

# SELF-FUNDED PROGRAM COST PROJECTIONS

PLAN EFFECTIVE DATE: September 1, 2022  
(Quotes based on current census data provided)

The Right Turn For Your Benefits

## TOWN OF WHITESTOWN

PLAN YEAR	2022/2023 PLAN YEAR	2022/2023 PLAN YEAR	2022/2023 PLAN YEAR	2022/2023 PLAN YEAR	2022/2023 PLAN YEAR	2022/2023 PLAN YEAR
PLAN TYPE	FULLY INSURED	SELF - FUNDED	SELF - FUNDED	SELF - FUNDED	SELF - FUNDED	SELF - FUNDED
BENEFIT OPTION	CURRENT PLAN	CURRENT 12/12	CURRENT 12/12	CURRENT 12/12	CURRENT 12/15	CURRENT 12/15
INSURANCE CARRIER / TPA	ANTHEM	Pan American	Pan American	Pan American	Pan American	Pan American
Reinsurance Carrier	N/A	\$50,000	\$50,000	\$75,000	\$75,000	\$75,000
Policy Type	N/A	12/12	12/15	12/15	12/12	12/15
Spaggragate Contract Terms	N/A	Medical & RX	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
Spaggragate Covers	N/A	\$0	\$0	\$0	\$0	\$0
Aggregating Specific	N/A	\$0	\$0	\$0	\$0	\$0
Higher Individual Specific	N/A	12/12	12/12	12/15	12/15	12/15
Funding Requirement	N/A	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
Spaggragate Covers	N/A	\$0	\$0	\$0	\$0	\$0
Spaggragate Run-In Limit	N/A	\$1,814,976	\$2,145,990	\$1,937,385	\$1,937,385	\$2,290,714
Minimum Claims Attachment Point	N/A	Not Included	Not Included	Not Included	Not Included	Not Included
Terminal Liability Option	N/A	Not Included	Not Included	Not Included	Not Included	Not Included
<b>ENROLLMENT</b>	<b>HDHP</b>	<b>HDHP</b>	<b>HDHP</b>	<b>HDHP</b>	<b>HDHP</b>	<b>HDHP</b>
Employee Only	43	46	46	46	46	46
Employee & Spouse	13	16	16	16	16	16
Employee & Child(ren)	15	19	19	19	19	19
Employee & Family	51	56	56	56	56	56
<b>TOTAL QUOTED</b>	<b>122</b>	<b>137</b>	<b>137</b>	<b>137</b>	<b>137</b>	<b>137</b>
<b>FIXED COSTS</b>	<b>HDHP</b>	<b>HDHP</b>	<b>HDHP</b>	<b>HDHP</b>	<b>HDHP</b>	<b>HDHP</b>
Employee Only	\$901.34	\$987.82	\$987.82	\$908.81	\$798.22	\$923.67
Employee & Spouse	\$1,799.61	\$1,972.27	\$1,972.27	\$1,700.42	\$1,475.79	\$1,721.01
Employee & Child(ren)	\$1,584.21	\$1,736.20	\$1,736.20	\$1,520.23	\$1,321.92	\$1,539.48
Employee & Family	\$2,504.85	\$2,745.18	\$2,745.18	\$2,487.32	\$2,147.72	\$2,513.66
<b>MONTHLY TOTAL</b>	<b>\$213,663.05</b>	<b>\$29,550.97</b>	<b>\$29,550.97</b>	<b>\$237,186.27</b>	<b>\$205,719.56</b>	<b>\$240,040.06</b>
<b>Annual Fixed Cost</b>	<b>\$2,918,568.24</b>	<b>\$593,577.48</b>	<b>\$593,577.60</b>	<b>\$2,846,235.24</b>	<b>\$2,468,634.72</b>	<b>\$2,880,480.72</b>
<b>Percentage Adjustment</b>	<b>N/A</b>	<b>-79.66%</b>	<b>-77.13%</b>	<b>-2.48%</b>	<b>-15.42%</b>	<b>-1.31%</b>
<b>MAXIMUM EXPOSURE</b>	<b>HDHP</b>	<b>HDHP</b>	<b>HDHP</b>	<b>HDHP</b>	<b>HDHP</b>	<b>HDHP</b>
Employee Only	\$901.34	\$987.82	\$987.82	\$908.81	\$798.22	\$923.67
Employee & Spouse	\$1,799.61	\$1,972.27	\$1,972.27	\$1,700.42	\$1,475.79	\$1,721.01
Employee & Child(ren)	\$1,584.21	\$1,736.20	\$1,736.20	\$1,520.23	\$1,321.92	\$1,539.48
Employee & Family	\$2,504.85	\$2,745.18	\$2,745.18	\$2,487.32	\$2,147.72	\$2,513.66
<b>MONTHLY TOTAL</b>	<b>\$213,663.05</b>	<b>\$29,550.97</b>	<b>\$29,550.97</b>	<b>\$237,186.27</b>	<b>\$205,719.56</b>	<b>\$240,040.06</b>
<b>Annual Maximum Cost</b>	<b>\$2,918,568.24</b>	<b>\$2,441,421.60</b>	<b>\$2,441,421.60</b>	<b>\$2,846,235.24</b>	<b>\$2,468,634.72</b>	<b>\$2,880,480.72</b>
<b>Percentage Adjustment</b>	<b>N/A</b>	<b>-16.35%</b>	<b>-2.48%</b>	<b>-15.42%</b>	<b>-1.31%</b>	<b>-17.00%</b>
<b>EXPECTED COST</b>	<b>HDHP</b>	<b>HDHP</b>	<b>HDHP</b>	<b>HDHP</b>	<b>HDHP</b>	<b>HDHP</b>
Employee Only	\$901.34	\$987.82	\$987.82	\$780.58	\$682.45	\$786.79
Employee & Spouse	\$1,799.61	\$1,972.27	\$1,972.27	\$1,444.98	\$1,245.18	\$1,448.34
Employee & Child(ren)	\$1,584.21	\$1,736.20	\$1,736.20	\$1,117.82	\$1,117.82	\$1,298.16
Employee & Family	\$2,504.85	\$2,745.18	\$2,745.18	\$2,103.65	\$1,801.35	\$2,104.12
<b>MONTHLY TOTAL</b>	<b>\$213,663.05</b>	<b>\$29,550.97</b>	<b>\$29,550.97</b>	<b>\$201,419.78</b>	<b>\$173,429.81</b>	<b>\$201,861.49</b>
<b>Annual Expected Cost</b>	<b>\$2,918,568.24</b>	<b>\$2,078,426.38</b>	<b>\$2,417,037.31</b>	<b>\$2,417,037.31</b>	<b>\$2,081,157.72</b>	<b>\$2,422,337.90</b>
<b>Percentage Adjustment</b>	<b>N/A</b>	<b>-28.79%</b>	<b>-17.18%</b>	<b>-17.18%</b>	<b>-28.69%</b>	<b>-17.00%</b>