

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

Current Premium: \$40,772,887.20

			100% Expected	101.57% Expected	102.69% Expected	103.81% Expected	104.94% Expected	106.06% Expected	107.18% Expected	108.3% Expected	109.42% Expected	
Members	Tiers	2016 Premiums	6.6%	8.0%	9.0%	10.0%	11.0%	12.0%	13.0%	14.0%	15.0%	
Red	2449	EE Only	\$585.70	\$624.36	\$632.56	\$638.41	\$644.27	\$650.13	\$655.98	\$661.84	\$667.70	\$673.56
	144	EE+S	\$1,200.80	\$1,280.05	\$1,296.86	\$1,308.87	\$1,320.88	\$1,332.89	\$1,344.90	\$1,356.90	\$1,368.91	\$1,380.92
	187	EE+C	\$820.10	\$874.23	\$885.71	\$893.91	\$902.11	\$910.31	\$918.51	\$926.71	\$934.91	\$943.12
	145	EE+CHRN	\$1,054.40	\$1,123.99	\$1,138.75	\$1,149.30	\$1,159.84	\$1,170.38	\$1,180.93	\$1,191.47	\$1,202.02	\$1,212.56
White	70	FAMILY	\$1,669.40	\$1,779.58	\$1,802.95	\$1,819.65	\$1,836.34	\$1,853.03	\$1,869.73	\$1,886.42	\$1,903.12	\$1,919.81
	1332	EE Only	\$520.60	\$554.96	\$562.25	\$567.45	\$572.66	\$577.87	\$583.07	\$588.28	\$593.48	\$598.69
	80	EE+S	\$1,067.40	\$1,137.85	\$1,152.79	\$1,163.47	\$1,174.14	\$1,184.81	\$1,195.49	\$1,206.16	\$1,216.84	\$1,227.51
	136	EE+C	\$729.00	\$777.11	\$787.32	\$794.61	\$801.90	\$809.19	\$816.48	\$823.77	\$831.06	\$838.35
Blue	107	EE+CHRN	\$937.30	\$999.16	\$1,012.28	\$1,021.66	\$1,031.03	\$1,040.40	\$1,049.78	\$1,059.15	\$1,068.52	\$1,077.90
	47	FAMILY	\$1,484.00	\$1,581.94	\$1,602.72	\$1,617.56	\$1,632.40	\$1,647.24	\$1,662.08	\$1,676.92	\$1,691.76	\$1,706.60
	285	EE Only	\$448.10	\$477.67	\$483.95	\$488.43	\$492.91	\$497.39	\$501.87	\$506.35	\$510.83	\$515.32
	30	EE+S	\$918.50	\$979.12	\$991.98	\$1,001.17	\$1,010.35	\$1,019.54	\$1,028.72	\$1,037.91	\$1,047.09	\$1,056.28
Blue	43	EE+C	\$627.20	\$668.60	\$677.38	\$683.65	\$689.92	\$696.19	\$702.46	\$708.74	\$715.01	\$721.28
	75	EE+CHRN	\$806.40	\$859.62	\$870.91	\$878.98	\$887.04	\$895.10	\$903.17	\$911.23	\$919.30	\$927.36
	60	FAMILY	\$1,276.90	\$1,361.18	\$1,379.05	\$1,391.82	\$1,404.59	\$1,417.36	\$1,430.13	\$1,442.90	\$1,455.67	\$1,468.44
	Monthly Premium Total			\$3,621,991.48	\$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
Annual Premium Total			\$43,463,897.76	\$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	

Admin	\$2,025,346	\$2,025,346	\$2,025,346	\$2,025,346	\$2,025,346	\$2,025,346	\$2,025,346	\$2,025,346	\$2,025,346	\$2,025,346	\$2,025,346
Stop loss	\$1,812,043	\$1,812,043	\$1,812,043	\$1,812,043	\$1,812,043	\$1,812,043	\$1,812,043	\$1,812,043	\$1,812,043	\$1,812,043	\$1,812,043
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
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
Expected Claims	\$36,339,861	\$36,910,397	\$37,317,403	\$37,724,410	\$38,135,050	\$38,542,057	\$38,949,063	\$39,356,069	\$39,763,076	\$40,170,082	\$40,577,088
Total	\$43,463,593	\$44,034,129	\$44,441,135	\$44,848,142	\$45,258,782	\$45,665,789	\$46,072,795	\$46,479,802	\$46,886,808	\$47,293,815	\$47,700,822
% of Expected Claims	100.00%	101.57%	102.69%	103.81%	104.94%	106.06%	107.18%	108.30%	109.42%	110.54%	111.66%
% Increase to Current Premium	6.60%	8.00%	9.00%	10.00%	11.00%	12.00%	13.00%	14.00%	15.00%	16.00%	17.00%

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			Monthly Premiums								
			110.55% Expected	111.67% Expected	112.79% Expected	113.91% Expected	115.03% Expected	116.16% Expected	117.28% Expected	118.4% Expected	
Members	Tiers	2016 Premiums	16.0%	17.0%	18.0%	19.0%	20.0%	21.0%	22.0%	23.0%	
Red	2449	EE Only	\$585.70	\$679.41	\$685.27	\$691.13	\$696.98	\$702.84	\$708.70	\$714.55	\$720.41
	144	EE+S	\$1,200.80	\$1,392.93	\$1,404.94	\$1,416.94	\$1,428.95	\$1,440.96	\$1,452.97	\$1,464.98	\$1,476.98
	187	EE+C	\$820.10	\$951.32	\$959.52	\$967.72	\$975.92	\$984.12	\$992.32	\$1,000.52	\$1,008.72
	145	EE+CHRN	\$1,054.40	\$1,223.10	\$1,233.65	\$1,244.19	\$1,254.74	\$1,265.28	\$1,275.82	\$1,286.37	\$1,296.91
	70	FAMILY	\$1,669.40	\$1,936.50	\$1,953.20	\$1,969.89	\$1,986.59	\$2,003.28	\$2,019.97	\$2,036.67	\$2,053.36
White	1332	EE Only	\$520.60	\$603.90	\$609.10	\$614.31	\$619.51	\$624.72	\$629.93	\$635.13	\$640.34
	80	EE+S	\$1,067.40	\$1,238.18	\$1,248.86	\$1,259.53	\$1,270.21	\$1,280.88	\$1,291.55	\$1,302.23	\$1,312.90
	136	EE+C	\$729.00	\$845.64	\$852.93	\$860.22	\$867.51	\$874.80	\$882.09	\$889.38	\$896.67
	107	EE+CHRN	\$937.30	\$1,087.27	\$1,096.64	\$1,106.01	\$1,115.39	\$1,124.76	\$1,134.13	\$1,143.51	\$1,152.88
	47	FAMILY	\$1,484.00	\$1,721.44	\$1,736.28	\$1,751.12	\$1,765.96	\$1,780.80	\$1,795.64	\$1,810.48	\$1,825.32
Blue	285	EE Only	\$448.10	\$519.80	\$524.28	\$528.76	\$533.24	\$537.72	\$542.20	\$546.68	\$551.16
	30	EE+S	\$918.50	\$1,065.46	\$1,074.65	\$1,083.83	\$1,093.02	\$1,102.20	\$1,111.39	\$1,120.57	\$1,129.76
	43	EE+C	\$627.20	\$727.55	\$733.82	\$740.10	\$746.37	\$752.64	\$758.91	\$765.18	\$771.46
	75	EE+CHRN	\$806.40	\$935.42	\$943.49	\$951.55	\$959.62	\$967.68	\$975.74	\$983.81	\$991.87
	60	FAMILY	\$1,276.90	\$1,481.20	\$1,493.97	\$1,506.74	\$1,519.51	\$1,532.28	\$1,545.05	\$1,557.82	\$1,570.59
Monthly Premium Total			\$3,941,379.10	\$3,975,356.50	\$4,009,333.91	\$4,043,311.31	\$4,077,288.72	\$4,111,266.13	\$4,145,243.53	\$4,179,220.94	
Annual Premium Total			\$47,296,549.15	\$47,704,278.02	\$48,112,006.90	\$48,519,735.77	\$48,927,464.64	\$49,335,193.51	\$49,742,922.38	\$50,150,651.26	

Admin	\$2,025,346	\$2,025,346	\$2,025,346	\$2,025,346	\$2,025,346	\$2,025,346	\$2,025,346	\$2,025,346	\$2,025,346
Stop loss	\$1,812,043	\$1,812,043	\$1,812,043	\$1,812,043	\$1,812,043	\$1,812,043	\$1,812,043	\$1,812,043	\$1,812,043
Healthcare Reform Fees	\$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
Expected Claims	\$40,173,716	\$40,580,723	\$40,987,729	\$41,394,736	\$41,801,742	\$42,212,383	\$42,619,389	\$43,026,395	\$43,433,401
Total	\$47,297,448	\$47,704,455	\$48,111,461	\$48,518,468	\$48,925,474	\$49,336,115	\$49,743,121	\$50,150,128	\$50,557,135
% of Expected Claims	110.55%	111.67%	112.79%	113.91%	115.03%	116.16%	117.28%	118.40%	119.52%
% Increase to Current Premium	16.00%	17.00%	18.00%	19.00%	20.00%	21.00%	22.00%	23.00%	24.00%

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Current Premium: \$40,772,887.20

			119.52% Expected	120.65% Expected	
Members	Tiers	2016 Premiums	24.0%	25.0%	
Red	2449	EE Only	\$585.70	\$726.27	\$732.13
	144	EE+S	\$1,200.80	\$1,488.99	\$1,501.00
	187	EE+C	\$820.10	\$1,016.92	\$1,025.13
	145	EE+CHRN	\$1,054.40	\$1,307.46	\$1,318.00
	70	FAMILY	\$1,669.40	\$2,070.06	\$2,086.75
White	1332	EE Only	\$520.60	\$645.54	\$650.75
	80	EE+S	\$1,067.40	\$1,323.58	\$1,334.25
	136	EE+C	\$729.00	\$903.96	\$911.25
	107	EE+CHRN	\$937.30	\$1,162.25	\$1,171.63
Blue	47	FAMILY	\$1,484.00	\$1,840.16	\$1,855.00
	285	EE Only	\$448.10	\$555.64	\$560.13
	30	EE+S	\$918.50	\$1,138.94	\$1,148.13
	43	EE+C	\$627.20	\$777.73	\$784.00
	75	EE+CHRN	\$806.40	\$999.94	\$1,008.00
	60	FAMILY	\$1,276.90	\$1,583.36	\$1,596.13
Monthly Premium Total			\$4,213,198.34	\$4,247,175.75	
Annual Premium Total			\$50,558,380.13	\$50,966,109.00	

Admin	\$2,025,346	\$2,025,346
Stop loss	\$1,812,043	\$1,812,043
Healthcare Reform Fees	\$15,399	\$15,399
Estimated Reserves	\$3,270,945	\$3,270,945
Expected Claims	\$43,433,402	\$43,844,042
Total	\$50,557,134	\$50,967,774
% of Expected Claims	119.52%	120.65%
% Increase to Current Premium	24.00%	25.00%