

RUSSELL TOWNSHIP OPEC HEALTHCARE ANALYSIS - 2016

----- C U R R E N T P L A N 2 0 1 5 -----												
COVERAGE	EE (COUNT)	PREMIUM per MO. (RATE)	PREMIUM per MO. (COUNT*RATE)	EE CONTRIBUTION per MO. (RATE *.15)	TOTAL ANNUAL EE CONTRIBUTION (COUNT*RATE*.15*12)	TOTAL GROSS ANNUAL PREMIUM (COUNT*RATE*12)	TOTAL NET ANNUAL PREMIUM (GROSS*.85)	ANNUAL DEDUCTIBLE AMOUNT (DED)	TOTAL ANNUAL DEDUCTIBLE (COUNT*DED)	TOTAL ANNUAL COST (PREM+DED)	CLAIM RATE	TOTAL ANNUAL COST (PREM+DED)
EE	3	\$424.17	\$1,272.51	\$63.63	\$2,290.52	\$15,270.12	\$12,979.60	\$2,500	\$7,500			
EESP	6	\$846.35	\$5,078.10	\$126.95	\$9,140.58	\$60,937.20	\$51,796.62	\$5,000	\$30,000			
EE1	1	\$560.02	\$560.02	\$84.00	\$1,008.04	\$6,720.24	\$5,712.20	\$5,000	\$5,000			
EE2	1	\$695.86	\$695.86	\$104.38	\$1,252.55	\$8,350.32	\$7,097.77	\$5,000	\$5,000			
EE3	0	\$886.02	\$0.00	\$132.90	\$0.00	\$0.00	\$0.00	\$5,000	\$0			
FAM1	7	\$984.51	\$6,891.57	\$147.68	\$12,404.83	\$82,698.84	\$70,294.01	\$5,000	\$35,000			
FAM2	4	\$1,122.66	\$4,490.64	\$168.40	\$8,083.15	\$53,887.68	\$45,804.53	\$5,000	\$20,000			
FAM3+	3	\$1,313.91	\$3,941.73	\$197.09	\$7,095.11	\$47,300.76	\$40,205.65	\$5,000	\$15,000			
	25		\$22,930.43		\$41,274.77	\$275,165.16	\$233,890.39		\$117,500	\$351,390	1	\$351,390
----- C U R R E N T P L A N 2 0 1 6 -----												
COVERAGE	EE (COUNT)	PREMIUM per MO. (RATE)	PREMIUM per MO. (COUNT*RATE)	EE CONTRIBUTION per MO. (RATE *.15)	TOTAL ANNUAL EE CONTRIBUTION (COUNT*RATE*.15*12)	TOTAL GROSS ANNUAL PREMIUM (COUNT*RATE*12)	TOTAL NET ANNUAL PREMIUM (GROSS*.85)	ANNUAL DEDUCTIBLE AMOUNT (DED)	TOTAL ANNUAL DEDUCTIBLE (COUNT*DED)	TOTAL ANNUAL COST (PREM+DED)	CLAIM RATE	TOTAL ANNUAL COST (PREM+DED)
EE	3	\$530.21	\$1,590.63	\$79.53	\$2,863.13	\$19,087.56	\$16,224.43	\$2,500	\$7,500			
EESP	6	\$1,057.94	\$6,347.64	\$158.69	\$11,425.75	\$76,171.68	\$64,745.93	\$5,000	\$30,000			
EE1	1	\$700.03	\$700.03	\$105.00	\$1,260.05	\$8,400.36	\$7,140.31	\$5,000	\$5,000			
EE2	1	\$869.83	\$869.83	\$130.47	\$1,565.69	\$10,437.96	\$8,872.27	\$5,000	\$5,000			
EE3	0	\$1,107.53	\$0.00	\$166.13	\$0.00	\$0.00	\$0.00	\$5,000	\$0			
FAM1	7	\$1,230.64	\$8,614.48	\$184.60	\$15,506.06	\$103,373.76	\$87,867.70	\$5,000	\$35,000			
FAM2	4	\$1,403.33	\$5,613.32	\$210.50	\$10,103.98	\$67,359.84	\$57,255.86	\$5,000	\$20,000			
FAM3+	3	\$1,642.39	\$4,927.17	\$246.36	\$8,868.91	\$59,126.04	\$50,257.13	\$5,000	\$15,000			
	25		\$28,663.10		\$51,593.58	\$343,957.20	\$292,363.62		\$117,500	\$409,864	1	\$409,864

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O P T I O N 1												CLAIM RATE	TOTAL ANNUAL COST (PREM+DED)
COVERAGE	EE (COUNT)	PREMIUM per MO. (RATE)	PREMIUM per MO. (COUNT*RATE)	EE CONTRIBUTION per MO. (RATE *.15)	TOTAL ANNUAL EE CONTRIBUTION (COUNT*RATE*.15*12)	TOTAL GROSS ANNUAL PREMIUM (COUNT*RATE*12)	TOTAL NET ANNUAL PREMIUM (GROSS*.85)	ANNUAL DEDUCTIBLE AMOUNT (DED)	TOTAL ANNUAL DEDUCTIBLE (COUNT*DED)	TOTAL ANNUAL COST (PREM+DED)			
EE	3	\$519.61	\$1,558.83	\$77.94	\$2,805.89	\$18,705.96	\$15,900.07	\$3,000	\$9,000				
EESP	6	\$1,036.78	\$6,220.68	\$155.52	\$11,197.22	\$74,648.16	\$63,450.94	\$6,000	\$36,000				
EE1	1	\$686.02	\$686.02	\$102.90	\$1,234.84	\$8,232.24	\$6,997.40	\$6,000	\$6,000				
EE2	1	\$852.43	\$852.43	\$127.86	\$1,534.37	\$10,229.16	\$8,694.79	\$6,000	\$6,000				
EE3	0	\$1,085.37	\$0.00	\$162.81	\$0.00	\$0.00	\$0.00	\$6,000	\$0				
FAM1	7	\$1,206.02	\$8,442.14	\$180.90	\$15,195.85	\$101,305.68	\$86,109.83	\$6,000	\$42,000				
FAM2	4	\$1,375.26	\$5,501.04	\$206.29	\$9,901.87	\$66,012.48	\$56,110.61	\$6,000	\$24,000				
FAM3+	3	\$1,609.54	\$4,828.62	\$241.43	\$8,691.52	\$57,943.44	\$49,251.92	\$6,000	\$18,000				
	25		\$28,089.76		\$50,561.57	\$337,077.12	\$286,515.55		\$141,000	\$427,516	0.875	\$409,891	
O P T I O N 2													
COVERAGE	EE (COUNT)	PREMIUM per MO. (RATE)	PREMIUM per MO. (COUNT*RATE)	EE CONTRIBUTION per MO. (RATE *.15)	TOTAL ANNUAL EE CONTRIBUTION (COUNT*RATE*.15*12)	TOTAL GROSS ANNUAL PREMIUM (COUNT*RATE*12)	TOTAL NET ANNUAL PREMIUM (GROSS*.85)	ANNUAL DEDUCTIBLE AMOUNT (DED)	TOTAL ANNUAL DEDUCTIBLE (COUNT*DED)	TOTAL ANNUAL COST (PREM+DED)	CLAIM RATE	TOTAL ANNUAL COST (PREM+DED)	
EE	3	\$509.00	\$1,527.00	\$76.35	\$2,748.60	\$18,324.00	\$15,575.40	\$3,500	\$10,500				
EESP	6	\$1,015.62	\$6,093.72	\$152.34	\$10,968.70	\$73,124.64	\$62,155.94	\$7,000	\$42,000				
EE1	1	\$672.02	\$672.02	\$100.80	\$1,209.64	\$8,064.24	\$6,854.60	\$7,000	\$7,000				
EE2	1	\$835.03	\$835.03	\$125.25	\$1,503.05	\$10,020.36	\$8,517.31	\$7,000	\$7,000				
EE3	0	\$1,063.22	\$0.00	\$159.48	\$0.00	\$0.00	\$0.00	\$7,000	\$0				
FAM1	7	\$1,181.41	\$8,269.87	\$177.21	\$14,885.77	\$99,238.44	\$84,352.67	\$7,000	\$49,000				
FAM2	4	\$1,347.19	\$5,388.76	\$202.08	\$9,699.77	\$64,665.12	\$54,965.35	\$7,000	\$28,000				
FAM3+	3	\$1,576.69	\$4,730.07	\$236.50	\$8,514.13	\$56,760.84	\$48,246.71	\$7,000	\$21,000				
	25		\$27,516.47		\$49,529.65	\$330,197.64	\$280,667.99		\$164,500	\$445,168	0.785	\$409,800	
O P T I O N 3													
COVERAGE	EE (COUNT)	PREMIUM per MO. (RATE)	PREMIUM per MO. (COUNT*RATE)	EE CONTRIBUTION per MO. (RATE *.15)	TOTAL ANNUAL EE CONTRIBUTION (COUNT*RATE*.15*12)	TOTAL GROSS ANNUAL PREMIUM (COUNT*RATE*12)	TOTAL NET ANNUAL PREMIUM (GROSS*.85)	ANNUAL DEDUCTIBLE AMOUNT (DED)	TOTAL ANNUAL DEDUCTIBLE (COUNT*DED)	TOTAL ANNUAL COST (PREM+DED)	CLAIM RATE	TOTAL ANNUAL COST (PREM+DED)	
EE	3	\$498.40	\$1,495.20	\$74.76	\$2,691.36	\$17,942.40	\$15,251.04	\$4,000	\$12,000				
EESP	6	\$994.46	\$5,966.76	\$149.17	\$10,740.17	\$71,601.12	\$60,860.95	\$8,000	\$48,000				
EE1	1	\$658.02	\$658.02	\$98.70	\$1,184.44	\$7,896.24	\$6,711.80	\$8,000	\$8,000				
EE2	1	\$817.64	\$817.64	\$122.65	\$1,471.75	\$9,811.68	\$8,339.93	\$8,000	\$8,000				
EE3	0	\$1,041.07	\$0.00	\$156.16	\$0.00	\$0.00	\$0.00	\$8,000	\$0				
FAM1	7	\$1,156.80	\$8,097.60	\$173.52	\$14,575.68	\$97,171.20	\$82,595.52	\$8,000	\$56,000				
FAM2	4	\$1,319.13	\$5,276.52	\$197.87	\$9,497.74	\$63,318.24	\$53,820.50	\$8,000	\$32,000				
FAM3+	3	\$1,543.84	\$4,631.52	\$231.58	\$8,336.74	\$55,578.24	\$47,241.50	\$8,000	\$24,000				
	25		\$26,943.26		\$48,497.87	\$323,319.12	\$274,821.25		\$188,000	\$462,821	0.718	\$409,805	