			92.1%	7.9%				90.3%	9.7%	
			% of Total	% of Total				% of Total	% of Total	
PPO - UHC Option										
EE Only	1	\$1,461.33	\$648.65	\$812.68	55.6%	1	\$1,713.49	\$675.02	\$1,038.47	60.6%
EE & 1 Dep.	1	\$2,803.33	\$1,247.18	\$1,556.15	55.5%	1	\$3,304.49	\$1,297.89	\$2,006.60	60.7%
EE & Family	0	\$3,902.33	\$1,627.37	\$2,274.96	58.3%	0	\$4,606.49	\$1,693.54	\$2,912.95	63.2%
Annual Cost	2	\$42,647	\$18,958	\$23,688	44.5%	2	\$50,180	\$19,729	\$30,451	40.7%
% Split			44.5%	55.5%				39.3%	60.7%	
			% of Total	% of Total				% of Total	% of Total	
United HMO - Network 1										
EE Only	56	\$781.33	\$656.90	\$124.43	15.9%	56	\$798.49	\$683.61	\$114.88	14.4%
EE & 1 Dep.	55	\$1,473.33	\$1,230.96	\$242.37	16.5%	55	\$1,505.49	\$1,281.01	\$224.48	14.9%
EE & Family	108	\$2,093.33	\$1,704.58	\$388.75	16.6%	108	\$2,087.49	\$1,773.89	\$313.60	15.0%
Annual Cost	219	\$3,454,673	\$2,885,838	\$568,834	16.5%	219	\$3,529,663	\$3,003,176	\$526,487	14.9%
% Split			83.5%	16.5%				85.1%	14.9%	
			% of Total	% of Total				% of Total	% of Total	
United HMO - Network 2										
EE Only	1	\$967.33	\$635.30	\$332.03	34.3%	1	\$988.49	\$661.13	\$327.36	33.1%
EE & 1 Dep.	0	\$1,840.33	\$1,202.36	\$637.97	34.7%	0	\$1,881.49	\$1,251.25	\$630.24	33.5%
EE & Family	0	\$2,560.33	\$1,670.15	\$890.18	34.8%	0	\$2,617.49	\$1,738.06	\$879.43	33.6%
Annual Cost	1	\$9,673	\$6,553	\$3,200	65.7%	1	\$9,885	\$6,646	\$3,238	33.1%
% Split			65.7%	34.3%				66.6%	33.1%	
			% of Total	% of Total				% of Total	% of Total	
United HMO - Network 3										
EE Only	4	\$1,138.33	\$704.10	\$434.23	38.1%	4	\$1,182.49	\$732.73	\$449.76	38.0%
EE & 1 Dep.	0	\$2,179.33	\$1,338.47	\$840.86	38.6%	0	\$2,261.49	\$1,392.89	\$868.60	38.4%
EE & Family	2	\$3,038.33	\$1,861.66	\$1,176.67	38.7%	2	\$3,152.49	\$1,937.35	\$1,215.14	38.5%
Annual Cost	6	\$106,300	\$65,397	\$40,903	61.5%	6	\$110,349	\$68,056	\$42,293	38.3%
% Split			61.5%	38.5%				61.7%	38.3%	
			% of Total	% of Total				% of Total	% of Total	
TOTAL	1,523	\$20,671,136	\$18,417,833	\$2,253,303	10.9%	1,523	\$21,821,743	\$19,166,699	\$2,655,043	12.2%
% Split			89.1%	10.9%				87.8%	12.2%	
% Change										
% Change										

Assumptions:
- Active Ees only, 10thly rates. Enrollment does not include retirees or COBRA participants.
- Rates include the Dental PPO plan, VSP vision plan, and Life Insurance
- For plan year 2017, available opt out dollars rose from \$770,800 to \$1,316,000.

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	Enrollment	Rates	Employer Cost	Employee Cost	% of Premium	Enrollment	Renewal Rates	Employer Cost	Employee Cost	% of Premium
Kaiser - High Option										
EE Only	34	\$712.33	\$571.04	\$141.29	19.8%	34	\$753.49	\$597.42	\$156.07	20.7%
EE & 1 Dep.	37	\$1,347.33	\$1,077.26	\$270.07	20.0%	37	\$1,431.49	\$1,127.02	\$304.47	21.3%
EE & Family	81	\$1,875.33	\$1,493.68	\$376.73	20.1%	81	\$1,993.49	\$1,566.72	\$426.77	21.4%
Annual Cost	152	\$2,258,912	\$1,805,796	\$453,116	20.1%	152	\$2,400,565	\$1,889,204	\$511,361	21.3%
% Split			79.9%	20.1%				78.7%	21.3%	
			% of Total	% of Total				% of Total	% of Total	
Kaiser - Low Option										
EE Only	318	\$651.33	\$602.07	\$49.26	7.6%	318	\$688.49	\$629.88	\$58.61	8.5%
EE & 1 Dep.	276	\$1,225.33	\$1,129.40	\$95.93	7.8%	276	\$1,301.49	\$1,181.57	\$119.92	9.2%
EE & Family	549	\$1,702.33	\$1,567.17	\$135.16	7.9%	549	\$1,810.49	\$1,630.56	\$179.93	9.4%
Annual Cost	1,143	\$14,798,932	\$13,635,490	\$1,163,442	7.9%	1,143	\$15,721,101	\$14,265,299	\$1,455,802	9.3%
% Split			92.1%	7.9%				90.7%	9.3%	
			% of Total	% of Total				% of Total	% of Total	
PPO - UHC Option										
EE Only	1	\$1,461.33	\$648.65	\$812.68	55.6%	1	\$1,713.49	\$678.61	\$1,034.88	60.4%
EE & 1 Dep.	1	\$2,803.33	\$1,247.18	\$1,556.15	55.5%	1	\$3,304.49	\$1,304.79	\$1,999.70	60.5%
EE & Family	0	\$3,902.33	\$1,627.37	\$2,274.96	58.3%	0	\$4,606.49	\$1,702.54	\$2,903.95	63.0%
Annual Cost	2	\$42,647	\$18,958	\$23,688	44.5%	2	\$50,180	\$19,834	\$30,346	39.5%
% Split			44.5%	55.5%				39.5%	60.5%	
			% of Total	% of Total				% of Total	% of Total	
United HMO - Network 1										
EE Only	56	\$781.33	\$656.90	\$124.43	15.9%	56	\$798.49	\$687.24	\$111.25	13.9%
EE & 1 Dep.	55	\$1,473.33	\$1,230.96	\$242.37	16.5%	55	\$1,505.49	\$1,287.82	\$217.67	14.5%
EE & Family	108	\$2,093.33	\$1,704.58	\$388.75	16.6%	108	\$2,087.49	\$1,783.31	\$304.18	14.6%
Annual Cost	219	\$3,454,673	\$2,885,838	\$568,834	16.5%	219	\$3,529,663	\$3,019,132	\$510,531	14.5%
% Split			83.5%	16.5%				85.5%	14.5%	
			% of Total	% of Total				% of Total	% of Total	
United HMO - Network 2										
EE Only	1	\$967.33	\$635.30	\$332.03	34.3%	1	\$988.49	\$664.64	\$323.85	32.8%
EE & 1 Dep.	0	\$1,840.33	\$1,202.36	\$637.97	34.7%	0	\$1,881.49	\$1,257.90	\$623.59	33.1%
EE & Family	0	\$2,560.33	\$1,670.15	\$890.18	34.8%	0	\$2,617.49	\$1,747.29	\$870.20	33.2%
Annual Cost	1	\$9,673	\$6,553	\$3,200	65.7%	1	\$9,885	\$6,646	\$3,238	33.2%
% Split			65.7%	34.3%				66.6%	33.2%	
			% of Total	% of Total				% of Total	% of Total	
United HMO - Network 3										
EE Only	4	\$1,138.33	\$704.10	\$434.23	38.1%	4	\$1,182.49	\$736.62	\$445.87	37.1%
EE & 1 Dep.	0	\$2,179.33	\$1,338.47	\$840.86	38.6%	0	\$2,261.49	\$1,400.29	\$861.20	38.1%
EE & Family	2	\$3,038.33	\$1,861.66	\$1,176.67	38.7%	2	\$3,152.49	\$1,947.65	\$1,204.84	38.2%
Annual Cost	6	\$106,300	\$65,397	\$40,903	61.5%	6	\$110,349	\$68,418	\$41,932	38.0%
% Split			61.5%	38.5%				62.0%	38.0%	
			% of Total	% of Total				% of Total	% of Total	
TOTAL	1,523	\$20,671,136	\$18,417,833	\$2,253,303	10.9%	1,523	\$21,821,743	\$19,268,533	\$2,553,210	11.7%
% Split			89.1%	10.9%				88.3%	11.7%	
% Change										
% Change										

Assumptions:
- Active Ees only, 10thly rates. Enrollment does not include retirees or COBRA participants.
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