

Harper County

Blue Cross/Blue Shield

4/1/2016 to 3/31/2017

DISCUSSION TOPICS

1 Renewal 2016

Overall Increase 11.14%

January 2015 Trends

BC	6.0
BS	1.8
Rx	7.5
Dental	3.0

January 2016 Trends

BC	6.0
BS	2.6
Rx	10.5
Dental	2.5

Retrospective Rating - Estimated Reserve Dec 2015

\$176,071.70

Year	Renewal (approx.)	Estimated Reserves	Refund
2016	11.14% Increase	\$ 176,071.70	
2015	-4.0% Decrease	\$ 222,107.01	\$131,663.35
2014	-10.0% Decrease	\$ 224,227.60	\$181,991.06
2013	5.11% Increase	\$ 72,874.54	

2 Required changes due to Health Care Reform

Non-Grandfathered
Add Preventative
Maximum Out of Pocket

3 Employer Mandates

1094 & 1095 Reporting
Summary of Benefits and Coverage
Same Sex Marriage

4 2016 Contract Changes: None

Health Insurance Committee Recommendations

April 1, 2016 - March 31, 2017

1. Blue Cross Blue Shield Health Insurance

- Option #1 – Averaged 10.7% increase in premiums
 - \$500 deductible / \$1,000 coinsurance plan
- Option #2 – Averaged 11.1% increase in premiums
 - \$1,000 deductible / \$1,000 coinsurance plan
- Option #3 – Averaged 11.3% increase in premiums
 - \$1,500 deductible / \$1,000 coinsurance plan

One Example: Option #2 Family Health and Dental premium amount will be \$158.21 per paycheck. Old premium amount was \$142.26 per paycheck.

2. Blue Cross Blue Shield Stand Alone Dental

1. Single
2. Employee/Children
3. Employee/Spouse
4. Family

3. Health Reimbursement Account

1. Option #1 - \$250
2. Option #2 - \$500
3. Option #3 - \$750

New Employee's will continue to be pro-rated the amount given based on number of months remaining in plan year for the new employees.

Example: A new employee hired on September 1st with option #2 (\$500) would start insurance October 1st. This new employee would then receive $\$500/12 \text{ months} = \$41.67 \times 6 = \$250.02$.

4. Flexible Spending Account

1. Continue to allow employees to add, up to \$2,500 pre-tax to the FSA card. The carryover rule allows employees to carryover up to \$500 for the next plan year (The rule use to be that employees would lose all that was not used).

Harper County Employees

April 1, 2015- March 31, 2016

*** Premim subject to change if enrollment varies a lot.***

Option #1
\$500/\$1000
Health Only

Full Time Employee's							
	Total Costs	County Costs	%	Total Employee Cost	%	Full Time Employee Semi-Monthly Deduction	Employee Annual Costs
Single	\$454.78	\$432.04	95%	\$22.74	5%	\$11.37	\$272.87
Emp/Children	\$952.56	\$714.42	75%	\$238.14	25%	\$119.07	\$2,857.68
Emp/Spouse	\$976.61	\$732.46	75%	\$244.15	25%	\$122.08	\$2,929.83
Family	\$1,474.39	\$1,105.79	75%	\$368.60	25%	\$184.30	\$4,423.17
						** Premiums above are withheld twice a month**	

Option #1
Dental Only

Full Time Employee's							
	Total Costs	County Costs	%	Total Employee Cost	%	Full Time Employee Semi-Monthly Deduction	Employee Annual Costs
Single	\$50.31	\$47.79	95%	\$2.52	5%	\$1.26	\$30.19
Emp/Children	\$103.88	\$77.91	75%	\$25.97	25%	\$12.99	\$311.64
Emp/Spouse	\$108.16	\$81.12	75%	\$27.04	25%	\$13.52	\$324.48
Family	\$161.72	\$121.29	75%	\$40.43	25%	\$20.22	\$485.16
						** Premiums above are withheld twice a month**	

Thirty hour Employee's (Less than 40 hours)					
	Total Costs	County Cost	Total Employee Cost	Regular PT Employee Semi-Monthly Deduction	Employee Annual Costs
	\$454.78	\$324.78	\$130.00	\$65.00	\$1,560.00
	\$952.56	\$476.28	\$476.28	\$238.14	\$5,715.36
	\$976.61	\$488.31	\$488.31	\$244.15	\$5,859.66
	\$1,474.39	\$737.20	\$737.20	\$368.60	\$8,846.34
				** Premiums above are withheld twice a month**	

Thirty hour Employee's (Less than 40 hours)					
	Total Costs	County Cost	Total Employee Cost	Regular PT Employee Semi-Monthly Deduction	Employee Annual Costs
	\$50.31	\$25.16	\$25.16	\$12.58	\$301.86
	\$103.88	\$51.94	\$51.94	\$25.97	\$623.28
	\$108.16	\$54.08	\$54.08	\$27.04	\$648.96
	\$161.72	\$80.86	\$80.86	\$40.43	\$970.32
				** Premiums above are withheld twice a month**	

Option # 1

Health Reimbursement Account
Employer Contribution is

\$250.00

1

Health Reimbursement Account

Your Health Reimbursement Account (HRA) funds are to be used to pay for deductibles, copayments, and other unreimbursed medical expenses such as dental or vision expenses and things like pharmaceutical expenses not paid by your health insurance plan. In order to be eligible for the Employer Contribution the Employee must be enrolled in the Group Health Insurance.

Note: Any amounts not used during the April 1st - March 31st plan year may be rolled over for your use in future plan years. **New Hires will receive a pro-rated amount based on the number of months they have insurance in this plan year.**

2

Flexible Spending Account

Also available to all employees is the Flexible Spending Account. The Flexible Spending Account helps you save in taxes for the coming year in areas of medical expenses which are not covered by your insurance plan (such as copayments, deductibles, prescription drugs, eyeglasses, dental expenses, etc.) and dependent care expenses. A portion of your paycheck can be set aside pretax throughout the plan year.

Note: A \$500 amount can be rolled over for the next plan year. Any amount over this will stay with the county.

Harper County Employees
April 1, 2015- March 31, 2016

*** Premim subject to change if enrollment varies a lot.***

Option # 2
\$1000/\$2000
Health Only

Full Time Employee's							Employee Annual Costs
Total Costs	County Costs	%	Total Employee Cost	%	Full Time Employee Semi-Monthly Deduction		
Single	\$438.22	\$438.22	100%	\$0.00	0%	\$0.00	\$0.00
Emp/Children	\$917.59	\$734.07	80%	\$183.52	20%	\$91.76	\$2,202.22
Emp/Spouse	\$941.01	\$752.81	80%	\$188.20	20%	\$94.10	\$2,258.42
Family	\$1,420.37	\$1,136.30	80%	\$284.07	20%	\$142.04	\$3,408.89
						** Premiums above are withheld twice a month**	

Thirty hour Employee's (Less than 40 hours)				
Total Costs	County Cost	Total Employee Cost	Regular PT Employee Semi-Monthly Deduction	Employee Annual Costs
\$438.22	\$308.22	\$130.00	\$65.00	\$1,560.00
\$917.59	\$458.80	\$458.80	\$229.40	\$5,505.54
\$941.01	\$470.51	\$470.51	\$235.25	\$5,646.06
\$1,420.37	\$710.19	\$710.19	\$355.09	\$8,522.22
			** Premiums above are withheld twice a month**	

Option # 2
Dental Only

Full Time Employee's							Employee Annual Costs
Total Costs	County Costs	%	Total Employee Cost	%	Full Time Employee Semi-Monthly Deduction		
Single	\$50.31	\$50.31	100%	\$0.00	0%	\$0.00	\$0.00
Emp/Children	\$103.88	\$83.10	80%	\$20.78	20%	\$10.39	\$249.31
Emp/Spouse	\$108.16	\$86.53	80%	\$21.63	20%	\$10.82	\$259.58
Family	\$161.72	\$129.38	80%	\$32.34	20%	\$16.17	\$388.13
						** Premiums above are withheld twice a month**	

Thirty hour Employee's (Less than 40 hours)				
Total Costs	County Cost	Total Employee Cost	Regular PT Employee Semi-Monthly Deduction	Employee Annual Costs
\$50.31	\$25.16	\$25.16	\$12.58	\$301.86
\$103.88	\$51.94	\$51.94	\$25.97	\$623.28
\$108.16	\$54.08	\$54.08	\$27.04	\$648.96
\$161.72	\$80.86	\$80.86	\$40.43	\$970.32
			** Premiums above are withheld twice a month**	

Option # 2

Health Reimbursement Account
 Employer Contribution is

\$500.00

1

Health Reimbursement Account

Your Health Reimbursement Account (HRA) funds are to be used to pay for deductibles, copayments, and other unreimbursed medical expenses such as dental or vision expenses and things like pharmaceutical expenses not paid by your health insurance plan. In order to be eligible for the Employer Contribution the Employee must be enrolled in the Group Health Insurance.

Note: Any amounts not used during the April 1st - March 31st plan year may be rolled over for your use in future plan years. **New Hires will receive a pro-rated amount based on the number of months they have insurance in this plan year.**

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Flexible Spending Account

Also available to all employees is the Flexible Spending Account. The Flexible Spending Account helps you save in taxes for the coming year in areas of medical expenses which are not covered by your insurance plan (such as copayments, deductibles, prescription drugs, eyeglasses, dental expenses, etc.) and dependent care expenses. A portion of your paycheck can be set aside pretax throughout the plan year.

Note: A \$500 amount can be rolled over for the next plan year. Any amount over this will stay with the county.

Harper County Employees
April 1, 2015- March 31, 2016

*** Premim subject to change if enrollment varies a lot.***

Option # 3
\$1500/\$3000
Health Only

Full Time Employee's							Employee
Total Costs	County Costs	%	Total Employee Cost	%	Full Time Employee Semi-Monthly Deduction	Annual Costs	
Single	\$424.35	\$424.35	100%	\$0.00	0%	\$0.00	\$0.00
Emp/Children	\$888.32	\$755.07	85%	\$133.25	15%	\$66.62	\$1,598.98
Emp/Spouse	\$911.20	\$774.52	85%	\$136.68	15%	\$68.34	\$1,640.16
Family	\$1,375.16	\$1,168.89	85%	\$206.27	15%	\$103.14	\$2,475.29
						** Premiums above are withheld twice a month**	

Thirty hour Employee's (Less than 40 hours)				
Total Costs	County Cost	Total Employee Cost	Regular PT Employee Semi-Monthly Deduction	Employee Annual Costs
\$424.35	\$294.35	\$130.00	\$65.00	\$1,560.00
\$888.32	\$444.16	\$444.16	\$222.08	\$5,329.92
\$911.20	\$455.60	\$455.60	\$227.80	\$5,467.20
\$1,375.16	\$687.58	\$687.58	\$343.79	\$8,250.96
			** Premiums above are withheld twice a month**	

Option # 3
Dental Only

Full Time Employee's							Employee
Total Costs	County Costs	%	Total Employee Cost	%	Full Time Employee Semi-Monthly Deduction	Annual Costs	
Single	\$50.31	\$50.31	100%	\$0.00	0%	\$0.00	\$0.00
Emp/Children	\$103.88	\$88.30	85%	\$15.58	15%	\$7.79	\$186.98
Emp/Spouse	\$108.16	\$91.94	85%	\$16.22	15%	\$8.11	\$194.69
Family	\$161.72	\$137.46	85%	\$24.26	15%	\$12.13	\$291.10
						** Premiums above are withheld twice a month**	

Thirty hour Employee's (Less than 40 hours)				
Total Costs	County Cost	Total Employee Cost	Regular PT Employee Semi-Monthly Deduction	Employee Annual Costs
\$50.31	\$25.16	\$25.16	\$12.58	\$301.86
\$103.88	\$51.94	\$51.94	\$25.97	\$623.28
\$108.16	\$54.08	\$54.08	\$27.04	\$648.96
\$161.72	\$80.86	\$80.86	\$40.43	\$970.32
			** Premiums above are withheld twice a month**	

Option # 3

Health Reimbursement Account
 Employer Contribution is

\$750.00

1

Health Reimbursement Account

Your Health Reimbursement Account (HRA) funds are to be used to pay for deductibles, copayments, and other unreimbursed medical expenses such as dental or vision expenses and things like pharmaceutical expences not paid by your health insurance plan. In order to be eligible for the Employer Contribution the Employee must be enrolled in the Group Health Insurance.

Note: Any amounts not used during the April 1st - March 31st plan year may be rolled over for your use in future plan years. **New Hires will receive a pro-rated amount based on the number of months they have insurance in this plan year.**

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Flexible Spending Account

Also available to all employees is the Flexible Sepnding Account. The Flexible Spending Account helps you save in taxes for the coming year in areas of medical expenses which are not covered by your insurance plan (such as copayments, deductibles, prescription drugs, eyeglasses, dental expenses, etc.) and dependent care expenses. A portion of your paycheck can be set aside pretax throughout the plan year.

Note: A \$500 amount can be rolled over for the next plan year. Any amount over this will stay with the county.

Other Information received by Blue Cross Blue Shield

This is additional information received by Blue Cross Blue Shield as an option to employee benefits. No recommendation at this time.

- **Employee Assistance Program**

NEW DIRECTIONS

1. Up to six face-to-face EAP counseling sessions per issue
\$2.49 per employee @ 100 employees = \$249 per month
(\$2,988 per year)
2. Up to three face-to-face EAP counseling sessions per issue
\$1.96 per employee @ 100 employees = \$196 per month
(\$2,352 per year)

Note: *Program will be by the year with a report on the number of employees using this program.*



Employee Assistance Program Proposal

Proposal Prepared for: Harper County, KS

January 25, 2016

New Directions has more than 35 years of experience providing quality, affordable Employee Assistance Program (EAP) services to public and private organizations across the nation and abroad. Our EAP helps your employees conquer obstacles they face, offering helpful resources for any stage of a life challenge—from beginning to better. And it can be as beneficial for your business as it is for those who use it.

Partnering with New Directions

For your business, the New Directions EAP can help:

- Improve productivity
- Increase employee retention
- Reduce ongoing health care costs
- Reduce recruiting, hiring and training costs
- Minimize legal liability
- Provide convenient custom education
- Prepare supervisors to be strong leaders

Current EAP clients say we stand out because:

- **We surprise them:** Every call is met with a warm voice – no recordings – to provide support.
- **We hear them:** We actively listen to create a program that’s actually going to engage employees.
- **We are there for them:** We position thousands of providers nation-wide to ensure all can be served.
- **We’re their first call in a crisis:** We are available within 24-48 hours to help employees recover in crisis.
- **We make it easy for them:** We take care of implementation and preventative care for convenience.
- **We focus on their emotional health:** Trained experts focus solely on whole-person health.
- **We help them keep their good people:** We partner to improve employee behavior and performance.
- **We treat them like family:** We surround employees **and** their families in a full circle of support.

Results show we can make a difference:

It’s important that the individuals and families we serve are satisfied and their health is improving.

The results of our 2014 EAP Member Satisfaction Survey are as follows:

When I called New Directions	Professional Staff	91%
	Overall Satisfied with New Directions’ Staff	90%
Counseling Services	Listened & Understood my Concern	95%
	Knowledge About My Issue	90%
	Overall Satisfaction with Counseling Service	90%



EAP Offerings and Pricing

- **Dedicated Helpline:** Employees have 24/7/365 access to licensed behavioral health professionals via a toll free line so they can get support at any time.
- **Assessment and Referrals:** Our experts lead employees to the counseling, health plan, legal, financial or community services they need for any life challenges they face and begin improving their health.
- **Short-Term Counseling:** For life challenges that may not be chronic, employees and their families can receive custom counseling for each individual challenge and get access to support and resources.
- **Manager/Supervisor tools:** Telephone coaching, education, training and Formal Management Referrals (FMRs) can help supervisors deal with employee performance challenges. Additionally, virtual and live training opportunities are available to improve staff skillsets.
- **Crisis Management Services:** During critical situations, New Directions provides custom, on-site support so organizations can return to business as usual.
- **Dedicated account management:** Account liaisons provide ongoing consultation and program evaluation so businesses can create custom campaigns and ensure program ROI.
- **Online tools and resources:** Anytime from anywhere, employees can access several resources designed to help them understand, manage and improve their health. Resources include legal support, family resource services, work and life wellness materials, relationship resources and promotional materials for employer use and education.
- **Utilization Reports:** Reports are provided on a quarterly basis of an organization’s program use to ensure that employees and the business are getting the most out of the product and relationship.
- **DOT/SAP:** Management referrals for employees covered by Department of Transportation regulations are available to ensure organizations are compliant and that the process is convenient and accurate.
- **Organizational training:** Education and training programs are available at no additional charge or discount so employers can maximize productivity, support a healthier workforce and provide their business with the greatest return on investment.
- **Discounted Fees:** Reduced fees are available on additional services including human resources consulting, such as Fitness for Duty Evaluations, Organizational Development, and Mediation Services so that an organization can improve health even faster based on company need.
- **Anytime access:** Since support can be needed in any moment, employers and employees can reach the EAP via telephone, chat or request a session online at any time.
- **Health Coaching:** An optional service that provides input and advice for health, wellness and lifestyle improvements is available for individuals wanting extra coaching to improve their health.

EAP Services	Per Employee Per Month	Per Employee Per Year	Orientation Sessions	Annual Training Hours
6-Visit Model	\$2.49	\$30.00	2	2
3-Visit Model	\$1.96	\$23.54	1	1
Health Coaching <i>(Optional – Additional fee)</i>	\$0.18	\$2.16		

For a customized proposal or additional details about our EAP services, please contact Michele Barnes at (816) 820-8899 or mbarnes@ndbh.com or visit ndbh.com. Thank you!

G U R SUPPLEMENT

MPN: 5745108
 MASTER GROUP #: 5745108
 GROUP NAME: Harper County
 BLUES ENROLLMENT HR: BEH

Grandfather Status: Y
Meets Minimum Value = Y

EFFECTIVE: 04/01/2016

CURRENT

RATES	HEALTH	DENTAL	DRUGS	TOTAL	EMP	E/CH	E/SP	E/DEPS
					321.37	675.67	689.76	1044.04
					45.77	94.49	98.43	147.12
					89.52	182.88	192.46	285.82
					456.66	953.04	980.65	1476.98

Option 1

RENEWAL RATES

HEALTH - COMPREHENSIVE MAJOR MEDICAL

	EMP	E/CH	E/SP	E/DEPS	RATE ADJUSTMENT FACTOR	RATE METHOD
\$500 DED (\$1000/2000 COINS), UNLIMITED LTM, \$25 OVC	352.74	744.64	758.38	1150.29	0.800	MERIT
DEPENDENTS TO AGE 26	1.01	1.01	1.01	1.01		
UTILIZATION MANAGEMENT SERVICES	---	---	---	---		
BLUE CHOICE	---	---	---	---		
PHYS MED/REHAB BENEFITS RIDER	---	---	---	---		
\$100 EMERGENCY ROOM COPAY	---	---	---	---		
HOME HEALTH CARE/HOSPICE UNLIMITED @ 100%	0.37	0.79	0.80	1.21		
OB BENE AVAIL ALL FEMALES	---	---	---	---		
AUTISM COVERAGE	---	---	---	---		
TOTAL HEALTH	354.12	746.44	760.19	1152.51		

DENTAL

LOCAL BUILDING BLOCK DENTAL BASIC 100% PAYMENT	40.19	82.99	86.41	129.21	1.508	MERIT
LOCAL BUILDING BLOCK DENTAL RIDER A 50% PAYMENT	6.73	13.89	14.46	21.62		
LOCAL BUILDING BLOCK DENTAL RIDER B 50% PAYMENT	1.57	3.24	3.38	5.04		
LOCAL BUILDING BLOCK DENTAL RIDER C 100% PAYMENT	1.82	3.76	3.91	5.85		
DEPENDENTS TO AGE 26	---	---	---	---		
TOTAL DENTAL	50.31	103.88	108.16	161.72		

DRUGS

BLUE RX CARD \$15/\$30/\$45 COPAY WITH ORAL CONTRACEPTIVES	100.66	206.12	216.42	321.88	0.933	MERIT
DEPENDENTS TO AGE 26	---	---	---	---		
BLUE RX MAIL \$37.50/\$75/\$112.50 COPAY WITH ORAL CONTRACEPTIVES	---	---	---	---		
TOTAL DRUG	100.66	206.12	216.42	321.88		

GRAND TOTAL

TOTAL RATE ADJUSTMENTS	505.09	1056.44	1084.77	1636.11		
PERCENTAGE INCREASE/DECREASE	48.43	103.40	104.12	159.13		
	+10.6%	+10.8%	+10.6%	+10.8%		

SIGNED BY: _____ DATE SIGNED: _____ EFFECTIVE DATE: _____

G U R SUPPLEMENT

MPN: 5745108
 MASTER GROUP #: 5745108
 GROUP NAME: Harper County
 BLUES ENROLLMENT HR: BEH

Grandfather Status: Y
Meets Minimum Value = Y

EFFECTIVE: 04/01/2016

CURRENT

RATES	HEALTH	DENTAL	DRUGS	TOTAL
	304.67	640.49	653.84	989.66
	45.77	94.49	98.43	147.12
	89.52	182.88	192.46	285.82
	439.96	917.86	944.73	1422.60

Option 2

RENEWAL

RATES	HEALTH - COMPREHENSIVE MAJOR MEDICAL	DENTAL	DRUGS	GRAND TOTAL	TOTAL RATE ADJUSTMENTS	PERCENTAGE INCREASE/DECREASE			
	\$1000 DED (\$1000/2000 COINS), UNLIMITED LTM, \$25 OVC			336.18	709.67	722.78	1096.27	0.800	MERIT
	DEPENDENTS TO AGE 26			1.01	1.01	1.01	1.01		
	UTILIZATION MANAGEMENT SERVICES								
	BLUE CHOICE								
	PHYS MED/REHAB BENEFITS RIDER								
	\$100 EMERGENCY ROOM COPAY								
	HOME HEALTH CARE/HOSPICE UNLIMITED @ 100%			0.37	0.79	0.80	1.21		
	OB BENE AVAIL ALL FEMALES								
	AUTISM COVERAGE								
	TOTAL HEALTH			337.56	711.47	724.59	1098.49		
	LOCAL BUILDING BLOCK DENTAL BASIC 100% PAYMENT			40.19	82.99	86.41	129.21	1.508	MERIT
	LOCAL BUILDING BLOCK DENTAL RIDER A 50% PAYMENT			6.73	13.89	14.46	21.62		
	LOCAL BUILDING BLOCK DENTAL RIDER B 50% PAYMENT			1.57	3.24	3.38	5.04		
	LOCAL BUILDING BLOCK DENTAL RIDER C 100% PAYMENT			1.82	3.76	3.91	5.85		
	DEPENDENTS TO AGE 26			50.31	103.88	108.16	161.72		
	TOTAL DENTAL								
	BLUE RX CARD \$15/\$30/\$45 COPAY WITH ORAL CONTRACEPTIVES			100.66	206.12	216.42	321.88	0.933	MERIT
	DEPENDENTS TO AGE 26								
	BLUE RX MAIL \$37.50/\$75/\$112.50 COPAY WITH ORAL CONTRACEPTIVES								
	TOTAL DRUG			100.66	206.12	216.42	321.88		
	GRAND TOTAL			488.53	1021.47	1049.17	1582.09		
	TOTAL RATE ADJUSTMENTS			48.57	103.61	104.44	159.49		
	PERCENTAGE INCREASE/DECREASE			+11.0%	+11.3%	+11.1%	+11.2%		

SIGNED BY: _____ DATE SIGNED: _____ EFFECTIVE DATE: _____

G U R SUPPLEMENT

MPN: 5745108
 MASTER GROUP #: 5745108
 GROUP NAME: Harper County
 BLUES ENROLLMENT HR: BEH

Grandfather Status: Y
Meets Minimum Value = Y

EFFECTIVE: 04/01/2016

CURRENT

RATES	HEALTH	EMP	E/CH	E/SP	E/DEPS
	DENTAL	291.48	612.73	625.50	946.74
	DRUGS	45.77	94.49	98.43	147.12
		89.52	182.88	192.46	285.82
	TOTAL	426.77	890.10	916.39	1379.68

Option 3

RENEWAL RATES

HEALTH - COMPREHENSIVE MAJOR MEDICAL

					RATE ADJUSTMENT FACTOR	RATE METHOD
\$1500 DED (\$1000/2000 COINS), UNLIMITED LTM , \$25 OVC	322.31	680.40	692.97	1051.06	0.800	MERIT
DEPENDENTS TO AGE 26						
UTILIZATION MANAGEMENT SERVICES	1.01	1.01	1.01	1.01		
BLUE CHOICE						
PHYS MED/REHAB BENEFITS RIDER						
\$100 EMERGENCY ROOM COPAY						
HOME HEALTH CARE/HOSPICE UNLIMITED @ 100%	0.37	0.79	0.80	1.21		
OB BENE AVAIL ALL FEMALES						
AUTISM COVERAGE						
TOTAL HEALTH	323.69	682.20	694.78	1053.28		

DENTAL

LOCAL BUILDING BLOCK DENTAL BASIC 100% PAYMENT	40.19	82.99	86.41	129.21	1.508	MERIT
LOCAL BUILDING BLOCK DENTAL RIDER A 50% PAYMENT	6.73	13.89	14.46	21.62		
LOCAL BUILDING BLOCK DENTAL RIDER B 50% PAYMENT	1.57	3.24	3.38	5.04		
LOCAL BUILDING BLOCK DENTAL RIDER C 100% PAYMENT	1.82	3.76	3.91	5.85		
DEPENDENTS TO AGE 26						
TOTAL DENTAL	50.31	103.88	108.16	161.72		

DRUGS

BLUE RX CARD \$15/\$30/\$45 COPAY WITH ORAL CONTRACEPTIVES	100.66	206.12	216.42	321.88	0.933	MERIT
DEPENDENTS TO AGE 26						
BLUE RX MAIL \$37.50/\$75/\$112.50 COPAY WITH ORAL CONTRACEPTIVES						
TOTAL DRUG	100.66	206.12	216.42	321.88		

GRAND TOTAL

TOTAL RATE ADJUSTMENTS	47.89	102.10	102.97	157.20		
PERCENTAGE INCREASE/DECREASE	+11.2%	+11.5%	+11.2%	+11.4%		

SIGNED BY: _____ DATE SIGNED: _____ EFFECTIVE DATE: _____