

Howard County Public School System

Projected vs. Actual Costs for CY20

Section A: Costs for the 6 months from 1/20-6/20

Plan	Actual Claims	Fixed Costs	Total Costs	Premiums based on "Rates"
Blue Choice HMO	\$ 23,922,871	\$ 1,049,887	\$ 24,972,758	\$ 29,833,336
Aetna HMO/PPO	32,701,175	1,344,641	34,045,816	39,397,304
Delta Dental	1,946,907	128,029	2,074,935	2,988,137
VSP Vision	274,627	31,261	305,888	419,294
Total	\$ 58,845,579	\$ 2,553,818	\$ 61,399,397	\$ 72,638,071
Gain/Loss; as % of Income			\$ 11,238,674	15.5%

Section B: Costs for the 6 months from 7/20-12/20

Plan	Actual Claims	Fixed Costs	Total Costs	Premiums based on "Rates"
Blue Choice HMO	\$ 27,077,703	\$ 1,050,659	\$ 28,128,363	\$ 29,765,750
Aetna HMO/PPO	35,861,854	1,350,526	37,212,380	39,609,012
Delta Dental	2,708,252	127,868	2,836,119	2,997,485
VSP Vision	364,460	31,470	395,930	421,182
Total	\$ 66,012,269	\$ 2,560,523	\$ 68,572,792	\$ 72,793,429
Gain/Loss; as % of Income			\$ 4,220,637	5.8%

Section C: Total Costs for the 12 months from 1/20-12/20

Plan	Actual Claims	Fixed Costs	Total Costs	Premiums based on "Rates"
Blue Choice HMO	\$ 51,000,574	\$ 2,100,546	\$ 53,101,120	\$ 59,599,086
Aetna HMO/PPO	68,563,028	2,695,167	71,258,196	79,006,315
Delta Dental	4,655,158	255,897	4,911,055	5,985,622
VSP Vision	639,087	62,731	701,818	840,476
Total	\$ 124,857,848	\$ 5,114,341	\$ 129,972,189	\$ 145,431,500
Gain/Loss; as % of Income			\$ 15,459,311	10.6%