

Using BCBS Self Insured and SUN LIFE Stop Loss @ \$320,000

Current Premium: \$40,772,887.20

			Monthly Premiums										
			% Expected Claims:	100% Expected	101.82% Expected	102.94% Expected	104.06% Expected	105.18% Expected	106.3% Expected	107.43% Expected	108.55% Expected	109.67% Expected	110.79% Expected
			% Increase to Premiums:	6.38%	8.0%	9.0%	10.0%	11.0%	12.0%	13.0%	14.0%	15.0%	16.0%
	Members	Tiers	2016 Premiums										
Red	2449	EE Only	\$585.70	\$623.07	\$632.56	\$638.41	\$644.27	\$650.13	\$655.98	\$661.84	\$667.70	\$673.56	\$679.41
	144	EE+S	\$1,200.80	\$1,277.41	\$1,296.86	\$1,308.87	\$1,320.88	\$1,332.89	\$1,344.90	\$1,356.90	\$1,368.91	\$1,380.92	\$1,392.93
	187	EE+C	\$820.10	\$872.42	\$885.71	\$893.91	\$902.11	\$910.31	\$918.51	\$926.71	\$934.91	\$943.12	\$951.32
	145	EE+CHRN	\$1,054.40	\$1,121.67	\$1,138.75	\$1,149.30	\$1,159.84	\$1,170.38	\$1,180.93	\$1,191.47	\$1,202.02	\$1,212.56	\$1,223.10
	70	FAMILY	\$1,669.40	\$1,775.91	\$1,802.95	\$1,819.65	\$1,836.34	\$1,853.03	\$1,869.73	\$1,886.42	\$1,903.12	\$1,919.81	\$1,936.50
White	1332	EE Only	\$520.60	\$553.81	\$562.25	\$567.45	\$572.66	\$577.87	\$583.07	\$588.28	\$593.48	\$598.69	\$603.90
	80	EE+S	\$1,067.40	\$1,135.50	\$1,152.79	\$1,163.47	\$1,174.14	\$1,184.81	\$1,195.49	\$1,206.16	\$1,216.84	\$1,227.51	\$1,238.18
	136	EE+C	\$729.00	\$775.51	\$787.32	\$794.61	\$801.90	\$809.19	\$816.48	\$823.77	\$831.06	\$838.35	\$845.64
	107	EE+CHRN	\$937.30	\$997.10	\$1,012.28	\$1,021.66	\$1,031.03	\$1,040.40	\$1,049.78	\$1,059.15	\$1,068.52	\$1,077.90	\$1,087.27
Blue	47	FAMILY	\$1,484.00	\$1,578.68	\$1,602.72	\$1,617.56	\$1,632.40	\$1,647.24	\$1,662.08	\$1,676.92	\$1,691.76	\$1,706.60	\$1,721.44
	285	EE Only	\$448.10	\$476.69	\$483.95	\$488.43	\$492.91	\$497.39	\$501.87	\$506.35	\$510.83	\$515.32	\$519.80
	30	EE+S	\$918.50	\$977.10	\$991.98	\$1,001.17	\$1,010.35	\$1,019.54	\$1,028.72	\$1,037.91	\$1,047.09	\$1,056.28	\$1,065.46
	43	EE+C	\$627.20	\$667.22	\$677.38	\$683.65	\$689.92	\$696.19	\$702.46	\$708.74	\$715.01	\$721.28	\$727.55
	75	EE+CHRN	\$806.40	\$857.85	\$870.91	\$878.98	\$887.04	\$895.10	\$903.17	\$911.23	\$919.30	\$927.36	\$935.42
60	FAMILY	\$1,276.90	\$1,358.37	\$1,379.05	\$1,391.82	\$1,404.59	\$1,417.36	\$1,430.13	\$1,442.90	\$1,455.67	\$1,468.44	\$1,481.20	
Monthly Cost				\$3,614,516.45	\$3,669,559.85	\$3,703,537.25	\$3,737,514.66	\$3,771,492.07	\$3,805,469.47	\$3,839,446.88	\$3,873,424.28	\$3,907,401.69	\$3,941,379.10
Annual Cost				\$43,374,197.40	\$44,034,718.18	\$44,442,447.05	\$44,850,175.92	\$45,257,904.79	\$45,665,633.66	\$46,073,362.54	\$46,481,091.41	\$46,888,820.28	\$47,296,549.15

Admin	\$1,886,300	\$1,886,300	\$1,886,300	\$1,886,300	\$1,886,300	\$1,886,300	\$1,886,300	\$1,886,300	\$1,886,300	\$1,886,300	\$1,886,300	\$1,886,300
Stop loss	\$1,862,043	\$1,862,043	\$1,862,043	\$1,862,043	\$1,862,043	\$1,862,043	\$1,862,043	\$1,862,043	\$1,862,043	\$1,862,043	\$1,862,043	\$1,862,043
Healthcare Reform Fees	\$15,399	\$15,399	\$15,399	\$15,399	\$15,399	\$15,399	\$15,399	\$15,399	\$15,399	\$15,399	\$15,399	\$15,399
Estimated Reserves	\$3,270,945	\$3,270,945	\$3,270,945	\$3,270,945	\$3,270,945	\$3,270,945	\$3,270,945	\$3,270,945	\$3,270,945	\$3,270,945	\$3,270,945	\$3,270,945
Expected Claims	\$36,339,861	\$37,001,246	\$37,408,253	\$37,815,259	\$38,222,266	\$38,629,272	\$39,039,913	\$39,446,919	\$39,853,926	\$40,260,932	\$40,667,938	\$41,074,944
Total	\$43,374,548	\$44,035,933	\$44,442,940	\$44,849,946	\$45,256,953	\$45,663,959	\$46,074,600	\$46,481,606	\$46,888,613	\$47,295,619	\$47,702,625	\$48,109,631
% of Expected Claims	100.00%	101.82%	102.94%	104.06%	105.18%	106.30%	107.43%	108.55%	109.67%	110.79%	111.91%	113.03%
% Increase to Current Premium	6.38%	8.00%	9.00%	10.00%	11.00%	12.00%	13.00%	14.00%	15.00%	16.00%	17.00%	18.00%