

2016 HEALTH BENEFITS FINANCIAL OVERVIEW

Lines of Coverage	OPTION 1 STAFF Recommend			OPTION 2 HPAC Recommend		OPTION 3 Renewal As Is	
	Current 2015	Option 1 2016	% Δ	Option 2 2016	% Δ	Option 3 2016	% Δ
Blue Shield PPO \$200 (Actives & Retirees w/o Medicare)	\$10,255,138	\$12,398,852	20.9%	\$12,398,852	20.9%	\$10,969,378	7.0%
Blue Shield PPO \$200 (Medicare Retirees)	\$1,178,219	Term	N/A	Term	N/A	\$1,259,795	6.9%
Blue Shield PPO \$1,300 ABHP (Actives & Retirees w/o Medicare)	\$922,607	\$987,024	7.0%	\$987,024	7.0%	\$987,024	7.0%
Blue Shield PPO Bronze Plan ABHP (Actives & Retirees w/o Medicare)	N/A	TBD	N/A	TBD	N/A	N/A	N/A
Blue Shield PPO \$1,300 ABHP (Medicare Retirees)	\$138,447	Term	N/A	Term	N/A	\$147,987	6.9%
Kaiser HMO (Actives & Early Retirees)	\$9,972,158	UHC Term ER \$50 / Rx \$15 / \$30 \$10,052,088	0.8%	UHC Term ER \$50 \$10,402,475	4.3%	\$10,662,600	6.9%
Kaiser HMO \$1,300 (Actives & Early Retirees)	\$73,458	UHC Term \$76,976	4.8%	UHC Term \$76,976	4.8%	\$78,542	6.9%
Kaiser KPSA HMO (Retirees 65+)	\$640,150	\$634,268	-0.9%	\$634,268	-0.9%	\$634,268	-0.9%
UnitedHealthcare HMO	\$2,602,703	Term	N/A	Term	N/A	\$2,889,000	11.0%
UnitedHealthcare Group Retiree Supp Plan (Medicare Retirees)	N/A	\$675,459	N/A	\$675,459	N/A	N/A	N/A
Delta Dental (CSAC EIA) DPO (Self-Funded)	\$1,660,467	\$1,660,467	0.0%	\$1,660,467	0.0%	\$1,660,467	0.0%
VSP Vision (Self-Funded)	\$188,865	\$188,865	0.0%	\$188,865	0.0%	\$188,865	0.0%
Lincoln Financial Basic Life/AD&D	\$55,333	\$55,333	0.0%	\$55,333	0.0%	\$55,333	0.0%
Lincoln Financial Long Term Disability	\$2,247,546	\$2,247,546	0.0%	\$2,247,546	0.0%	\$2,247,546	0.0%
TOTAL ANNUAL PREMIUM	\$29,935,090	\$28,976,878	-3.2%	\$29,327,266	-1.9%	\$31,780,803	6.2%

ANNUAL DOLLAR CHANGE- From Current	(\$958,212)	(\$607,824)	\$1,845,713
ANNUAL PERCENTAGE CHANGE- From Current	-3.2%	-1.9%	6.2%
TOTAL COST AVOIDANCE vs RENEWAL w/NO CHANGES	\$2,803,925	\$2,453,537	NONE

Option 1 = Replace Blue Shield Medicare Plans with UHC PPO Plan, Kaiser ER & Rx changes, terminate UHC HMO (thus reducing Kaiser rates by 2%, assuming UHC enrollment to 50% Kaiser HMO & 50% Blue Shield 200 and moving vision to (CSAC EIA) - VSP

Option 2 = Replace Blue Shield Medicare Plans with UHC PPO Plan, Kaiser ER change, terminate UHC HMO (thus reducing Kaiser rates by 2%, assuming UHC enrollment to 50% Kaiser HMO & 50% Blue Shield 200 and moving vision to (CSAC EIA) - VSP

Option 3 = No changes, All plans and benefits would renew as is.