

MANATEE COUNTY SCHOOL BOARD  
SELF-FUNDED HEALTH PLAN

OPERATING PROJECTIONS FOR SELF-INSURED HEALTH BENEFIT PLANS

PART 1

*Choice Benefits \$1500 Ded & \$3000 MOOP, Contributions increased 25%; Options Filed Rates; Care - Single \$40, Other Employee tiers increased 7.5%*  
**Rates shown below**

	CURRENT YEAR	PLAN YEAR 1	PLAN YEAR 2
	January 2011 - December 2011	January 2012 - December 2012	January 2013 - December 2013
1. NUMBER OF EMPLOYEES	4,871	4,871	4,871
2. PREMIUM INCOME	\$ 41,637,000	\$ 45,901,000	\$ 49,082,000
3. OTHER INCOME (INCLUDES INVESTMENT INCOME)	\$ -	\$ -	\$ -
4. TOTAL INCOME (2 + 3)	\$ 41,637,000	\$ 45,901,000	\$ 49,082,000
5. TOTAL INCURRED CLAIMS*	\$ 34,023,000	\$ 36,430,000	\$ 40,146,000
6. TOTAL EXPENSES	\$ 3,178,000	\$ 3,226,000	\$ 3,274,000
7. TOTAL DISBURSMENTS (5 + 6)	\$ 37,201,000	\$ 39,656,000	\$ 43,420,000
8. TOTAL GAIN OR LOSS (4 - 7)	\$ 4,436,000	\$ 6,245,000	\$ 5,662,000
9. SURPLUS BEGINNING OF YEAR (12/31/2010)	\$ (9,374,000)	\$ (4,938,000)	\$ 1,307,000
10. SURPLUS END OF YEAR (8 + 9)	\$ (4,938,000)	\$ 1,307,000	\$ 6,969,000
11. OIR 60-DAY SURPLUS REQUIREMENT	\$ 5,593,000	\$ 5,988,000	\$ 6,599,000
12. ADDITIONAL FUNDING NEEDED TO MEET SURPLUS REQUIREMENT	\$ 10,531,000	\$ 4,681,000	\$ -

PART 2 - ASSUMPTIONS

	CURRENT YEAR	PLAN YEAR 1	PLAN YEAR 2
1. Revenue Increase	Actual Premium	10.2%	7.00%
2.a. Claim Trend (Composite Medical & Rx)		7.5%	10.2%
2.b. Expense Trend	Actual Expense PEPM	1.5%	1.5%
3. Premium Contributions (See Below)			
4. Specific Stop Loss Attachment Point	\$425,000		

MONTHLY PREMIUM CONTRUBUTIONS					
		2011	January 2012 - December 2012	2013	
<b>BLUE CHOICE</b>					
SINGLE	Board	\$354.00	\$335.00	\$380.00	\$407.00
	Employee	\$100.00	\$119.00	\$125.00	\$134.00
EMPLOYEE + 1	Board	\$559.00	\$559.00	\$600.00	\$642.00
	Employee	\$300.00	\$300.00	\$375.00	\$401.00
EMPLOYEE + 2 or more	Board	\$824.00	\$824.00	\$884.00	\$946.00
	Employee	\$500.00	\$500.00	\$625.00	\$669.00
<b>BLUE OPTIONS</b>					
SINGLE	Board	\$371.81	\$362.83	\$390.00	\$417.00
	Employee	\$47.26	\$56.24	\$71.00	\$76.00
EMPLOYEE + 1	Board	\$606.25	\$559.00	\$600.00	\$642.00
	Employee	\$210.00	\$257.25	\$288.00	\$308.00
EMPLOYEE + 2 or more	Board	\$930.31	\$824.00	\$884.00	\$946.00
	Employee	\$236.26	\$342.57	\$416.00	\$445.00
<b>BLUE CARE</b>					
SINGLE	Board	\$416.63	\$414.63	\$400.00	\$417.00
	Employee	\$10.50	\$12.50	\$40.00	\$50.00
EMPLOYEE + 1	Board	\$653.88	\$559.00	\$600.00	\$642.00
	Employee	\$157.50	\$252.38	\$272.00	\$291.00
EMPLOYEE + 2 or more	Board	\$962.18	\$824.00	\$884.00	\$946.00
	Employee	\$183.76	\$321.94	\$347.00	\$371.00

IF LINE 8 IS NEGATIVE, PROVIDE AN EXPLANATION AS TO WHY PREMIUM RATES CAN NOT BE INCREASED.

OIR-B2-573 FY Adjusted BC;Rates

\* INCLUDES PREMIUMS FOR STOP LOSS INSURANCE.

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*Rates shown below*

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3. OTHER INCOME (INCLUDES INVESTMENT INCOME)	\$ -	\$ -	\$ -
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PART 2 - ASSUMPTIONS

	CURRENT YEAR Actual Premium	PLAN YEAR 1	PLAN YEAR 2
1. Revenue Increase		10.2%	7.00%
2.a. Claim Trend (Composite Medical & Rx)		7.5%	10.2%
2.b. Expense Trend	Actual Expense PEPM	1.5%	1.5%
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TOTAL MONTHLY PREMIUM CONTRIBUTIONS (BOARD + EMPLOYEE)				
	2011		January 2012 - December 2012	2013
	<b>BLUE CHOICE</b>			
SINGLE	\$454.00	\$454.00	\$505.00	\$541.00
EMPLOYEE + 1	\$859.00	\$859.00	\$975.00	\$1,043.00
EMPLOYEE + 2 or more	\$1,324.00	\$1,324.00	\$1,509.00	\$1,615.00
	<b>BLUE OPTIONS</b>			
SINGLE	\$419.07	\$419.07	\$461.00	\$493.00
EMPLOYEE + 1	\$816.25	\$816.25	\$888.00	\$950.00
EMPLOYEE + 2 or more	\$1,166.57	\$1,166.57	\$1,300.00	\$1,391.00
	<b>BLUE CARE</b>			
SINGLE	\$427.13	\$427.13	\$440.00	\$467.00
EMPLOYEE + 1	\$811.38	\$811.38	\$872.00	\$933.00
EMPLOYEE + 2 or more	\$1,145.94	\$1,145.94	\$1,231.00	\$1,317.00

IF LINE 8 IS NEGATIVE, PROVIDE AN EXPLANATION AS TO WHY PREMIUM RATES CAN NOT BE INCREASED.

\* INCLUDES PREMIUMS FOR STOP LOSS INSURANCE.