



# OKHEEI - BCBS Triple Option (current two plans and adding a new plan) with Migration Scenario

2015 BCBS					
Participation	Tiers	Monthly per unit Premium	Monthly Employer Contribution	Monthly Employee Contribution	
<b>High</b>	3896	Employee Only	\$ 530.50	\$ 530.50	\$ -
	229	Employee and Spouse	\$ 1,087.60	\$ 530.50	\$ 557.10
	464	Employee and Child	\$ 742.80	\$ 530.50	\$ 212.30
	143	Employee and Child(ren)	\$ 955.00	\$ 530.50	\$ 424.50
	127	Employee and Family	\$ 1,512.10	\$ 530.50	\$ 981.60
<b>Basic</b>	133	Employee Only	\$ 399.70	\$ 399.70	\$ -
	22	Employee and Spouse	\$ 819.40	\$ 399.70	\$ 419.70
	49	Employee and Child	\$ 559.50	\$ 399.70	\$ 159.80
	28	Employee and Child(ren)	\$ 719.40	\$ 399.70	\$ 319.70
	40	Employee and Family	\$ 1,139.10	\$ 399.70	\$ 739.40

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<b>Total Monthly Cost</b>	<b>\$ 3,153,459</b>	<b>\$ 2,686,418</b>	<b>\$ 467,041</b>
<b>Total Annual Cost</b>	<b>\$ 37,841,507</b>	<b>\$ 32,237,015</b>	<b>\$ 5,604,492</b>
<b>%</b>		<b>85%</b>	<b>15%</b>

OKHEEI Internal

Tiers	Monthly per unit Premium	Monthly Employer Contribution	Monthly Employee Contribution	Employer %
Employee Only	\$ 530.50	\$ 530.50	\$ -	100%
<b>Spouse Only</b>	\$ 557.10	\$ -	\$ 557.10	0%
<b>Child</b>	\$ 212.30	\$ -	\$ 212.30	0%
<b>Children</b>	\$ 424.50	\$ -	\$ 424.50	0%
<b>Spouse + Child(ren)</b>	\$ 981.60	\$ -	\$ 981.60	0%
Employee Only	\$ 399.70	\$ 399.70	\$ -	100%
<b>Spouse Only</b>	\$ 419.70	\$ -	\$ 419.70	0%
<b>Child</b>	\$ 159.80	\$ -	\$ 159.80	0%
<b>Children</b>	\$ 319.70	\$ -	\$ 319.70	0%
<b>Spouse + Child(ren)</b>	\$ 739.40	\$ -	\$ 739.40	0%

2016 BCBS					
Participation	Tiers	Monthly per unit Premium	Monthly Employer Contribution	Monthly Employee Contribution	
<b>High - BC No Chg</b>	1948	Employee Only	\$ 585.70	\$ 491.99	\$ 93.71
	114	Employee and Spouse	\$ 1,200.80	\$ 491.99	\$ 708.81
	232	Employee and Child	\$ 820.10	\$ 491.99	\$ 328.11
	71	Employee and Child(ren)	\$ 1,054.40	\$ 491.99	\$ 562.41
	63	Employee and Family	\$ 1,669.40	\$ 491.99	\$ 1,177.41
<b>Alternate 2</b>	974	Employee Only	\$ 520.60	\$ 478.95	\$ 41.65
	58	Employee and Spouse	\$ 1,067.40	\$ 478.95	\$ 588.45
	116	Employee and Child	\$ 729.00	\$ 478.95	\$ 250.05
	36	Employee and Child(ren)	\$ 937.30	\$ 478.95	\$ 458.35
	32	Employee and Family	\$ 1,484.00	\$ 478.95	\$ 1,005.05
<b>Basic BC No Chg (Low Plan)</b>	1107	Employee Only	\$ 448.10	\$ 448.10	\$ -
	79	Employee and Spouse	\$ 918.50	\$ 448.10	\$ 470.40
	165	Employee and Child	\$ 627.20	\$ 448.10	\$ 179.10
	64	Employee and Child(ren)	\$ 806.40	\$ 448.10	\$ 358.30
	72	Employee and Family	\$ 1,276.90	\$ 448.10	\$ 828.80

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<b>Total Monthly Cost</b>	<b>\$ 3,198,544</b>	<b>\$ 2,443,277</b>	<b>\$ 755,266</b>
<b>Total Annual Cost</b>	<b>\$ 38,382,523</b>	<b>\$ 29,319,326</b>	<b>\$ 9,063,197</b>
<b>%</b>		<b>76%</b>	<b>24%</b>

OKHEEI Internal

Tiers	Monthly per unit Premium	Monthly Employer Contribution	Monthly Employee Contribution	Employee \$ Increase	Employer %
Employee Only	\$ 585.70	\$ 491.99	\$ 93.71	\$ 93.71	84%
<b>Spouse Only</b>	\$ 615.10	\$ -	\$ 615.10	\$ 58.00	0%
<b>Child</b>	\$ 234.40	\$ -	\$ 234.40	\$ 22.10	0%
<b>Children</b>	\$ 468.70	\$ -	\$ 468.70	\$ 44.20	0%
<b>Spouse + Child(ren)</b>	\$ 1,083.70	\$ -	\$ 1,083.70	\$ 102.10	0%
Employee Only	\$ 520.60	\$ 478.95	\$ 41.65	na	92%
<b>Spouse Only</b>	\$ 546.80	\$ -	\$ 546.80	na	0%
<b>Child</b>	\$ 208.40	\$ -	\$ 208.40	na	0%
<b>Children</b>	\$ 416.70	\$ -	\$ 416.70	na	0%
<b>Spouse + Child(ren)</b>	\$ 963.40	\$ -	\$ 963.40	na	0%
Employee Only	\$ 448.10	\$ 448.10	\$ -	\$ -	100%
<b>Spouse Only</b>	\$ 470.40	\$ -	\$ 470.40	\$ 50.70	0%
<b>Child</b>	\$ 179.10	\$ -	\$ 179.10	\$ 19.30	0%
<b>Children</b>	\$ 358.30	\$ -	\$ 358.30	\$ 38.60	0%
<b>Spouse + Child(ren)</b>	\$ 828.80	\$ -	\$ 828.80	\$ 89.40	0%

### Migration Assumptions

- 50% Migration from High Plan
- 25% Assumed High population migrates into basic
- 25% Assumed High population migrates into Alternate 2

**OKHEE  
Dental Plan  
Benefit Outline and Cost Summary  
Renewal January 1, 2016**

		BCBS		BCBS - Plan II Low Option	BCBS - Plan III Low Option	BCBS - Plan IV Low Option	BCBS - Plan II (a) Low Option	BCBS - Plan III (a) Low Option	
Type	DPPO			DPPO	DPPO	DPPO	DPPO	DPPO	
Deductible (EE/Fam)	\$25/\$75			<b>\$50/\$100</b>	<b>\$75/\$150</b>	<b>\$100/\$200</b>	<b>\$50/\$100</b>	<b>\$75/\$150</b>	
Waived for Preventive?	In-Yes/Out-Yes			In-Yes/Out-Yes	In-Yes/Out-Yes	In-Yes/Out-Yes	In- <b>No</b> /Out- <b>No</b>	In- <b>No</b> /Out- <b>No</b>	
Preventive/Basic/Major	Network -100/85/60% Non-Network - 100/70/50%			Network -100/ <b>75</b> /60% Non-Network - 100/70/50%	Network -100/ <b>75</b> /60% Non-Network - 100/70/50%	Network -100/ <b>75</b> /60% Non-Network - 100/70/50%	Network -100/ <b>75</b> /60% Non-Network - 100/70/50%	Network -100/ <b>75</b> /60% Non-Network - 100/70/50%	
Child Age Limit	26			26	26	26	26	26	
Annual Maximum	\$2,000			<b>\$1,000</b>	<b>\$1,000</b>	<b>\$1,000</b>	<b>\$1,000</b>	<b>\$1,000</b>	
Orthodontia				<b>No Ortho</b>	<b>No Ortho</b>	<b>No Ortho</b>	<b>No Ortho</b>	<b>No Ortho</b>	
Eligibility	to age 19								
Waiting Period	12 months								
Coinsurance	50%								
Lifetime Maximum	No Maximum								
Sealants	Preventive to age 16			Preventive to age 16	Preventive to age 16	Preventive to age 16	Preventive to age 16	Preventive to age 16	
X-rays	Preventive Full Mouth 36 mos			Preventive Full Mouth 36 mos	Preventive Full Mouth 36 mos	Preventive Full Mouth 36 mos	Preventive Full Mouth 36 mos	Preventive Full Mouth 36 mos	
Endodontics/Periodontics	Basic			Basic	Basic	Basic	Basic	Basic	
Periodontal/Oral Surgery	Basic			Basic	Basic	Basic	Basic	Basic	
Implants	Major			Major	Major	Major	Major	Major	
U&C Percentile	90th			90th	90th	90th	90th	90th	
		<b>Ees</b>	<b>Current</b>	<b>Negotiated Renewal</b>	<b>BCBS - Plan II Low Option</b>	<b>BCBS - Plan III Low Option</b>	<b>BCBS - Plan IV Low Option</b>	<b>BCBS - Plan II (a) Low Option</b>	<b>BCBS - Plan III (a) Low Option</b>
Employee Only	3637	\$40.80	\$38.80	\$29.68	\$29.21	\$28.73	\$28.38	\$27.44	
Employee & Spouse	807	\$83.70	\$79.50	\$60.82	\$59.85	\$58.88	\$58.15	\$56.23	
Employee & Child	436	\$57.20	\$54.30	\$41.54	\$40.88	\$40.21	\$39.72	\$38.41	
Employee & Children	132	\$73.60	\$69.90	\$53.48	\$52.63	\$51.77	\$51.13	\$49.45	
Employee & Family	392	\$116.40	\$110.60	\$84.62	\$83.27	\$81.92	\$80.90	\$78.24	
Total enrollment	5404								
Monthly Total		\$296,219	\$281,529						
Annual Total		\$3,554,624	\$3,378,347						
% Change from Current			-4.96%						
\$ Change from Current			-\$176,278						
Rate Guarantee			1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	
Renewal Rate Cap not to exceed, could be less			No rate cap offered	No rate cap offered	No rate cap offered	No rate cap offered	No rate cap offered	No rate cap offered	
Geo Access			BCBS	BCBS	BCBS	BCBS	BCBS	BCBS	
2 General Dentists in 10 miles			89.4%	89.4%	89.4%	89.4%	89.4%	89.4%	
1 Oral Surgeon in 20 miles			76.2%	76.2%	76.2%	76.2%	76.2%	76.2%	
1 Orthodontist in 25 miles			86.8%	86.8%	86.8%	86.8%	86.8%	86.8%	
1 Specialist in 20 miles			98.8%	98.8%	98.8%	98.8%	98.8%	98.8%	

BCBS initial renewal was 2.2%

Rates Broken Out	Current	Renewal	BCBS Low Option	BCBS Low Option	BCBS Low Option	BCBS Low Option	BCBS Low Option
Employee Only	\$40.80	\$38.80	\$29.68	\$29.21	\$28.73	\$28.38	\$27.44
Spouse Only	\$42.90	\$40.70	\$31.14	\$30.64	\$30.15	\$29.77	\$28.79
Child Only	\$16.40	\$15.50	\$11.86	\$11.67	\$11.48	\$11.34	\$10.97
Children Only	\$32.80	\$31.10	\$23.80	\$23.42	\$23.04	\$22.75	\$22.01
Spouse & Child(ren) Only	\$75.60	\$71.80	\$54.94	\$54.06	\$53.19	\$52.52	\$50.80

BCBS - Plan IV (a) Low Option	BCBS - Plan V Low Option	BCBS - Plan VI Low Option	BCBS - Plan VII Low Option	BCBS - Plan V (a) Low Option	BCBS VI (a) Low Option	BCBS - Plan VII (a) Low Option
DPPPO	DPPPO	DPPPO	DPPPO	DPPPO	DPPPO	DPPPO
<b>\$100/\$200</b>	<b>\$50/\$100</b>	<b>\$75/\$150</b>	<b>\$100/\$200</b>	<b>\$50/\$100</b>	<b>\$75/\$150</b>	<b>\$100/\$200</b>
In-No/Out-No	In-Yes/Out-Yes	In-Yes/Out-Yes	In-Yes/Out-Yes	In-No/Out-No	In-No/Out-No	In-No/Out-No
Network -100/75/60% Non-Network - 100/70/50%	Network -100/75/60% Non-Network - 100/70/50%	Network -100/75/60% Non-Network - 100/70/50%	Network -100/75/60% Non-Network - 100/70/50%	Network -100/75/60% Non-Network - 100/70/50%	Network -100/75/60% Non-Network - 100/70/50%	Network -100/75/60% Non-Network - 100/70/50%
26	26	26	26	26	26	26
<b>\$1,000</b>	<b>\$750</b>	<b>\$750</b>	<b>\$750</b>	<b>\$750</b>	<b>\$750</b>	<b>\$750</b>
<b>No Ortho</b>	<b>No Ortho</b>	<b>No Ortho</b>	<b>No Ortho</b>	<b>No Ortho</b>	<b>No Ortho</b>	<b>No Ortho</b>
Preventive to age 16	Preventive to age 16	Preventive to age 16	Preventive to age 16	Preventive to age 16	Preventive to age 16	Preventive to age 16
Preventive Full Mouth 36 mos	Preventive Full Mouth 36 mos	Preventive Full Mouth 36 mos	Preventive Full Mouth 36 mos	Preventive Full Mouth 36 mos	Preventive Full Mouth 36 mos	Preventive Full Mouth 36 mos
Basic	Basic	Basic	Basic	Basic	Basic	Basic
Basic	Basic	Basic	Basic	Basic	Basic	Basic
Major	Major	Major	Major	Major	Major	Major
90th	90th	90th	90th	90th	90th	90th
BCBS - Plan IV (a) Low Option	BCBS - Plan V Low Option	BCBS - Plan VI Low Option	BCBS - Plan VII Low Option	BCBS - Plan V (a) Low Option	BCBS VI (a) Low Option	BCBS - Plan VII (a) Low Option
\$26.56	\$28.16	\$27.72	\$27.26	\$26.92	\$26.04	\$25.21
\$54.43	\$57.71	\$56.80	\$55.87	\$55.17	\$53.36	\$51.65
\$37.17	\$39.41	\$38.79	\$38.16	\$37.68	\$36.45	\$35.28
\$47.86	\$50.74	\$49.94	\$49.13	\$48.51	\$46.92	\$45.42
\$75.73	\$80.29	\$79.02	\$77.73	\$76.76	\$74.25	\$71.86
1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year
No rate cap offered	No rate cap offered	No rate cap offered	No rate cap offered	No rate cap offered	No rate cap offered	No rate cap offered
BCBS	BCBS	BCBS	BCBS	BCBS	BCBS	BCBS
89.4%	89.4%	89.4%	89.4%	89.4%	89.4%	89.4%
76.2%	76.2%	76.2%	76.2%	76.2%	76.2%	76.2%
86.8%	86.8%	86.8%	86.8%	86.8%	86.8%	86.8%
98.8%	98.8%	98.8%	98.8%	98.8%	98.8%	98.8%

BCBS Low Option  
\$26.56  
\$27.87  
\$10.61  
\$21.30  
\$49.17

BCBS Low Option  
\$28.16  
\$29.55  
\$11.25  
\$22.58  
\$52.13

BCBS Low Option  
\$27.72  
\$29.08  
\$11.07  
\$22.22  
\$51.30

BCBS Low Option  
\$27.26  
\$28.61  
\$10.90  
\$21.87  
\$50.47

BCBS Low Option  
\$26.92  
\$28.25  
\$10.76  
\$21.59  
\$49.84

BCBS Low Option  
\$26.04  
\$27.32  
\$10.41  
\$20.88  
\$48.21

BCBS Low Option  
\$25.21  
\$26.44  
\$10.07  
\$20.21  
\$46.65

**OKHEEI****RFP Marketing Results - Life, Disability, Enrollment Technology  
Renewal January 1, 2016**

<b>Carrier</b>	<b>Status</b>	<b>Comments</b>
Aetna	Quoted	Rates not competitive No technology included
American Fidelity	Quoted LTD only	LTD rate not competitive Partner carriers declined to quote Life Enrollment technology available with continuation of voluntary products
Cigna	Quoted	Rates not competitive No technology included
Dearborn	Quoted	Matching Current Rates Includes Empyrean Enrollment System
Liberty Mutual	Quoted	Rates not competitive \$10,000 technology fee included
MetLife	Quoted	4.8% Reduction to Current Employer Costs No technology included
Mutual of Omaha	Declined	Not competitive
Prudential	Quoted	Rates not competitive No technology included
The Standard	Quoted	6.9% Increase to Employer Costs (LTD) Includes InRoll Enrollment System and TASC FSA Administration
UNUM	Quoted	Rates not competitive No technology included
Voya	Declined	Not competitive

VSP has offered \$5,000 to assist with implementation costs for any enrollment vendor

**OKHEEI**  
**Life & Disability Cost Summary**  
**Renewal January 1, 2016**

<b>Employer Paid Coverages</b>	<b>Lincoln Current</b>	<b>Dearborn</b>	<b>MetLife</b>	<b>Standard</b>
Basic Life/AD&D	\$946,635	\$946,635	\$857,888	\$946,635
EAP	Included	Included	\$42,008	Included
Long Term Disability	\$359,238	\$359,238	\$343,014	\$449,627
Estimated Annual Premium	\$1,305,873	\$1,305,873	\$1,242,910	\$1,396,262
% Change over Current		0.0%	-4.82%	6.9%
\$ Change over Current		\$0	-\$62,962	\$90,389
<b>Rate Guarantees</b>				
Life/AD&D	In Rate	3 Years	3 Years	2 Years
Voluntary Life/AD&D	Guarantee	3 Years	3 Years	2 Years
LTD	to 1/1/2018	3 Years	3 Years	2 Years
<b>Technology</b>				
	No technology included	Includes Empyrean enrollment system	No technology included	Includes InRoll enrollment system and TASC FSA administration

**OKHEEI**

**Employer Paid Group Term Life and AD&D**

**Renewal January 1, 2016**

	<b>Current - Lincoln</b>	<b>Dearborn</b>	<b>MetLife</b>	<b>Standard</b>
Benefit Amount	Class 1 - 5	Class 1 - 5	Class 1 - 5	Class 1 - 5
Age Reductions	By 35% at age 65 By 50% at age 70 By 65% at age 75	By 35% at age 65 By 50% at age 70 By 65% at age 75	By 35% at age 65 By 50% at age 70 By 65% at age 75	By 35% at age 65 By 50% at age 70 By 65% at age 75
Portability	Included	Included	Included	Included
Conversion	Included	Included	Included	Included
Waiver of Premium	Included	Included	Included	Included
Estimated Annual Premium	<b>Current - Lincoln</b>	<b>Dearborn</b>	<b>MetLife</b>	<b>Standard</b>
Life Rate per \$1,000	\$0.145	\$0.145	\$0.131	\$0.145
AD&D Rate per \$1,000	\$0.015	\$0.015	\$0.014	\$0.015
<b>Total Rate per \$1,000</b>	<b>\$0.160</b>	<b>\$0.160</b>	<b>\$0.145</b>	<b>\$0.160</b>
Estimated Volume	\$493,038,840	\$493,038,840	\$493,038,840	\$493,038,840
Estimated Monthly Premium	\$78,886	\$78,886	\$71,491	\$78,886
Estimated Annual Premium	\$946,635	\$946,635	\$857,888	\$946,635
<b>% Change from Current</b>		0.0%	-9.4%	0.0%
<b>\$ Change from Current</b>		\$0	-\$88,747	\$0
Rate Guarantee	In guarantee to 1/1/2018	3 Years	3 Years	2 Years May be extended 2 years if loss ratio is 80% or less

**Class Descriptions**

Class 1 - Actives = 2 X earnings to \$250,000

Class 2 - Retirees from four year college who retire on or after 1/1/2013 = 2 times earnings to \$250,000

Class 3 - Retirees from a two year college who retire on or after 1/1/2013 = 2 times earning to \$125,000

Class 4 - Retirees from a four year college who retired prior to 1/1/2013 = 2 times earnings to \$250,000

Class 5 - Retirees from a two year college who retired prior to 1/1/2013 = 2 times earnings to \$125,000

Standard is offering a refunding agreement, if loss ratio is within target range OKHEEI would receive excess premium.

OKHEEI Voluntary Dependent Life Renewal January 1, 2016					
	Units	Lincoln	Dearborn	MetLife	Standard
Option 1 - Life Only	250	\$2.40	\$2.40	\$2.90	\$2.40
Option 2 - Life Only Spouse - \$20,000; Child - \$10,000	258	\$4.80	\$4.80	\$5.79	\$4.80
Option 3 - Life Only Spouse - \$50,000; Child - \$10,000	349	\$12.00	\$12.00	\$14.48	\$12.00
Option 4 - Life Option 1 & AD&D Spouse - \$10,000; Child - \$5,000	124	\$2.65	\$2.65	\$3.02	\$2.65
Option 5 - Life Option 2 & AD&D Spouse - \$20,000; Child - \$10,000	275	\$5.30	\$5.30	\$6.03	\$5.30
Option 6 - Life Option 3 & AD&D Spouse - \$50,000; Child - \$10,000	317	\$13.00	\$13.00	\$14.96	\$13.00
Estimated Monthly Premium		\$11,934	\$11,934	\$14,047	\$11,934
Estimated Annual Premium		\$143,202	\$143,202	\$168,569	\$143,202
<b>% Change from Current</b>			0.0%	17.7%	0.0%
<b>\$ Change from Current</b>			\$0	\$25,367	\$0
Rate Guarantee		In guarantee to 1/1/2018	3 Years	3 Years	2 Years

No age reductions  
Child covered from live birth to age 26



**OKHEEI**  
**Group Voluntary Term Life**  
**Renewal January 1, 2016**

<b>Voluntary Life/AD&amp;D</b>	<b>Current - Lincoln</b>	<b>Dearborn</b>	<b>MetLife</b>	<b>The Standard</b>
Employee Benefit	Active & Retirees \$10,000 increments to lesser of 5 X Basic Annual Earnings or \$500,000 Closed Retiree Class Included	Active & Retirees \$10,000 increments to lesser of 5 X Basic Annual Earnings or \$500,000 Closed Retiree Class Included	Active & Retirees \$10,000 increments to lesser of 5 X Basic Annual Earnings or \$500,000 Closed Retiree Class	Active & Retirees \$10,000 increments to lesser of 5 X Basic Annual Earnings or \$500,000 Closed Retiree Class
Employee Guarantee Issue	\$300,000 No GI age 70 or older	\$300,000 No GI age 70 or older	\$300,000 No GI age 70 or older	\$300,000 No GI age 70 or older
Age Reductions	By 35% at age 65 By 50% at age 70 By 75% at age 75	By 35% at age 65 By 50% at age 70 By 75% at age 75	By 35% at age 65 By 50% at age 70 By 75% at age 75	By 35% at age 65 By 50% at age 70 By 75% at age 75
Portability	Included	Included	Included	Included
Conversion	Included	Included	Included	Included
Waiver of Premium	Included	Included	Included	Included
<b>Monthly Rates per \$1,000</b>	<b>Current - Lincoln</b>	<b>Dearborn</b>	<b>MetLife</b>	<b>The Standard</b>
Monthly Rates per \$1,000	Employee	Employee	Employee	Employee
Under 25	\$0.060	\$0.060	\$0.070	\$0.060
25 - 29	\$0.060	\$0.060	\$0.070	\$0.060
30 - 34	\$0.080	\$0.080	\$0.100	\$0.080
35 - 39	\$0.090	\$0.090	\$0.110	\$0.090
40 -44	\$0.130	\$0.130	\$0.160	\$0.130
45 - 49	\$0.210	\$0.210	\$0.250	\$0.210
50 - 54	\$0.320	\$0.320	\$0.390	\$0.320
55 - 59	\$0.540	\$0.540	\$0.650	\$0.540
60 - 64	\$0.670	\$0.670	\$0.810	\$0.670
65 - 69	\$1.270	\$1.270	\$1.530	\$1.270
70+	\$2.060	\$2.060	\$2.480	\$2.060
75-79	\$2.060	\$2.060	\$2.060	\$2.060
80-84	\$2.060	\$2.060	\$2.060	\$2.060
85-89	\$2.060	\$2.060	\$2.060	\$2.060
90-100	\$2.060	\$2.060	\$2.060	\$2.060
<b>AD&amp;D - all ages</b>	\$0.020	\$0.020	\$0.019	\$0.020
Rate Guarantee	In guarantee to 1/1/2018	3 Years	3 Years	2 Years

<b>OKHEEI</b>				
<b>Long-Term Disability</b>				
<b>Renewal January 1, 2016</b>				
<b>Benefit Outline</b>	<b>Lincoln</b>	<b>Dearborn</b>	<b>Standard</b>	<b>MetLife</b>
Definition of Earnings	Basic Monthly Earnings only	Basic Monthly Earnings only	Basic Monthly Earnings only	Basic Monthly Earnings only
Benefit Percentage	60%	60%	60%	60%
Maximum Monthly Benefit	\$8,000	\$8,000	\$8,000	\$8,000
Minimum Monthly Benefit	\$100 or 10%	\$100 or 10%	\$100 or 10%	\$100 or 10%
Definition of Disability	First 24 mos - Own Occ with loss of duties Then - then any suitable occ	First 24 mos - Own Occ with loss of duties Then - then any suitable occ	First 24 mos - Own Occ with loss of duties OR 20% loss of income Then - then any suitable occ	First 24 mos - Own Occ with inability to earn Then - then any suitable occ
Elimination Period	180 Days	180 days	180 Days	180 Days
Benefit Duration	Later of age 65 or Social Security Normal Retirement Age	Later of age 65 or Social Security Normal Retirement Age	Later of age 65 or Social Security Normal Retirement Age	Later of age 65 or Social Security Normal Retirement Age
Social Security Integration	Primary & Family	Primary & Family	Primary & Family	Primary & Family
Mental/Nervous	24 Month Lifetime Limitation	24 Mos Lifetime	24 Month Lifetime Limitation	24 Month Lifetime Limitation
Alcohol, Drug, Substance Abuse	24 Month Lifetime Limitation	24 Mos Lifetime	24 Month Lifetime Limitation	24 Month Lifetime Limitation
Specified Illness	No Limit	No Limit	No Limit	No Limit
Pre-Existing Conditions	3 mos prior / 12 mos insured	3 mos prior / 12 mos insured	3 mos prior / 12 mos insured	3 mos prior / 12 mos insured
Waiver of Premium Actively at Work	Included Applies	Included Applies	Included Applies	Included Applies
<b>Estimated Employer Annual Premium</b>	<b>Current</b>	<b>Dearborn</b>	<b>Standard</b>	<b>MetLife</b>
Employer Rate per \$100 of covered payroll	\$0.155	\$0.155	\$0.194	\$0.148
Estimated ER Volume	\$19,313,873	\$19,313,873	\$19,313,873	\$19,313,873
Estimated Monthly Premium	\$29,937	\$29,937	\$37,469	\$28,585
Estimated Annual Premium	\$359,238	\$359,238	\$449,627	\$343,014
<b>% Change from Current</b>		0.0%	25.2%	-4.5%
<b>\$ Change from Current</b>		\$0	\$90,389	-\$16,224
Rate Guarantee	In guarantee to 1/1/2018	3 Years	2 Years May be extended 2 years if loss ratio is 70% or less	3 Years
Buy Up - 90 Day Elimination Period All other benefits the same	\$0.080	\$0.080	\$0.160	\$0.080

**OKHEEEI  
EAP  
Renewal January 1, 2016**

	<b>Current - Lincoln</b>	<b>Dearborn</b>	<b>MetLife</b>	<b>Standard</b>
EAP Administrator	CompPsych	Guidance Resources	MetLife	Bensiger DuPont
EAP Face to Face Visits	4	3	3	3
EAP Cost PEPM	Included	Included	\$0.700	Included
Estimated Employees			5001	
Estimated Annual EAP Cost	\$0	\$0	\$42,008	\$0

**OKHEEI**  
**Post 65 Retirees Medical**  
**Renewal January 1, 2016**

Rates Per Member	UHC Current	UHC Renewal Initial	UHC Renewal Negotiated	% Change	\$ Change
Senior Supplemental Rate	\$229.37	\$234.69	\$229.37	0.00%	\$0.00
PDL High Plan Rate	\$152.70	\$171.02	\$165.92	8.66%	\$13.22
PDL Low Plan Rate	\$64.89	\$69.43	\$64.33	-0.86%	-\$0.56
Combined - Med/High Rx	\$382.07	\$405.71	\$395.29	3.46%	\$13.22
Combined - Med/Low Rx	\$294.26	\$304.12	\$293.70	-0.19%	-\$0.56

	UHC	BCBS	Aetna
<b>Medicare Advantage</b>			
High Option - Med/Rx	\$357.14	N/A	\$352.61
% Change over Current	-6.52%		-7.71%
\$ Change over Current	-\$24.93		-\$29.46
Low Option - Med/Rx	\$255.55	N/A	212.92
% Change over Current	-13.16%		-27.64%
\$ Change over Current	-\$38.71		-\$81.34

<b>Medicare Plan F (100% plan, all deductibles &amp; coinsurance covered by the plan)</b>			
Single (Per Member)	\$203.83	\$185.86	\$220.99
Family (UHC is per Member, BCBS is EE & Fam)	\$203.83	\$371.71	N/A
			Illustrative Aetna rates are age banded; average shown
PDL High Plan Rate	\$165.92	\$74.70	\$179.20
PDL Low Plan Rate	\$64.33	\$45.70	\$39.25
<b>Total Plan F Costs (Per Member)</b>			
Combined - Med/High Rx	\$369.75	\$260.56	\$400.19
% Change over Current	-3.22%	-31.80%	36.00%
\$ Change over Current	-\$12.32	-\$121.51	\$18.12
Combined - Med/Low Rx	\$268.16	\$231.56	\$260.24
% Change over Current	-8.87%	-21.31%	-11.56%
\$ Change over Current	-\$26.10	-\$62.70	-\$34.02

Plan F mirrors the current custom plan and covers the Part B annual deductible (\$147)