

Public School Employee Monthly Health Insurance Rates & Projections

Employee Only

	Oct. 2005	Oct. 2006	Oct. 2007	Oct. 2008	Oct. 2009	Oct. 2010
Employee Only - Base Premium	\$303.38	\$342.31	\$365.45	\$387.01	\$417.50	\$450.66
School District Contribution	\$ 131.00	\$ 131.00	\$ 131.00	\$ 131.00	\$ 131.00	\$ 131.00
State Contribution (Act 1842)	\$ 52.76	\$ 52.76	\$ 60.57	\$ 58.19	\$ 58.19	\$ 58.19
Reserve Contribution	\$ -	\$ 24.77	\$ 21.86	\$ 17.46	\$ -	\$ -
Total Contribution	\$183.76	\$208.53	\$213.43	\$206.65	\$189.19	\$189.19
Employee Only Monthly Premium	\$119.62	\$133.78	\$152.02	\$180.36	\$228.31	\$261.47
School District Contribution %	43%	38%	36%	34%	31%	29%
Reserve Contribution %	0%	7%	6%	5%	0%	0%
State Contribution %	17%	15%	17%	15%	14%	13%
Contribution as % of Base Premium	61%	61%	58%	53%	45%	42%
Employee Contribution %	39%	39%	42%	47%	55%	58%

Notes: Rates based on Health Advantage HMO & ARHealth Health Advantage

Notes: 2010 & 2011 based on ARHealth Health Advantage Plan projections presented by Milliman to the Board on March 14, 2008

Public School Employee Monthly Health Insurance Rates & Projections

Employee + Child(ren)

	Oct. 2005	Oct. 2006	Oct. 2007	Oct. 2008	Oct. 2009	Oct. 2010
Employee + Child(ren) - Base Premium	\$525.42	\$585.29	\$635.25	\$668.63	\$723.33	\$782.82
School District Contribution	\$131.00	\$131.00	\$131.00	\$131.00	\$131.00	\$131.00
State Contribution (Act 1842)	\$71.86	\$71.86	\$82.50	\$79.26	\$79.26	\$79.26
Reserve Contribution	\$-	\$33.73	\$29.77	\$23.79	\$-	\$-
Total Contribution	\$202.86	\$236.59	\$243.27	\$234.05	\$210.26	\$210.26
Employee + Child(ren) Monthly Premium	\$322.56	\$348.70	\$391.98	\$434.58	\$513.07	\$572.56
School District Contribution %	25%	22%	21%	20%	18%	17%
Reserve Contribution %	0%	6%	5%	4%	0%	0%
State Contribution %	14%	12%	13%	12%	11%	10%
Contribution as % of Base Premium	39%	40%	38%	35%	29%	27%
Employee Contribution %	61%	60%	62%	65%	71%	73%

Notes: Rates based on Health Advantage HMO & ARHealth Health Advantage

Notes: 2010 & 2011 based on ARHealth Health Advantage Plan projections presented by Milliman to the Board on March 14, 2008

Public School Employee Monthly Health Insurance Rates & Projections

Employee + Spouse

	Oct. 2005	Oct. 2006	Oct. 2007	Oct. 2008	Oct. 2009	Oct. 2010
Employee + Spouse - Base Premium	\$808.66	\$905.05	\$977.61	\$1,036.13	\$1,120.73	\$1,212.74
School District Contribution	\$ 131.00	\$ 131.00	\$ 131.00	\$ 131.00	\$ 131.00	\$ 131.00
State Contribution (Act 1842)	\$ 93.80	\$ 93.80	\$ 107.69	\$ 103.46	\$ 103.46	\$ 103.46
Reserve Contribution	\$ -	\$ 44.03	\$ 38.86	\$ 31.05	\$ -	\$ -
Total Contribution	\$224.80	\$268.83	\$277.55	\$265.51	\$234.46	\$234.46
Employee + Spouse Monthly Premium	\$583.86	\$636.22	\$700.06	\$770.62	\$886.27	\$978.28
School District Contribution %	16%	14%	13%	13%	12%	11%
Reserve Contribution %	0%	5%	4%	3%	0%	0%
State Contribution %	12%	10%	11%	10%	9%	9%
Contribution as % of Base Premium	28%	30%	28%	26%	21%	19%
Employee Contribution %	72%	70%	72%	74%	79%	81%

Notes: Rates based on Health Advantage HMO & ARHealth Health Advantage

Notes: 2010 & 2011 based on ARHealth Health Advantage Plan projections presented by Milliman to the Board on March 14, 2008

Public School Employee Monthly Health Insurance Rates & Projections

Employee + Family

	Oct. 2005	Oct. 2006	Oct. 2007	Oct. 2008	Oct. 2009	Oct. 2010
Family - Base Premium	\$817.22	\$911.64	\$983.87	\$1,043.59	\$1,128.73	\$1,221.32
School District Contribution	\$ 131.00	\$ 131.00	\$ 131.00	\$ 131.00	\$ 131.00	\$ 131.00
State Contribution (Act 1842)	\$ 97.14	\$ 97.14	\$ 111.52	\$ 107.14	\$ 107.14	\$ 107.14
Reserve Contribution	\$ -	\$ 45.60	\$ 40.25	\$ 32.15	\$ -	\$ -
Total Contribution	\$228.14	\$273.74	\$282.77	\$270.29	\$238.14	\$238.14
Family Monthly Premium	\$589.08	\$637.90	\$701.10	\$773.30	\$890.59	\$983.18
School District Contribution %	16%	14%	13%	13%	12%	11%
Reserve Contribution %	0%	5%	4%	3%	0%	0%
State Contribution %	12%	11%	11%	10%	9%	9%
Contribution as % of Base Premium	28%	30%	29%	26%	21%	19%
Employee Contribution %	72%	70%	71%	74%	79%	81%

Notes: Rates based on Health Advantage HMO & ARHealth Health Advantage

Notes: 2010 & 2011 based on ARHealth Health Advantage Plan projections presented by Milliman to the Board on March 14, 2008