

# Comparison of HEALTH INSURANCE Proposals

ATTACHMENT 1

finalized 10/10/2013

Group Name: City of Rochelle  
 Effective Date: 11/1/2013  
 Employee = 33  
 Family = 77

	2012-13 CURRENT	2013-14 Proposed	2013-14 Proposed	2013-14 Proposed
	Broker: Query Ins TPA: Cypress StopLoss Carrier: Fidelity Security Network: ECOH / HFN	Broker: Query TPA: Cypress StopLoss Carrier: Fidelity Security Network: ECOH / HFN	Broker: BCBS TPA: BCBS StopLoss Carrier: BCBS Network: BCBS	Broker: BCBS TPA: BCBS StopLoss Carrier: BCBS Network: BCBS
			<b>** SELF-INSURED</b>	<b>** FULLY INSURED</b>
			"Mature" Plan	
	Current	Proposed	Proposed	Proposed
Specific Deductible	\$60k/\$50k Agg Spec	\$60k/\$50k Agg Spec	\$60k	
Single	\$76.82	% incr over \$79.16	% incr over \$173.30	% incr over \$705.86
Family	\$187.32	Current Yr = \$190.09	Current Yr = \$173.30	Current Yr = \$1,810.16
Annual:	<b>\$203,504.40</b>	1.7% <b>\$206,990.52</b>	12.4% <b>\$228,756.00</b>	859.2% <b>\$1,952,108.40</b>
Transplant Premium				
Single	\$8.22	\$9.52	\$0.00	\$0.00
Family	\$18.92	\$21.88	\$0.00	\$0.00
Annual:	<b>\$20,737.20</b>	<b>\$23,987.04</b>	<b>\$0.00</b>	<b>\$0.00</b>
Aggregate Premium	Medical & RX	Medical & RX	Medical & RX	Medical & RX
Composite	<sup>24/12</sup> \$18.01	<sup>24/12</sup> \$18.14	\$19.72	\$0.00
Annual:	<b>\$23,773.20</b>	0.7% <b>\$23,944.80</b>	9.5% <b>\$26,030.40</b>	-100.0% <b>\$0.00</b>
Administration Costs				
Medical	\$15.00	\$15.75	\$63.03	\$0.00
UR/Case Mgt	\$2.80	\$2.90	\$0.00	\$0.00
PPO	\$6.50	\$6.50	\$0.00	\$0.00
PPO LIAISON	\$0.25	\$0.25	\$0.00	\$0.00
COBRA/HIPAA	\$1.50	\$1.55	\$0.91	\$0.91
Rx Interface Fee	\$0.00	\$0.00	-\$6.78	\$0.00
Agent Fee (per yr)	built in	built in	\$24,000.00	\$24,000.00
Annual:	<b>\$34,386.00</b>	3.5% <b>\$35,574.00</b>	189.2% <b>\$99,451.20</b>	-26.7% <b>\$25,201.20</b>
ACA Fees (approx)	\$332.00	\$18,937.00	\$18,937.00	\$57,005.00
<b>TOTAL FIXED COSTS</b>	<b>\$282,732.80</b>	9.4% <b>\$309,433.36</b>	32.0% <b>\$373,174.60</b>	619.5% <b>\$2,034,314.60</b>
Aggregate Factors				
Single	\$687.30	\$788.16	\$1,484.76	\$0.00
Family	\$1,762.57	\$2,002.26	\$1,484.76	\$0.00
Attachment Point (ie Max Claims Cost)	<b>\$1,900,785.48</b>	17.2% <b>\$2,227,199.60</b>	3.1% <b>\$1,959,883.20</b>	-100.0% <b>\$0.00</b>
Laser/Run-out	\$65,000.00	\$65,000.00	\$0.00	\$189,965.00
<b>Max Liability</b>	<b>\$2,248,518.28</b>	15.7% <b>\$2,601,632.96</b>	3.8% <b>\$2,333,057.80</b>	-1.1% <b>\$2,224,279.60</b>
(ie Max Plan Cost)				

**Maximum Liability**

Difference from Current:

**\$353,114.68**

**\$84,539.52**

**-\$24,238.68**

Difference from Highest-Cost Option:

**highest cost**

**-\$268,575.16**

**-\$377,353.36**

Difference from Lowest-Cost Option:

**\$377,353.36**

**\$108,778.20**

**lowest cost**