

Plan Options	Current	No HCR (Current trended)	Maintain	PT Only Current	PT Only - No HCR (Current trended)	PT Only Maintain	Exclude PT employees from Maintain	Multi- Choice	CDHP	CDHP w/HSA
Plan Options	3	3	3	3	3	3	3	3	1	1
Adjust part-time eligibility							Yes	Yes	Yes	Yes
Adjust retiree access							No	No	No	No
Dependent Verification							No	Yes	Yes	Yes
Spousal Exclusion							No	Yes	Yes	Yes
Defined Contribution							No	No	No	No
Medicaid Encouragement							No	Yes	Yes	Yes
CHDP							No	No	Yes	No
CHDP with \$150 HSA monthly							No	No	No	Yes
Plan Total (pretax)	\$ 318,256,387	\$ 346,899,461	\$ 414,951,012	\$ 29,508,896	\$ 32,164,697	\$ 52,117,806	\$ 362,833,205	\$ 304,510,955	\$ 234,936,764	\$ 310,540,297
Employer Total (pretax)	\$ 189,166,470	\$ 206,191,452	\$ 255,615,592	\$ 19,793,234	\$ 21,574,625	\$ 36,327,111	\$ 219,288,481	\$ 134,609,922	\$ 143,052,195	\$ 218,919,932
Employee Total (pretax)	\$ 129,089,917	\$ 140,708,009	\$ 159,335,420	\$ 9,715,662	\$ 10,590,072	\$ 15,790,695	\$ 143,544,724	\$ 169,901,033	\$ 91,884,569	\$ 91,620,365
Plan Total (post-tax)	\$ 279,825,676	\$ 305,009,986	\$ 367,630,964	\$ 26,808,312	\$ 29,221,060	\$ 47,875,295	\$ 319,755,667	\$ 228,810,687	\$ 184,596,911	\$ 260,132,092
Employer Total (post-tax)	\$ 179,452,242	\$ 195,602,944	\$ 243,737,414	\$ 19,054,066	\$ 20,768,932	\$ 35,127,022	\$ 208,610,391	\$ 124,857,480	\$ 139,003,410	\$ 214,819,880
Employee Total (post-tax)	\$ 100,373,433	\$ 109,407,042	\$ 123,893,550	\$ 7,754,246	\$ 8,452,128	\$ 12,748,273	\$ 111,145,276	\$ 103,953,207	\$ 45,593,501	\$ 45,312,212
Employer Cost Difference (Maintain)		\$ 17,024,982	\$ 49,424,140		\$ 1,781,391	\$ 14,752,486	\$ (36,327,111)	\$ (121,005,670)	\$ (112,563,397)	\$ (36,695,660)
Average Actuarial Value	76.87%	76.87%	76.92%	76.99%	76.99%	74.65%	77.21%	83.78%	70.78%	83.89%
Average Age	51.4	51.4	50.5	50.0	50.0	49.3	50.6	47.7	46.9	46.9
Anticipated Group	57,747	57,747	68,562	4,654	4,654	8,243	60,319	34,339	38,593	38,619
Anticipated Medicaid	0	0	0	0	0	0	0	10,896	10,896	10,896
Anticipated Medicare	0	0	0	0	0	0	0	0	0	0
Anticipated Individual	0	0	10	0	0	1	9	143	26	0
Administration, Communication, and Education cost (Included)							n/a	\$ 5,768,952	n/a	n/a
Applicable Dependents								9,112	11,434	11,447
Ineligible Dependents								729	915	916
Applicable Spouses								4,214	5,841	5,853
Ineligible Spouses								421	584	585

<u>Current</u>	<i>Actuarial Value</i>	EE Only	EE + Spouse	EE + Children	EE + Family
Gold	85%	\$249.38	\$1,129.92	\$639.62	\$1,132.96
Silver	76%	\$173.32	\$785.24	\$444.52	\$787.36
Bronze	71%	\$11.00	\$266.72	\$119.16	\$269.50

<u>Multi-Choice Option</u>	<i>Actuarial Value</i>	EE Only	EE + Spouse	EE + Children	EE + Family
Gold - 87%	87%	\$275.00	\$1,250.00	\$750.00	\$1,300.00
Silver - 76%	76%	\$175.00	\$799.99	\$500.00	\$865.00
Bronze - 65%	65%	\$85.00	\$375.00	\$225.00	\$500.00

<u>CDHP option</u>	<i>Actuarial Value</i>	EE Only	EE + Spouse	EE + Children	EE + Family
CDHP	60%	\$85.00	\$290.72	\$129.88	\$293.76

<u>CDHP w/ HSA option</u>	<i>Actuarial Value</i>	EE Only	EE + Spouse	EE + Children	EE + Family
CDHP	73%	\$85.00	\$290.72	\$129.88	\$293.76

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