

ADMINISTRATIVE FEE SUMMARY



<u>ADMINISTRATION AND MANAGED CARE FEES:</u>	<u>EE</u>	<u>PEPM</u>
Medical Admin	562	\$15.80
COBRA Admin	562	\$1.53
Healthy Directions (based on most recent 12 month cost)	562	\$4.34
Healthcare Management (UR/CM)	562	\$3.45
Multiplan (based on most recent 12 month cost)	562	\$12.61
Optum Women & Children / Special Delivery Program	562	\$0.75
Consulting	562	\$10.75
Rx Admin (\$3.12 PMPM)	562	\$7.20
Health Screenings (based on 2018 screening cost)	562	\$2.50
CoreSource Other- SBC/SPD and Postage (based on most recent 12 r	562	\$0.15
PPO Access	562	<u>\$3.75</u>
Annual Cost for Admin, Managed Care, and ACA Fees:		\$423,726
PEPM Cost for Admin, Managed Care, and ACA Fees:		\$62.83

ISL DEDUCTIBLE COMPARISON



Effective: July 1, 2019

Single: 268
Family: 294
Total: 562

Specific Deductible:	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$125,000	\$125,000
	NNL/49% Rate Cap	No Laser NNL/49% Rate Cap	Conditional Laser NNL/49% Rate Cap	NNL/65% Rate Cap	NNL/45% Rate Cap	No Laser NNL/49% Rate Cap	Conditional Laser NNL/49% Rate Cap
	<u>Current</u>	<u>Renewal</u>	<u>Proposed 1</u>	<u>Proposed 2</u>	<u>Proposed 3</u>	<u>Proposed 4</u>	<u>Proposed 5</u>
Admin and Managed Care:	\$423,726	\$423,726	\$423,726	\$423,726	\$423,726	\$423,726	\$423,726
Administrator:	CORESOURCE	CORESOURCE	CORESOURCE	CORESOURCE	CORESOURCE	CORESOURCE	CORESOURCE
Managed Care Network:	PCC/PHCS	PCC/PHCS	PCC/PHCS	PCC/PHCS	PCC/PHCS	PCC/PHCS	PCC/PHCS
Stop Loss Carrier:	US Fire	US Fire	US Fire	American National	Companion Life	US Fire	US Fire
Specific Deductible:	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$125,000	\$125,000
Laser Deductible:	\$0	\$0	\$250,000	\$0	\$0	\$0	\$250,000
Aggregating Specific:	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
Contract Type:	84/12	96/12	96/12	24/12	24/12	96/12	96/12
Specific Rate - Single:	\$48.54	\$64.22	\$55.86	\$112.34	\$89.69	\$52.04	\$45.23
Specific Rate - Family:	\$127.37	\$197.14	\$170.18	\$341.37	\$281.86	\$163.16	\$140.66
Aggregate Premium:	\$3.74	\$4.11	\$4.11	\$4.25	\$4.00	\$4.97	\$4.97
Annual Premium (incl Agg Spec):	\$730,689	\$1,029,759	\$907,759	\$1,694,301	\$1,409,821	\$876,507	\$775,225.84
Total % Change from Current:		40.9%	24.2%	131.9%	92.9%	20.0%	6.1%
Total \$ Change from Current:		\$299,071	\$177,070	\$963,612	\$679,133	\$145,818	\$44,537
TOTAL ANNUAL FIXED EXPENSE:	\$1,154,414	\$1,453,485	\$1,331,484	\$2,118,026	\$1,833,547	\$1,300,232	\$1,198,951
Total % Change from Current:		25.9%	15.3%	83.5%	58.8%	12.6%	3.9%
Total \$ Change from Current:		\$299,071	\$177,070	\$963,612	\$679,133	\$145,818	\$44,537

Specific Deductible:	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$125,000	\$125,000
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Specific Deductible:	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$125,000	\$125,000
AGGREGATE FACTORS:							
Contract Type:	84/12	96/12	96/12	24/12	24/12	96/12	96/12
Single:	\$692.66	\$664.78	\$664.78	\$656.91	\$689.61	\$679.09	\$679.09
Family:	\$1,956.59	\$2,041.57	\$2,041.57	\$2,022.80	\$2,072.64	\$2,085.50	\$2,085.50
Annual Attachment Point:	\$9,130,444	\$9,340,591	\$9,340,591	\$9,249,061	\$9,530,060	\$9,541,597	\$9,541,597
Total % Change from Current:		2.3%	2.3%	1.3%	4.4%	4.5%	4.5%
Total \$ Change from Current:		\$210,147	\$210,147	\$118,617	\$399,616	\$411,153	\$411,153
Expected Paid Claims:	\$7,304,355	\$7,472,473	\$7,472,473	\$7,399,249	\$7,624,048	\$7,633,278	\$7,633,278
Total % Change from Current:		2.3%	2.3%	1.3%	4.4%	4.5%	4.5%
Total \$ Change from Current:		\$168,118	\$168,118	\$94,894	\$319,692	\$328,923	\$328,923
TOTAL PLAN EXPENSE (incl Laser)							
Annual Maximum Plan Cost:	\$10,284,858	\$10,794,076	\$10,922,076	\$11,367,087	\$11,363,606	\$10,841,830	\$10,990,549
Total % Change from Current:		5.0%	6.2%	10.5%	10.5%	5.4%	6.9%
Total \$ Change from Current:		\$509,218	\$637,217	\$1,082,229	\$1,078,748	\$556,972	\$705,691
Annual Expected Plan Costs:	\$8,458,769	\$8,925,958	\$8,803,957	\$9,517,275	\$9,457,594	\$8,933,510	\$8,832,229
Total % Change from Current:		5.5%	4.1%	12.5%	11.8%	5.6%	4.4%
Total \$ Change from Current:		\$467,189	\$345,188	\$1,058,506	\$998,825	\$474,741	\$373,460