

			<u>Reinsurance</u>			
	<u>Stop Loss</u>	<u>Administration</u>	<u>Fee</u>	<u>Claims</u>	<u>Total</u>	
Blue Choice/ESI	\$ 505,478	\$ 1,800,998	\$ 116,847	\$ 51,545,002	\$ 53,968,324	
Aetna PPO/ESI	496,332	1,425,182	73,834	41,910,831	43,906,179	
Aetna HMO/ESI	309,829	833,146	52,438	19,008,464	20,203,876	
	\$ 1,311,639	\$ 4,059,325	\$ 243,118	\$ 112,464,297	\$ 118,078,380	
Dental - Delta		214,131		5,031,742	5,245,873	
Dental - CIGNA				259,853	259,853	
Vision		50,925		630,702	681,627	
Total All Plans	\$ 1,311,639	\$ 4,324,382	\$ 243,118	\$ 118,386,594	\$ 124,265,733	
		\$ 5,636,021				
Prescription Rebates (including RDS payments)				10,896,571		
Net Costs after Rebates	\$ 1,311,639	\$ 4,324,382	\$ 243,118	\$ 107,490,023	\$ 113,369,162	

Notes: Annual trends used:

Medical/drug	4.00%
Dental	3.00%
Vision	4.00%

Incorporates fixed costs from RFP

Incorporates KBS projected annualized savings on prescription of \$8.7M

Variance from prior	Lower enrollment	1,200,000
	Lower trend	319,000
	Positive experience	876,000

Howard County Public School System
FY2018 Budget (July 1, 2017 - June 30, 2018)

2/15/2017

		<u>Stop Loss</u>	<u>Administration</u>	<u>Reinsurance</u> <u>Fee</u>		<u>Claims</u>	<u>Total</u>
Blue Choice/ESI	\$	510,061	\$ 1,828,034	\$ -	\$	54,399,315	\$ 56,737,410
Aetna PPO/ESI		523,387	1,358,736	-		44,231,651	46,113,774
Aetna HMO/ESI		329,806	803,304	-		20,061,061	21,194,171
	\$	1,363,255	\$ 3,990,074	\$ -	\$	118,692,026	\$ 124,045,355
Dental - Delta			225,691			5,259,314	5,485,005
Dental - CIGNA						267,649	267,649
Vision			53,216			665,627	718,843
Total All Plans	\$	1,363,255	\$ 4,268,981	\$ -	\$	124,884,616	\$ 130,516,851
			\$ 5,632,236				
Prescription Rebates (including RDS payments)						11,393,595	
Net Costs after Rebates	\$	1,363,255	\$ 4,268,981	\$ -	\$	113,491,021	\$ 119,123,257

Notes: Annual trends used:

Medical/drug	4.00%
Dental	3.00%
Vision	4.00%

Assumes 100 new retirees and 100 new actives

Incorporates admin fees from RFP; assumed 10% increase to stop-loss for 2018

Howard County Public School System
FY2019 Budget (July 1, 2018 - June 30, 2019)

2/15/2017

	<u>Stop Loss</u>	<u>Administration</u>	<u>Reinsurance</u> <u>Fee</u>	<u>Claims</u>	<u>Total</u>
Blue Choice/ESI	\$ 561,188	\$ 1,864,995	\$ -	\$ 56,892,835	\$ 59,319,017
Aetna PPO/ESI	575,850	1,359,028	-	46,259,112	48,193,990
Aetna HMO/ESI	362,865	803,476	-	20,980,606	22,146,948
	\$ 1,499,902	\$ 4,027,499	\$ -	\$ 124,132,554	\$ 129,659,955
Dental - Delta		232,512		5,447,499	5,680,011
Dental - CIGNA				275,678	275,678
Vision		54,824		696,138	750,962
Total All Plans	\$ 1,499,902	\$ 4,314,835	\$ -	\$ 130,551,868	\$ 136,366,605
		\$ 5,814,737			
Prescription Rebates (including RDS payments)				11,915,847	
Net Costs after Rebates	\$ 1,499,902	\$ 4,314,835	\$ -	\$ 118,636,021	\$ 124,450,758

Notes: Annual trends used:

Medical/drug	4.00%
Dental	3.00%
Vision	4.00%

Assumes 100 new retirees; no increase to actives

Incorporates admin fees from RFP; assumed 10% increase to stop-loss for 2019