

# Howard County Public School System

## Projected vs. Actual Costs for FY21

### Section A: Actual costs for the 9 months from 7/20-3/21

Plan	Actual Claims	Fixed Costs	Total Costs	Premiums based on "Rates"
Blue Choice HMO	\$ 40,711,189	\$ 1,570,241	\$ 42,281,429	\$ 44,819,240
Aetna HMO/PPO	52,381,919	2,037,944	54,419,862	60,061,219
Delta Dental	4,324,602	163,841	4,488,443	4,435,376
VSP Vision	566,539	46,488	613,027	641,058
<b>Total</b>	<b>\$ 97,984,248</b>	<b>\$ 3,818,514</b>	<b>\$ 101,802,762</b>	<b>\$ 109,956,893</b>
Gain/Loss; as % of Income			\$ 8,154,131	7.4%

### Section B: Estimated costs for the 3 months from 4/21-6/21

Plan	Actual Claims	Fixed Costs	Total Costs	Premiums based on "Rates"
Blue Choice HMO	\$ 14,404,451	\$ 545,439	\$ 14,949,891	\$ 15,356,384
Aetna HMO/PPO	18,722,500	702,803	19,425,304	20,637,271
CIGNA Dental	1,336,667	34,617	1,371,284	1,438,363
VSP Vision	188,755	13,779	202,535	214,181
<b>Total</b>	<b>\$ 34,652,374</b>	<b>\$ 1,296,640</b>	<b>\$ 35,949,014</b>	<b>\$ 37,646,199</b>
Gain/Loss; as % of Income			\$ 1,697,185	4.5%

### Section C: Total Costs for the 12 months from 7/20-6/21

Plan	Actual Claims	Fixed Costs	Total Costs	Premiums based on "Rates"
Blue Choice HMO	\$ 55,115,640	\$ 2,115,680	\$ 57,231,320	\$ 60,175,624
Aetna HMO/PPO	71,104,419	2,740,747	73,845,166	80,698,490
Delta Dental	5,661,269	198,459	5,859,728	5,873,739
VSP Vision	755,294	60,267	815,562	855,238
<b>Total</b>	<b>\$ 132,636,623</b>	<b>\$ 5,115,153</b>	<b>\$ 137,751,776</b>	<b>\$ 147,603,091</b>
Gain/Loss; as % of Income			\$ 9,851,315	6.7%

Note: Uses actual results through March 2021; balance is projected