

## Analysis of PA 152 for Caledonia Public Schools

Support Staff Groups

	Enrollment	Current WMHIP PPO 100/80 - \$250/\$500 Ded \$10 OV - \$10/\$40 RX	2014/15 Renewal Rates Realigned Current Plan	WMHIP PPO 90/70 - \$250/\$500 Ded \$20 OV - \$10/\$40 RX	WMHIP PPO 90/70 - \$500/\$1000 Ded \$20 OV - \$10/\$40 RX	WMHIP PPO H.S.A. \$1250/\$2500 Ded 100% \$10/\$40 RX
<b>Monthly Premium</b>						
Single	7	\$638.81	\$592.31	\$528.94	\$514.14	\$490.66
2 Person	17	\$1,277.61	\$1,332.71	\$1,190.13	\$1,156.82	\$1,104.00
Family	21	\$1,742.20	\$1,658.43	\$1,481.00	\$1,439.55	\$1,373.82
<b>Monthly Cost</b>	45	\$62,777.24	\$61,629.27	\$55,035.79	\$53,495.47	\$51,052.84
<b>Total Annualized Cost</b>		\$753,326.88	\$739,551.24	\$660,429.48	\$641,945.64	\$612,634.08
<b>Difference from Current</b>			-1.83%	-10.70%	-13.20%	-17.16%

<b>2013 PA 152 Cap Amounts</b>						
<b>Annual Payment</b>						
Single	\$5,693.00	\$1,972.72				
2 Person	\$11,385.00	\$3,946.32				
Family	\$15,525.00	\$5,381.40				
<b>Total Employee Payment</b>		\$193,905.88				
<b>Total Organizational Payment</b>		\$559,421.00				
<b>Total Annualized Cost</b>		\$753,326.88				

<b>2014 PA 152 Cap Amounts</b>						
<b>Annual Payment</b>						
Single	\$5,857.58	\$1,250.14	\$489.70	\$312.10	\$30.34	
2 Person	\$12,250.00	\$3,742.52	\$2,031.56	\$1,631.84	\$998.00	
Family	\$15,975.23	\$3,925.93	\$1,796.77	\$1,299.37	\$510.61	
<b>Total Employee Payment</b>		\$154,818.35	\$75,696.59	\$57,212.75	\$27,901.19	
<b>Total Organizational Payment</b>		\$584,732.89	\$584,732.89	\$584,732.89	\$584,732.89	
<b>Total Annualized Cost</b>		\$739,551.24	\$660,429.48	\$641,945.64	\$612,634.08	

*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.*