

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

REVISED

9/17/2018

				<u>Prescription</u>		
	<u>Stop Loss</u>	<u>Administration</u>	<u>Medical Claims</u>	<u>Claims</u>		<u>Total</u>
Blue Choice/ESI	\$ 593,490	\$ 2,054,907	\$ 39,141,291	\$ 19,442,325	\$	61,232,013
Aetna PPO/ESI	580,970	1,424,001	31,958,226	14,763,661		48,726,858
Aetna HMO/ESI	339,351	830,632	13,964,206	6,558,600		21,692,789
	\$ 1,513,811	\$ 4,309,540	\$ 85,063,723	\$ 40,764,586	\$	131,651,660
Dental - Delta		244,532		5,884,722		6,129,254
Dental - CIGNA				273,432		273,432
Vision		58,224		743,896		802,121
Total All Plans	\$ 1,513,811	\$ 4,612,296	\$ 85,063,723	\$ 47,666,636	\$	138,856,466
		\$ 6,126,108				
Prescription Rebates (including RDS payments)				10,420,659		
Net Costs after Rebates	\$ 1,513,811	\$ 4,612,296	\$ 85,063,723	\$ 37,245,977	\$	128,435,807

Notes: Annual trends used:

Medical/drug	4.00%
Dental	4.00%
Vision	3.00%

Assumes 100 new retirees and 150 new actives

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	<u>Stop Loss</u>	<u>Administration</u>	<u>Medical Claims</u>	<u>Claims</u>	<u>Total</u>
Blue Choice/ESI	\$ 612,167	\$ 2,030,822	\$ 42,637,623	\$ 21,179,029	\$ 66,459,641
Aetna PPO/ESI	605,755	1,435,468	34,812,924	16,082,438	52,936,586
Aetna HMO/ESI	353,373	841,068	15,211,572	7,144,453	23,550,466
	\$ 1,571,295	\$ 4,307,358	\$ 92,662,119	\$ 44,405,920	\$ 142,946,693
Dental - Delta		237,384		6,232,434	6,469,818
Dental - CIGNA				284,369	284,369
Vision		57,468		772,755	830,223
Total All Plans	\$ 1,571,295	\$ 4,602,210	\$ 92,662,119	\$ 51,695,479	\$ 150,531,103
		\$ 6,173,505			
Prescription Rebates (including RDS payments)				11,351,494	
Net Costs after Rebates	\$ 1,571,295	\$ 4,602,210	\$ 92,662,119	\$ 40,343,985	\$ 139,179,609

Notes: Annual trends used:

Medical/drug 4.00%

Dental 4.00%

Vision 3.00%

Claim margin for medical/drug 2.00%

Assumes 100 new retirees and 150 new actives

Overall rate increase (medical/drug as of 1/1/20) 5.53%