



Town of Shrewsbury

MASSACHUSETTS 01545-5398

February 24, 2016

To: Insurance Advisory Committee (IAC)

From: Daniel J. Morgado

Re: West Suburban Health Group (WSHG) Board Meeting
Fiscal Year 2016 Health Insurance Program HIP)

Yesterday, the WSHG Board met and adopted rates and re-affirmed plan design changes for the active HIP to be effective July 1, 2016.

I wish to report on the following (see also related attachments):

Membership and Financial Issues of the WSHG

1. The South Middlesex Regional Vocational Technical School District (Keefe Tech) and the Town of Sherborn will leave the WSHG on July 1st. Keefe is heading off to do a 100% Harvard-Pilgrim high deductible (HDHP) program with Health Savings Accounts (HAS), while the Town of Sherborn is heading over to MIIA (Blue Cross). The total enrollment from both organization is 396 subscribers or 4% of total WSHG enrollment. Both entities will be responsible to pay the first month of the claims run out per the recently amended joint purchase agreement. The Town of Sherborn has indicated in very strong language that it will contest this new requirement.
2. Fallon enrollment in the WSHG is currently 31% of the total subscriber base, so we are seeing a movement from other programs to Fallon. This has caused some pause for concern as we do not yet fully know the risk profile of the new Fallon subscribers. The Fallon rate increase for Fiscal Year 2017 of 4.5% is designed to buttress any adverse effect.
3. As I reported in my last memo, the fund balance has continued to improve and for December 31, 2015 is was \$6.762 Million. We started the year at \$5.928 Million.
4. The funding analysis shows very positive results as of January 31st. If this continues to June 30, 2016, then the rate setting work of last year where rates were adjusted sharply was an entirely correct action.

5. Large claims continue to be monitored.

Fiscal Year 2017 Rate Setting

1. Yesterday, the Board reviewed the rate setting process and accepted the report of the Steering Committee that met on February 25th in Shrewsbury and again yesterday in Natick prior to the full Board meeting. The full rating package and various rate scenarios studies are attached.
2. After much discussion and review, the Board adopted the rates shown on Scenario I (with rounding) which results in a Fallon increase of 4.5%; HPHC at 8.5%, BC/BS at 5.0% and Tufts at 5.4%. The Benchmark rates were set 8% below the Rate Saver rate or 0% in the case of Fallon Benchmarks. The Harvard Pilgrim PPO increase was set at 3%.
3. Plan design changes for the Benchmark plans adopted in September were affirmed subject to confirmation by the carriers. The dental element in the Fallon plan design is retained. There was no mention of changing the Out-of-Pocket (OOP) limits on the Fallon program. As you may recall, this is something much like the dental element that is a year to year element. The Fallon Rate Saver programs enjoy a lower OOP's than the other Rate Saver plans. As of this writing, I was still awaiting confirmation that the OOP's will remain at current levels.

HIP Proposal for Fiscal Year 2017

I propose the following:

1. Renew the existing program with employees hired and new non-Medicare eligible retirees after July 1, 2014 required to be enrolled in one of the Benchmark Plans. All other existing active employees and non-Medicare eligible retirees may remain on the Rate Saver Plans for Fiscal Year 2017 or they may option for the Benchmark plans.
2. Adjust employee/retiree contributions based on the premium adjustments to be effective July 1, 2017. The current contribution ratios remain as they are.
3. Increase co-pay and deductible amounts to meet certain GIC levels on the Benchmark plans as approved by the WSHG Board.
4. The dental element of the Fallon plan design is retained for another year but subject to change along with the matter of the Out of Pocket Maximums (OPM's) for Fallon members.

The next meeting of the IAC for Wednesday, March 2, 2016 at 3:00 PM in the Selectmen's Meeting Room to formally review and act on my renewal proposal.

Please advise me directly with any questions.

Cc Union/Association Presidents
Kristen Las
Michael Hale
Patrick Collins
Barbara Malone
Carolyn Marcotte
Mary Thompson
Christine Fowler

WEST SUBURBAN HEALTH GROUP

Town of Sherborn

Number of Subscribers by Plan

ENROLLMENTS on 2/22/16

Active Employee Health Plans	Individual	Family	Total	% of Total
HPHC EPO - Rate Saver	17	32	49	
HPHC EPO - Benchmark	0	0	0	
HPHC PPO	0	0	0	
Total HPHC	17	32	49	50.0%
Tufts EPO - Rate Saver	12	11	23	
Tufts EPO - Benchmark	0	0	0	
Total Tufts	12	11	23	23.5%
Blue Options EPO - Rate Saver	6	8	14	
Blue Options EPO - Benchmark	0	0	0	
Total BCBS	6	8	14	14.3%
Fallon SelectCare - Rate Saver	7	5	12	
Fallon DirectCare - Rate Saver	0	0	0	
Fallon SelectCare - Benchmark	0	0	0	
Fallon DirectCare - Benchmark	0	0	0	
Total Fallon	7	5	12	12.2%
Total for all active employee plans	42	56	98	100.0%

So Middlesex Reg. Voc-Tech

Number of Subscribers by Plan

ENROLLMENTS on 2/22/16

Active Employee Health Plans	Individual	Family	Total	% of Total
HPHC EPO - Rate Saver	46	62	108	
HPHC EPO - Benchmark	0	1	1	
HPHC PPO	0	0	0	
Total HPHC	46	63	109	85.2%
Tufts EPO - Rate Saver	2	2	4	
Tufts EPO - Benchmark	0	0	0	
Total Tufts	2	2	4	3.1%
Blue Options EPO - Rate Saver	2	2	4	
Blue Options EPO - Benchmark	1	1	2	
Total BCBS	3	3	6	4.7%
Fallon SelectCare - Rate Saver	4	4	8	
Fallon DirectCare - Rate Saver	0	0	0	
Fallon SelectCare - Benchmark	0	0	0	
Fallon DirectCare - Benchmark	1	0	1	
Total Fallon	5	4	9	7.0%
Total for all active employee plans	56	72	128	100.0%

Total Active Plan enrollments Sherborn + So. Middlesex RVT = 226, (3.7% of current WSHG active plan enrollments)

Medicare Plans	Individual	% of Total
BCBS Medex	27	47.4%
HPHC Medicare Enhance	18	31.6%
Tufts Medicare Prime Supplement	5	8.8%
Managed Blue for Seniors	1	1.8%
Fallon Senior Plan	0	0.0%
Tufts Medicare Preferred HMO	6	10.5%
Total for all Medicare plans	57	100.0%

Medicare Plans	Individual	% of Total
BCBS Medex	31	27.4%
HPHC Medicare Enhance	76	67.3%
Tufts Medicare Prime Supplement	4	3.5%
Managed Blue for Seniors	0	0.0%
Fallon Senior Plan	2	1.8%
Tufts Medicare Preferred HMO	0	0.0%
Total for all Medicare plans	113	100.0%

Total Senior Plan enrollments Sherborn + So. Middlesex RVT = 170, (4.4% of current WSHG Senior plan enrollments)

Total enrollments for Sherborn + So. Middlesex RVT = 396, (4.0% of total WSHG enrollments)

WEST SUBURBAN HEALTH GROUP

Number of Subscribers by Plan

ENROLLMENTS on 2/22/16

Active Employee Health Plans	<i>Individual</i>	<i>Family</i>	<i>Total</i>	<i>% of Total</i>
HPHC EPO - Rate Saver	1,176	1,581	2,757	
HPHC EPO - Benchmark	6	4	10	
HPHC PPO	21	2	23	
Total HPHC	1,203	1,587	2,790	45.6%
Tufts EPO - Rate Saver	429	482	911	
Tufts EPO - Benchmark	2	0	2	
Tufts POS	N/A	N/A	N/A	
Total Tufts	431	482	913	14.9%
Blue Options EPO - Rate Saver	257	257	514	
Blue Options EPO - Benchmark	12	6	18	
Total BCBS	269	263	532	8.7%
Fallon SelectCare - Rate Saver	578	961	1,539	
Fallon DirectCare - Rate Saver	114	94	208	
Fallon SelectCare - Benchmark	54	33	87	
Fallon DirectCare - Benchmark	32	14	46	
Total Fallon	778	1,102	1,880	30.7%
Total for all active employee plans	2,681	3,434	6,115	100.0%

Medicare Plans	<i>Individual</i>	<i>% of Total</i>
BCBS Medex	1,169	30.1%
HPHC Medicare Enhance	1,043	26.9%
Tufts Medicare Prime Supplement	840	21.6%
Managed Blue for Seniors	221	5.7%
Fallon Senior Plan	108	2.8%
Tufts Medicare Preferred HMO	501	12.9%
Total for all Medicare plans	3,882	100.0%

West Suburban Health Group

Enrollments by Unit on 9/30/15

Governmental Unit	<i>Active plan Subscribers</i>	<i>Medicare Plan Subscribers</i>	<i>Total Subscribers</i>
Wellesley	1,054	709	1,763
Needham	1,054	659	1,713
Natick	979	607	1,586
Shrewsbury	858	400	1,258
Dedham	619	264	883
Wayland	514	359	873
Holliston	363	261	624
Wrentham	226	91	317
Dover Sherborn RSD	172	127	299
So. Middlesex Voc. Tech	131	108	239
Dover	119	56	175
Sherborn	98	56	154
ACCEPT	54	11	65
Totals	6,241	3,708	9,949

WEST SUBURBAN HEALTH GROUP

History of Fund Balance

<u>Year of audit</u>	<u>Fund Balance (FB)</u>	<u>% Change</u>	<u>Expected FB change*</u>	<u>Actual FB Change</u>	
FY08	\$ 14,252,174				
FY09	\$ 17,804,449	24.9%	none	\$ 3,552,275	
FY10	\$ 20,256,658	13.8%	\$ (3,700,000)	\$ 2,452,209	
FY11	\$ 20,927,486	3.3%	\$ (3,500,000)	\$ 670,828	
FY12	\$ 22,771,076	8.8%	\$ (7,500,000)	\$ 1,843,590	
FY13	\$ 18,023,939	-20.8%	none	\$ (4,747,137)	
FY14	\$ 9,558,331	-47.0%	\$ (5,900,000)	\$ (8,465,608)	So. Middle
FY15	\$ 5,928,693	-38.0%	\$ (2,000,000)	\$ (3,629,638)	
FY16			none		- Walpole, A
FY17					- Sherborn &

* This is the amount of the fiscal year's expenses that the Board expected would be covered by Fund Balance (FB reduction) rather than by the funding rates.

Sources of revenue other than rates, such as Retiree Drug Subsidies and investment income, were not taken



Group Benefits Strategies

West Suburban Health Group

Group Health Insurance Funding Rate Analysis by Plan

Policy Period 7/1/2015 - 6/30/2016

January 2016

**GROUP BENEFITS STRATEGIES
WEST SUBURBAN HEALTH GROUP**

January, 2016

FUNDING RATE ANALYSIS BY PLAN - Policy Year 7/1/14 - 6/30/15

(Analysis for 6-mos., 7/15-12/15)

FUNDING ANALYSIS SUMMARY FOR SELF-FUNDED HEALTH PLANS

<u>HEALTH PLAN</u>	<u>Estimated Funding (rates x enrollments)</u>	<u>Estimated Plan * NET Costs</u>		<u>Estimated Funding Surplus/(Shortfall)</u>
Harvard Pilgrim Rate Saver/Benchmark	24,115,296	24,092,229	99.9%	\$23,067
Harvard Pilgrim PPO	362,076	387,415	107.0%	(\$25,339)
BCBS Network Blue Rate Saver/Benchmark	5,039,756	4,408,570	87.5%	\$631,186
Fallon EPO Rate Saver	12,736,979	11,587,044	91.0%	\$1,149,935
Fallon EPO Benchmark	570,590	255,377	44.8%	\$315,213
Tufts Rate Saver/Benchmark	8,264,536	8,377,265	101.4%	(\$112,729)
HPHC Medicare Enhance	1,069,697	760,224	71.1%	\$309,473
BCBS Medex	1,413,778	1,236,564	87.5%	\$177,214
	\$ 53,572,708	\$ 51,104,689		\$2,468,019

% COSTS/FUNDING: **95.4%**

Retiree Drug Subsidy payments to date based on Plan Year Incurred:

FY07-08	FY09	FY10	CY11**	CY12	CY13
\$2,709,600.85	\$1,411,545.85	\$1,375,702.09	\$2,056,645.42	\$1,160,328.00	\$1,218,298.42
FINAL	FINAL	FINAL	FINAL	FINAL	FINAL

**Includes 7/1/10-12/31/10
\$655,536.02
1/1/11-12/31/11
\$1,357,259.41

NOTES: * NET Costs include paid claims, carrier administration, reinsurance premium, and reinsurance reimbursements.
Other "Program Costs" such as GBS Management fee, GBS COBRA fee, WSHG Treasurer and Assistant Treasurer fees, Claims Audit fee, and legal and miscellaneous costs are not included in the above analysis.
** Plan year changed from fiscal year to calendar year on 1/1/2011.

WEST SUBURBAN HEALTH GROUP
Report of Excess Stop-Loss Claims

ACCOUNT NAME: WEST SUBURBAN HEALTH GROUP
 REINSURANCE CARRIER: MMRA / Berkley Life & Health Ins.
 POLICY DATES: 07/01/15 - 06/30/16
 PAID DATES: 07/01/15 06/30/17
 STOP LOSS DEDUCTIBLE: MMRA reimburses claims between \$300,000 & \$800,000 / above \$800,000 Berkley reimburses
Excess Claims

PAID THROUGH DECEMBER 2015 (Fallon through January)

Claims last updated 02/17/16

reimbursements since 01/14/16

Carrier	Dep#	Previous Month Total Claims	Additions/ Deletions	Updated Total Paid Claims	Policy Year Deductible	Excess Amt	Previously Reported Reimbursements	New Reimbursements	Total Reimbursements	Outstanding Reimbursements	Plan	Notes
HPHC	0	\$ 391,786.99	\$ 4,747.72	\$ 396,534.71	\$ 300,000.00	\$ 96,534.71	\$ -	\$ -	\$ -	\$ 96,534.71	EPO RS	fy12, fy13, fy15 50%
FHP	0	\$ 289,758.00	\$ 75,153.61	\$ 364,911.61	\$ 300,000.00	\$ 64,911.61	\$ -	\$ -	\$ -	\$ 64,911.61	EPO RS	
HPHC	0	\$ 266,109.00	\$ 71,735.33	\$ 337,844.33	\$ 300,000.00	\$ 37,844.33	\$ -	\$ -	\$ -	\$ 37,844.33	EPO RS	
FHP	3	\$ 191,928.85	\$ 137,537.69	\$ 329,466.54	\$ 300,000.00	\$ 29,466.54	\$ -	\$ -	\$ -	\$ 29,466.54	EPO RS	
		\$ 1,139,582.84	\$ 289,174.35	\$ 1,428,757.19		\$ 228,757.19	\$ -	\$ -	\$ -	\$ 228,757.19		

4 claimants

WEST SUBURBAN HEALTH GROUP
Report of Claims at 50%+

ACCOUNT NAME: WEST SUBURBAN HEALTH GROUP
 REINSURANCE CARRIER: MMRA / Berkley Life & Health Ins.
 POLICY DATES: 07/01/15 - 06/30/16
 PAID DATES: 07/01/15 06/30/17

STOP LOSS DEDUCTIBLE: MMRA reimburses claims between \$300,000 & \$800,000 / above \$800,000 Berkley reimburses

PAID THROUGH DECEMBER 2015 (Fallon through January)

Claims last updated 02/17/16

Carrier	Dep#	Previous Month Total Claims	Additions/ Deletions	Updated Total Paid Claims	Plan Type	Notes
THP	3	\$ 276,026.00	\$ 1,509.05	\$ 277,535.05	EPO RS	
THP	4	\$ 278,924.00	\$ 1,215.50	\$ 280,139.50	EPO RS	
FHP	1	\$ 161,273.95	\$ 1,567.43	\$ 162,841.38	EPO RS	<i>fy12 50%, fy13, fy14, fy15 excess</i>
FHP	0	\$ 202,560.52	\$ -	\$ 202,560.52	EPO RS	
FHP	0	\$ 154,095.00	\$ 44,329.44	\$ 198,424.44	EPO RS	<i>fy13, fy14, fy15 50%</i>
HPHC	1	\$ 156,722.00	\$ 30,398.18	\$ 187,120.18	EPO RS	
HPHC	0		\$ 151,485.65	\$ 151,485.65	EPO RS	
HPHC	0		\$ 217,343.51	\$ 217,343.51	EPO RS	
HPHC	0		\$ 164,732.19	\$ 164,732.19	EPO RS	
		<u>\$ 3,116,980.16</u>	<u>\$ 1,186,181.93</u>	<u>\$ 4,303,162.09</u>		

9 claimants

WEST SUBURBAN HEALTH GROUP
Report of Excess Stop-Loss Claims

ACCOUNT NAME: WEST SUBURBAN HEALTH GROUP
 REINSURANCE CARRIER: MMRA / Berkley Life & Health Ins.
 POLICY DATES: 07/01/14 - 06/30/15
 PAID DATES: 07/01/14 06/30/16
 STOP LOSS DEDUCTIBLE: MMRA reimburses claims between \$300,000 & \$800,000 / above \$800,000 Berkley reimburses
Excess Claims

PAID THROUGH DECEMBER 2015 (Fallon through January)

Claims last updated 02/17/16

reimbursements since 01/14/16

Carrier	Dep#	Previous Month Total Claims	Additions/ Deletions	Updated Total Paid Claims	Policy Year Deductible	Excess Amt	Previously Reported Reimbursements	New Reimbursements	Total Reimbursements	Outstanding Reimbursements	Plan	Notes
THP	0	\$ 423,657.17	\$ (7,003.31)	\$ 416,653.86	\$ 300,000.00	\$ 116,653.86	\$ 121,016.35	\$ -	\$ 121,016.35	\$ (4,362.49)	THPRS	termed 4/17/15
HPHC	1	\$ 305,181.00	\$ 9.82	\$ 305,190.82	\$ 300,000.00	\$ 5,190.82	\$ 7,645.41	\$ -	\$ 7,645.41	\$ (2,454.59)	HPHRS	fy14 excess fy14 excess
FCHP	1	\$ 448,720.55	\$ -	\$ 448,720.55	\$ 300,000.00	\$ 148,720.55	\$ 148,720.55	\$ -	\$ 148,720.55	\$ -	FSC RS	fy12 50%, fy13, fy14 excess
HPHC	3	\$ 342,074.92	\$ -	\$ 342,074.92	\$ 300,000.00	\$ 42,074.92	\$ 42,074.92	\$ -	\$ 42,074.92	\$ (0.00)	HPHRS	
HPHC	0	\$ 457,821.43	\$ -	\$ 457,821.43	\$ 300,000.00	\$ 157,821.43	\$ 157,821.43	\$ -	\$ 157,821.43	\$ -	HPHRS	deceased 5/31/15
HPHC	1	\$ 900,508.92	\$ -	\$ 900,508.92	\$ 300,000.00	\$ 600,508.92	\$ 600,508.92	\$ -	\$ 600,508.92	\$ -	HPHRS	
THP	1	\$ 302,729.00	\$ 112.53	\$ 302,841.53	\$ 300,000.00	\$ 2,841.53	\$ -	\$ -	\$ -	\$ 2,841.53	THP EPO	
BCBS	0	\$ 302,214.05	\$ -	\$ 302,214.05	\$ 300,000.00	\$ 2,214.05	\$ 2,564.34	\$ -	\$ 2,564.34	\$ (350.29)	NWB RS	fy14 50%
HPHC	1	\$ 356,824.65	\$ -	\$ 356,824.65	\$ 300,000.00	\$ 56,824.65	\$ 56,474.36	\$ -	\$ 56,474.36	\$ 350.29	HPHRS	Term 6/30/15
HPHC	3	\$ 594,799.88	\$ 398.03	\$ 595,197.91	\$ 300,000.00	\$ 295,197.91	\$ -	\$ 294,546.50	\$ 294,546.50	\$ 651.41	HPHRS	Term 6/30/15
FHP	0	\$ 416,672.91	\$ -	\$ 416,672.91	\$ 300,000.00	\$ 116,672.91	\$ -	\$ 116,672.91	\$ 116,672.91	\$ (0.00)	FSC RS	fy13, fy14 50%
		\$ 4,851,204.48	\$ (6,482.93)	\$ 4,844,721.55		\$ 1,544,721.55	\$ 1,136,826.28	\$ 411,219.41	\$ 1,548,045.69	\$ (3,324.14)		

11 claimants

WEST SUBURBAN HEALTH GROUP
Report of Claims at 50%+

ACCOUNT NAME: WEST SUBURBAN HEALTH GROUP
 REINSURANCE CARRIER: MMRA / Berkley Life & Health Ins.
 POLICY DATES: 07/01/14 - 06/30/15
 PAID DATES: 07/01/14 06/30/16
 STOP LOSS DEDUCTIBLE: MMRA reimburses claims between \$300,000 & \$800,000 / above \$800,000 Berkley reimburses

PAID THROUGH DECEMBER 2015 (Fallon through January)

Claims last updated 02/17/16

Carrier	Dep#	Previous Month Total Claims	Additions/ Deletions	Updated Total Paid Claims	Plan Type	
HPHC	0	\$ 177,098.37	\$ -	\$ 177,098.37	HPHRS	<i>deceased 10/13/14</i>
HPHC	1	\$ 285,607.86	\$ -	\$ 285,607.86	HPHRS	<i>termed 1/31/16</i>
HPHC	2	\$ 200,509.68	\$ -	\$ 200,509.68	HPHRS	
HPHC	0	\$ 244,580.40	\$ -	\$ 244,580.40	HPHRS	
HPHC	0	\$ 258,588.59	\$ (7.28)	\$ 258,581.31	HPHRS	<i>Term 6/30/15</i>
HPHC	0	\$ 199,709.36	\$ -	\$ 199,709.36	HPHRS	<i>deceased 12/31/14</i>
HPHC	1	\$ 273,630.80	\$ -	\$ 273,630.80	HPHRS	<i>fy06, fy11, fy13, fy14 excess, / fy10, fy11 50%</i>
HPHC	0	\$ 222,679.86	\$ -	\$ 222,679.86	HPHRS	<i>deceased 2/27/15</i>
BCBS	3	\$ 194,463.11	\$ 391.00	\$ 194,854.11	NWB RS	<i>fy14 excess</i>
HPHC	1	\$ 256,748.28	\$ -	\$ 256,748.28	HPHRS	<i>fy14 excess</i>
HPHC	1	\$ 157,401.28	\$ -	\$ 157,401.28	HPHRS	
FHP	0	\$ 178,413.71	\$ 2,952.00	\$ 181,365.71	FSC RS	<i>deceased 3/13/15</i>
FHP	0	\$ 168,623.00	\$ (7,538.88)	\$ 161,084.12	FSC RS	
HPHC	0	\$ 160,758.00	\$ (62.12)	\$ 160,695.88	HPHRS	<i>deceased 3/15/15</i>
HPHC	0	\$ 263,905.96	\$ -	\$ 263,905.96	HPHRS	<i>deceased 2/26/15</i>
HPHC	0	\$ 188,324.05	\$ -	\$ 188,324.05	HPHRS	<i>deceased 5/3/16</i>
THP	0	\$ 188,363.23	\$ -	\$ 188,363.23	TERS	<i>Term 6/30/15</i>
FHP	0	\$ 159,714.21	\$ -	\$ 159,714.21	FSC RS	
HPHC	1	\$ 153,897.49	\$ -	\$ 153,897.49	HPHRS	
HPHC	0	\$ 239,773.54	\$ -	\$ 239,773.54	HPHRS	<i>fy12, FY13 50%</i>
HPHC	0	\$ 155,431.92	\$ -	\$ 155,431.92	HPHRS	<i>fy14 50%</i>
HPHC	2	\$ 230,739.63	\$ -	\$ 230,739.63	HPHRS	
HPHC	0	\$ 190,114.07	\$ -	\$ 190,114.07	HPHRS	<i>fy14 50%</i>
HPHC	0	\$ 216,857.19	\$ -	\$ 216,857.19	HPPO	
THP	1	\$ 161,128.00	\$ (5,516.70)	\$ 155,611.30	TERS	<i>Term 6/30/15</i>
FHP	1	\$ 192,429.29	\$ (1,953.50)	\$ 190,475.79	FSC RS	
FHP	2	\$ 218,887.18	\$ (10.00)	\$ 218,877.18	FSC RS	<i>deceased 12/16/15</i>
THP	0	\$ 212,983.50	\$ -	\$ 212,983.50	TERS	
		\$ 5,751,361.56	\$ (11,745.48)	\$ 5,739,616.08		

28 claimants

WEST SUBURBAN HEALTH GROUP

Preliminary Rate Projections

July 1, 2016 - June 30, 2017

Prepared by Group Benefits Strategies

February 22, 2016

GROUP BENEFITS STRATEGIES
WEST SUBURBAN HEALTH GROUP

ADMINISTRATIVE FEE PROPOSALS FOR July 1, 2016 - June 30, 2017

Fiduciary fees were added to the HPHC and Tufts administrative fees and are included in the monthly fees shown below

Fallon administrative fees include certain capitation and other payments that are not included in the fees of the other carriers.

Health Plan Administrator	FY15			FY16		FY17		
	Individual	Family	Composite*	Individual	Family	Individual	Family	Composite*
Network Blue EPO	\$ 35.57	\$ 96.15	\$ 62.95	\$ 35.57	\$ 96.15	\$ 35.57	\$ 96.15	\$ 62.95
I:F = 1.06								
Medex	renews on January 1st			renews on January 1st		renews on January 1st		
Harvard Pilgrim EPO/PPO	\$ 34.79	\$ 93.95	N/A	\$ 35.14	\$ 94.89	\$ 35.49	\$ 95.84	
I:F = 0.80						1.0%	1.0%	
HPHC Medicare Enhance	Renews on Jan. 1st			Renews on Jan. 1st		Renews on Jan. 1st		
Tufts EPO & POS	\$ 36.91	\$ 94.94		\$ 36.91	\$ 94.94	\$ 38.76	\$ 99.69	
I:F = 0.86						5.0%	5.0%	
	\$ 36.91	\$ 94.94	N/A	\$ 36.91	\$ 94.94	\$ 38.76	\$ 99.69	
Fallon Select & DirectCare	with dental 2 yr. guarantee			with dental		with dental & Wellness		
I:F = 0.86	\$ 43.01	\$ 116.58	N/A	\$ 43.01	\$ 116.58	\$ 44.73	\$ 121.24	
						4.0%	4.0%	

2 yr. guarantee

* BCBS invoices the WSHG the composite rate.

GROUP BENEFITS STRATEGIES
WEST SUBURBAN HEALTH GROUP

Calculation of GBS Fee (to be included in Funding Rates)

Basis for calculation:	<i>Est. GBS Fee for 6/16 - 12/16 =</i>	\$4.23 per subscriber
	<i>Est. GBS Fee for 1/17 - 6/17 =</i>	\$4.34
	<i>Blended rate for 7/16-6/17=</i>	\$4.29 per subscriber

<i>Est. Cobra fee for 1/16 - 7/16 =</i>	0.64
<i>Est. Cobra fee for 1/17 - 6/17 =</i>	0.66
<i>Blended rate for 7/16-6/17=</i>	\$0.65

TOTAL GBS MONTHLY FEE (active plans): \$4.94 per contract

Plan Enrollments as of 12/14

	# Subscribers			Underwriting Factors		"MEMBERS"		
	Individual	Family	TOTAL	Individual	Family	Individual	Family	TOTAL
HPHC EPO	1,181	1,621	2,802	1.00	2.60	1,181	4,219	5,400
HPHC PPO	21	2	23	1.00	2.20	21	4	25
TUFTS EPO	431	493	924	1.00	2.62	431	1,290	1,721
FALLON SELECT & DIRECT	774	1,100	1,874	1.00	2.71	774	2,981	3,755
BCBS NETWORK BLUE	265	269	534	1.00	2.68	265	722	987
Sub-Total:	1,039	1,369	2,408	1.00	2.62	2,672	9,216	11,888

GBS FY17 MONTHLY FEE:	$\frac{\$4.94 \text{ per subscriber per mo.}}{\$ 11,883 \text{ per month}}$	\$ 2.57	\$ 6.73	\$ 11,883

GROUP BENEFITS STRATEGIES
WEST SUBURBAN HEALTH GROUP

For FY17:

Calculation of Funding for Alternative R/Diabetes programs:			
Expected Annual claims FY17	TPA	Rate Factors	
		Individual	Family
\$47,996	BCBS	\$ 4.05	\$ 10.86
\$868,995	HPHC	\$ 13.36	\$ 34.73
\$171,621	Tufts	\$ 8.30	\$ 21.75
\$1,088,612	All above combined	11.04	29.25
		Individual	Family
\$161,537	Fallon*	\$ 3.59	\$ 9.72

\$1,250,150

Health Plan	Est. Funding Required	
	Monthly	Annual
BCBS, HPHC, Tufts	90,718	\$ 1,088,612
Fallon	Mo. Funding \$ 13,461	Annual Funding \$ 161,537
Total		\$ 1,250,150

* Fallon does not participate in the Alternative RX program. Fallon amount is for Diabetes Rewards Program only.

Plan Enrollments as of 12/15

	# Subscribers			Underwriting Factors	
	Individual	Family	TOTAL	Individual	Family
HPHC EPO	1,181	1,621	2,802	1.00	2.60
HPHC PPO	21	2	23	1.00	2.20
TUFTS EPO	431	493	924	1.00	2.62
FALLON SELECT & DIRECT	774	1,100	1,874	1.00	2.71
BCBS NETWORK BLUE	265	269	534	1.00	2.68
Sub-Total:	2,672	3,485	6,157	1.00	2.62
Totals minus Fallon	1,898	2,385	4,283		

West Suburban Health Group
POLICY PERIOD 7/1/16 - 6/30/17

AFFORDABLE CARE ACT FEES

Transitional Reinsurance Program (TRP) Fees:

<u>Individual</u>	<u>Family</u>	<u>Est. Members*</u>	<u>TRP Fee</u> <u>per member</u>	<u>Est. Trp</u> <u>Payment</u>	TRP Factors (monthly)	
					<u>Individual</u>	<u>Family</u>
2,672	3,485	10,862	\$ 27.00	\$ 293,267	\$ 2.03	\$ 5.45

*Snapshot Factor Method of determining number of members

Monthly	\$	24,439
Annual	\$	293,267

PCORI Fees:

<u>Individual</u>	<u>Family</u>	<u>Est. Members*</u>	<u>PCORI fee</u> <u>per member</u>	<u>Est. PCORI</u> <u>Payment</u>	PCORI Factors (monthly)	
					<u>Individual</u>	<u>Family</u>
4,746	3,485	13,981	\$ 2.08	\$ 29,081	\$ 0.17	\$ 0.46

Monthly	\$	2,423
Annual	\$	29,081

Total Est. Affordable Care Act Fees and Rate Factors:

\$ 322,348

ACA Rate Factors (monthly)		
	<u>Individual</u>	<u>Family</u>
\$	2.21	\$ 5.91

HPHC, BCBS, Tufts- ACA + Alternative RX fees:

Fallon- ACA and Alternative RX fees

	<u>Individual</u>	<u>Family</u>	<u>Monthly fees</u>	<u>Annual fees</u>
HPHC, BCBS, Tufts- ACA + Alternative RX fees:	\$ 13.25	\$ 35.17	\$ 109,010	\$ 1,308,122
Fallon- ACA and Alternative RX fees	\$ 5.79	\$ 15.63	\$ 21,674	\$ 260,094
			\$ 130,685	\$ 1,568,216

	# Subscribers 12/15		
	<u>Individual</u>	<u>Family</u>	
HPHC EPO	1,181	1,621	2,802
HPHC PPO	21	2	23
TUFTS EPO	431	493	924
BCBS NETWORK BLUE	265	269	534
Sub-Total:	1,898	2,385	4,283
FALLON SELECT & DIRECT	774	1,100	1,874
Total:	2,672	3,485	6,157

WEST SUBURBAN HEALTH GROUP

FY17 Rate Projections

LARGE LOSS CLAIMS (> \$300,000) BY EXPERIENCE PERIOD

PAID CLAIMS January 2014 - December 2014

HPHC RS EPO	<i>Pooling Limit</i>	Amount > \$300K
\$ 830,705	\$ 300,000	\$ 530,705
\$ 528,879	\$ 300,000	\$ 228,879
\$ 505,352	\$ 300,000	\$ 205,352
\$ 391,405	\$ 300,000	\$ 91,405
\$ 373,349	\$ 300,000	\$ 73,349
\$ 2,629,690		\$ 1,129,690

HPHC PPO	<i>Pooling Limit</i>	Amount > \$300K
\$ 516,889	\$ 300,000	\$ 216,889

Tufts RS EPO	<i>Pooling Limit</i>	Amount > \$300K
\$ 446,848	\$ 300,000	\$ 146,848

FALLON	<i>Pooling Limit</i>	Amount > \$300K
\$ 451,800	\$ 300,000	\$ 151,800
\$ 311,178	\$ 300,000	\$ 11,178
\$ 762,977.24		\$ 162,977

Network Blue RS	<i>Pooling Limit</i>	Amount > \$300K
\$ 559,526	\$ 300,000	\$ 259,526
\$ 473,623	\$ 300,000	\$ 173,623
		\$ 433,149

PAID CLAIMS: January 2015 - December 2015

HPHC EPO RS	<i>Pooling Limit</i>	Amount > \$300K
\$ 870,519	\$ 300,000	\$ 570,519
\$ 615,124	\$ 300,000	\$ 315,124
\$ 594,634	\$ 300,000	\$ 294,634
\$ 419,878	\$ 300,000	\$ 119,878
\$ 338,587	\$ 300,000	\$ 38,587
\$ 2,838,741.95		\$ 1,338,742

TUFTS EPO RS	<i>Pooling Limit</i>	Amount > \$300K
\$ 329,627	\$ 300,000	\$ 29,627
\$ 329,627		\$ 29,627

Fallon Select RS	<i>Pooling Limit</i>	Amount > \$300K
\$ 494,703	\$ 300,000	\$ 194,703
\$ 430,802	\$ 300,000	\$ 130,802
\$ 399,432	\$ 300,000	\$ 99,432
\$ 1,324,937		\$ 424,937

Network Blue RS	<i>Pooling Limit</i>	Amount > \$300K
None	\$ 300,000	\$ -

**GROUP BENEFITS STRATEGIES
WEST SUBURBAN HEALTH GROUP**

HARVARD PILGRIM HEALTH CARE - EPO PAID CLAIMS & ENROLLMENTS, 1/14 - 12/15:

Paid Month	Legacy				Total Contracts	Cost per Contract	Rate Saver				Total Contracts	Cost per Contract	Total Cost per contract	Legacy, RS, & Benchmark
	Paid Claims	Individual	Family	Family			Paid Claims	Ind.	Family	Family				
January 2014	\$ 71,935	45	31	76	946.51	\$ 4,443,126	1,733	2,448	4,181	\$ 1,062.69	\$ 1,060.62			
February	99,319	44	31	75	1,324.25	4,954,864	1,725	2,446	4,171	1,187.93	1,190.34			
March	125,560	42	31	73	1,720.00	5,249,065	1,717	2,449	4,166	1,259.98	1,267.90			
April	110,599	39	31	70	1,579.99	5,556,504	1,719	2,439	4,158	1,336.34	1,340.37			
May	102,900	40	31	71	1,449.30	4,737,271	1,718	2,434	4,152	1,140.96	1,146.15			
June	45,690	37	30	67	681.94	4,736,826	1,723	2,424	4,147	1,142.23	1,134.91			
July						5,905,729	1,754	2,551	4,305	1,371.83	1,371.83	Legacy discontinued		
August						4,875,991	1,760	2,552	4,312	1,130.80	1,130.80			
September						5,804,058	1,790	2,561	4,351	1,333.96	1,333.96			
October						5,116,877	1,779	2,536	4,315	1,185.83	1,185.83			
November						4,783,580	1,772	2,540	4,312	1,109.36	1,109.36			
December						5,846,617	1,767	2,538	4,305	\$ 1,358.10	1,358.10			
6 or 12 Month Totals:	\$ 556,003	247	185	432	\$ 1,287.04	\$ 62,010,508	20,957	29,918	50,875	\$ 1,218.88	\$ 1,219.45			
Less Claims > \$300k:	\$ -					\$ (1,129,690)								
NET CLAIMS:	\$ 556,003				\$1,287.04	\$ 60,880,818				\$ 1,196.67	\$ 1,197.44			

Paid Month	Legacy plan discontinued	Rate Saver & Benchmark				Total Contracts	Cost per Contract	Total Cost per contract	Rate Saver & Benchmark
		Paid Claims	Ind.	Family	Family				
January 2015		\$ 4,187,876	1,763	2,526	4,289	976.42	\$ 976.42		
February		4,220,208	1,766	2,523	4,289	983.96	983.96		
March		7,060,278	1,766	2,521	4,287	1,646.90	1,646.90		
April		5,066,013	1,757	2,506	4,263	1,188.37	1,188.37		
May		5,258,361	1,753	2,506	4,259	1,234.65	1,234.65		
June		6,140,295	1,753	2,507	4,260	1,441.38	1,441.38		
July		4,545,584	1,213	1,644	2,857	1,591.03	1,591.03		
August		3,518,145	1,215	1,647	2,862	1,229.26	1,229.26		
September		3,659,620	1,192	1,648	2,840	1,288.60	1,288.60		
October		3,574,061	1,190	1,632	2,822	1,266.50	1,266.50		
November		3,285,937	1,187	1,628	2,815	1,167.30	1,167.30		
December		4,740,917	1,181	1,621	2,802	1,691.98	1,691.98		
12 Month Totals:		\$ 55,257,295	17,736	24,909	42,645	\$ 1,295.75	\$ 1,295.75		
Less Claims > \$300k:		\$ (1,338,742)							
NET CLAIMS:		\$ 53,918,553				\$ 1,264.36	\$1,264.36	5.7% increase	

NOTES: Paid Claims totals per Harvard Pilgrim monthly invoices.
Monthly enrollments per GBS data base.

12/15 enrollments:	Ind.	Family
Rate Saver	1,175	1,618
Benchmark	6	3
All plans	1,181	1,621

**GROUP BENEFITS STRATEGIES
WEST SUBURBAN HEALTH GROUP**

HARVARD PILGRIM EPO ANTICIPATED CLAIMS - July, 2016 through June, 2017

HARVARD PILGRIM EPO COST/CONTRACT:
Trended thru 6/2017 (8.5% annualized for 30/18 mos.):
Weights Used:
Weighted Trended Cost/Contract
Contracts (12/15):
ANTICIPATED CLAIMS PER MONTH (TOTAL):
ANTICIPATED CLAIMS - ANNUALIZED:

Rate Saver & Benchmark		
	CY14	CY15
	\$ 1,197.44	\$ 1,264.36
	\$ 1,479.84	\$ 1,435.64
	33%	67%
	\$ 1,450.23	
	2,802	
	\$ 4,063,533	
	\$ 48,762,401	

HPHC ANTICIPATED CLAIMS per mo. (7/16): Trend factors: ~8.5% combined Med. & Rx Current (12/15) enrollments: Projection based on historical incurred claims without Ashland, Walpole, Westwood, TEC	HPHC Rate Saver & Benchmark		Monthly Funding
	Individual	Family	
	\$ 693.54	\$ 1,803.18	
	1,181	1,621	
	\$ 819,071	\$ 2,922,955	\$ 3,742,026

Percent
Comparison
108.6%

GBS ANTICIPATED CLAIMS per mo. (7/16): Projection based on historical paid claims including Ashland, Walpole, Westwood, TEC Current (12/15) enrollments:	RateSaver&Benchmark		Monthly Funding
	Individual	Family	
	\$ 750.86	\$ 1,959.76	
	1,181	1,621	
	\$ 886,770	\$ 3,176,763	\$ 4,063,533

Composite projections

ANTICIPATED CLAIMS PER MONTH (7/16):
HPHC ADMINISTRATIVE CHARGE (proposed)
ESTIMATED REINSURANCE PREMIUM (\$300k)
GBS MANAGEMENT FEE (\$4.94/sub./mo.)

PROJECTED FUNDING RATES -7/16:	GBS - RateSaver& Benchmark	
	Individual	Family
	\$ 750.86	\$ 1,959.76
	\$ 35.49	\$ 95.84
	\$ 13.82	\$ 37.03
	\$ 2.57	\$ 6.73
	\$ 802.74	\$ 2,099.36
	9.2%	9.4%
Proj. Mo. Funding		\$ 4,351,095
% Increase		9.4%

HPHC - Rate Saver & Benchmark	Individual	Family
	\$ 693.54	\$ 1,803.18
\$ 35.49	\$ 95.84	
\$ 13.82	\$ 37.03	
\$ 2.57	\$ 6.73	
\$ 745.42	\$ 1,942.78	
1.3%	1.3%	
		\$ 4,029,587
		1.3%

NOTES:

HPHC administrative charge per 7/16 - original renewal proposal
Individual: Family factor = 2.61
Reinsurance premium is MMRA estimated pricing (+16%)
Calculation based solely on group specific information.

CURRENT (7/15) HPHC RATE SAVER FUNDING RATES: CURRENT (7/15) HPHC BENCHMARK EPO FUND RATES: CURRENT Monthly funding:	Current:		Monthly Funding
	Individual	Family	
	\$ 736.00	\$ 1,918.00	\$ 3,968,124
	\$ 709.00	\$ 1,851.00	\$ 9,807
			\$ 3,977,931
CURRENT (7/15) HPHC RS & BENCHMK FUNDING RATES: composite	\$ 735.05	\$ 1,918.47	\$ 3,977,931

See page 8

**GROUP BENEFITS STRATEGIES
WEST SUBURBAN HEALTH GROUP**

HARVARD PILGRIM EPO ANTICIPATED CLAIMS - July, 2016 through June, 2017

Projected HPHC EPO rates based on COMPOSITE increases (see previous page)

GBS projections based on paid claims for all members enrolled in CY14 & CY15.

Health Plan projections based on CY14 & CY15 incurred claims for members still enrolled on or after 7/1/15.

<u>GBS projections based on composite</u>			<u>HPHC projections based on composite</u>		
	<i>Individual</i>	<i>Family</i>		<i>Individual</i>	<i>Family</i>
Rate Saver	\$ 805.18	\$ 2,098.29	Rate Saver	\$ 745.57	\$ 1,942.93
Benchmark	\$ 775.65	\$ 2,024.99	Benchmark	\$ 718.22	\$ 1,875.06
FY17 Monthly funding:	\$ 4,351,857		FY17 Monthly funding:	\$ 4,029,644	
% increase	9.4%		% increase	1.3%	

**with ACA +Alt. Rx fees
with ACA +Alt. Rx fees**

Rate Saver	\$ 818.43	\$ 2,133.46	Rate Saver	\$ 758.81	\$ 1,978.10
Benchmark	\$ 788.89	\$ 2,060.16	Benchmark	\$ 731.46	\$ 1,910.23
FY16 Monthly funding:	\$ 4,424,503		FY16 Monthly funding:	\$ 4,102,291	
% increase	11.2%		% increase	3.1%	

Current Rates

<i>Individual</i>	<i>Family</i>	<i>Monthly Funding</i>
\$ 736.00	\$ 1,918.00	\$ 3,968,124
\$ 709.00	\$ 1,851.00	\$ 9,807
CURRENT Monthly funding:		\$ 3,977,931

CURRENT (7/15) HPHC RATE SAVER FUNDING RATES:

CURRENT (7/15) HPHC BENCHMARK EPO FUND RATES:

	12/15 Enrollments	
	<i>Individual</i>	<i>Family</i>
Rate Saver	1,175	1,618
Benchmark	6	3
	1,181	1,621

**GROUP BENEFITS STRATEGIES
WEST SUBURBAN HEALTH GROUP**

HARVARD PILGRIM HEALTH CARE - **PPO** PAID CLAIMS & ENROLLMENTS, 1/14- 12/15:

<i>Paid Month</i>	<i>Paid Claims (Medical & Rx)</i>	<i>Individual</i>	<i>Family</i>	<i>Total Contracts</i>	<i>Cost per Contract</i>
January, 2014	\$ 87,628	51	6	57	\$ 1,537.33
February	42,743	49	6	55	777.15
March	43,791	49	6	55	796.20
April	91,415	49	6	55	1,662.09
May	63,912	49	6	55	1,162.04
June	31,273	49	6	55	568.60
July	76,256	48	3	51	1,495.22
August	526,548	48	3	51	10,324.47
September	84,711	47	3	50	1,694.22
October	111,457	47	3	50	2,229.14
November	43,018	47	3	50	860.36
December	70,690	48	3	51	1,386.08
12 Month Totals:	\$ 1,273,442	581	54	635	\$ 2,005.42
Less Claims > \$300k:					
NET CLAIMS:	\$ 1,273,442				\$2,005.42

<i>Paid Month</i>	<i>Paid Claims (Medical & Rx)</i>	<i>Individual</i>	<i>Family</i>	<i>Total Contracts</i>	<i>Cost per Contract</i>
January 2015	\$ 40,897	47	3	50	\$ 817.94
February	36,038	45	3	48	750.79
March	167,012	43	3	46	3,630.70
April	99,348	42	3	45	2,207.73
May	118,356	42	3	45	2,630.13
June	221,348	40	3	43	5,147.63
July	130,788	25	2	27	4,844.00
August	62,712	22	2	24	2,613.00
September	62,059	22	2	24	2,585.79
October	30,685	22	2	24	1,278.54
November	17,283	21	2	23	751.43
December	76,081	21	2	23	3,307.87
12 Month Totals:	\$ 1,062,607	392	30	422	\$ 2,518.03
Less Claims > \$300k:	\$ -				
NET CLAIMS:	\$ 1,062,607				\$2,518.03

Group Specific Trend: 25.6% increase

NOTES: Paid Claims totals per Harvard Pilgrim monthly invoices.
Monthly enrollments per GBS data base.

**GROUP BENEFITS STRATEGIES
WEST SUBURBAN HEALTH GROUP**

Group is not credible

HARVARD PILGRIM PPO ANTICIPATED CLAIMS - July 2016 through June, 2017

HPHC ANTICIPATED CLAIMS per mo. (7/16):
Trend factor: ~6.8% Enrollments on 12/15

HPHC PPO		
Individual	Family	Monthly Funding
\$ 1,073.54	\$ 2,791.22	
21	2	
\$ 22,544	\$ 5,582	\$ 28,127

HPHC ANTICIPATED CLAIMS PER MONTH (7/16):
HPHC ADMINISTRATIVE CHARGE (proposed)
ESTIMATED REINSURANCE PREMIUM (\$300k)
GBS MANAGEMENT FEE (\$4.94/sub./mo.)
PROJECTED FUNDING RATES (7/16):

HPHC PPO		
Individual	Family	
\$ 1,073.54	\$ 2,791.22	
\$ 35.49	\$ 95.84	
\$ 13.82	\$ 42.93	
\$ 2.57	\$ 6.73	
\$ 1,125.42	\$ 2,936.72	
	\$ 29,507	-48.9%

Monthly funding:

CURRENT (7/15) HP PPO FUNDING RATES:	\$ 2,268.00	\$ 5,036.00	Current Mo. Funding
			\$ 57,700

Recommend a 0% to 5% increase.

PROPOSED FY17 (7/16) HPHC EPO FUNDING RATES:
Percent Change, 7/16 vs. 7/15:

HP PPO	
Individual	Family
\$ 2,381.40	\$ 5,287.80

5% increase

NOTES: HPHC administrative charge per 7/16- proposal from 2% to 1% increase
Est. FY17 Reinsurance premiums are the MMRA estimated rates

**GROUP BENEFITS STRATEGIES
WEST SUBURBAN HEALTH GROUP**

TUFTS HEALTH PLAN - EPO PAID CLAIMS & ENROLLMENTS, 1/14 - 12/15

Paid Month	LEGACY				RATE SAVER & Benchmark				Total Cost per Contract	
	Paid Claims (Medical & Rx)	Ind.	Family	Total Contracts	Paid Claims (Medical & Rx)	Ind.	Family	Total Contracts		Cost per Contract
January 2014	\$ 39,932	24	8	32	\$ 1,247.88				\$ 954.24	\$ 960.98
February	27,166	22	8	30	905.53				1,023.18	1,020.66
March	46,327	22	8	30	1544.23				1,303.69	1,308.85
April	86,680	22	8	30	2889.33				1,140.21	1,177.72
May	28,425	22	8	30	947.50				1,112.23	1,108.70
June	43,316	22	8	30	1443.87				1,418.45	1,419.00
July									1,114.83	\$ 1,114.83
August									1,238.38	\$ 1,238.38
September									1,359.93	\$ 1,359.93
October									1,265.39	\$ 1,265.39
November									1,327.85	\$ 1,327.85
December									1,467.23	\$ 1,467.23
6 or 12 Month Totals:	\$ 271,846	134	48	182	\$ 1,493.66				\$ 1,226.81	\$ 1,229.75
Less Claims > \$300k:	\$ -									
NET CLAIMS:	\$ 271,846				\$1,493.66				\$1,217.83	\$ 1,220.86

Legacy discontinued

Legacy plan discontinued

Paid Month	RATE SAVER & Benchmark				Total Cost per Contract	
	Paid Claims (Medical & Rx)	Ind.	Family	Total Contracts		Cost per Contract
Jan. 2015	\$ 1,486,566	582	767	1,349	1,101.98	1,101.98
February	1,547,745	582	768	1,350	1,146.48	1,146.48
March	1,806,350	582	761	1,343	1,345.01	1,345.01
April	1,667,162	577	758	1,335	1,248.81	1,248.81
May	1,808,889	576	757	1,333	1,357.01	1,357.01
June	2,060,444	576	753	1,329	1,550.37	1,550.37
July	1,395,139	425	495	920	1,516.46	1,516.46
August	1,478,409	423	496	919	1,608.71	1,608.71
September	942,593	427	496	923	1,021.23	1,021.23
October	1,239,243	429	503	932	1,329.66	1,329.66
November	1,844,849	431	494	925	1,994.43	1,994.43
December	1,003,497	431	493	924	\$ 1,086.04	1,086.04
12 Month Totals:	\$ 18,280,886	6,041	7,541	13,582	\$ 1,345.96	\$ 1,345.96
Less Claims > \$300k:	\$ (29,627)					
NET CLAIMS:	\$ 18,251,259				\$1,343.78	\$1,343.78

10.3% increase

**GROUP BENEFITS STRATEGIES
WEST SUBURBAN HEALTH GROUP**

GBS projections based on paid claims for all members enrolled in CY14 & CY15.
Health Plan projections based on CY14 & CY15 incurred claims for members enrolled on or after 7/1/15.

TUFTS EPO ANTICIPATED CLAIMS - July, 2016 through June, 2017

	CY14	CY15
TUFTS EPO COST/CONTRACT:	\$ 1,220.86	\$1,343.78
Trended thru 6/2017 (6.0% annualized for 30/18 mos.):	\$ 1,417.91	\$ 1,469.96
Weights Used:	33%	67%
Weighted Cost/Contract:	\$ 1,452.79	
# Contracts (12/15):	924	
ANTICIPATED CLAIMS PER MONTH (TOTAL):	\$ 1,342,375	
ANTICIPATED CLAIMS - ANNUALIZED:	\$ 16,108,502	

TUFTS ANTICIPATED CLAIMS per mo. (7/16):
Trend factors: ~3.75% Medical, ~16.5% RX
Re-balanced to Ind/Family fx of 2.62
Claims proj. does not include Ashland, Walpole, Westwood
and TEC in rate projection

Individual	Family	Monthly Funding	
\$ 792.38	\$ 1,957.13	\$ 1,306,381	
\$ 758.35	\$ 1,986.88	\$ 1,306,381	
431	493		
\$ 326,849	\$ 979,532		% comparison 102.8%

GBS ANTICIPATED CLAIMS per mo. (7/16):
Current (12/15) Enrollments:
Includes all WSHG employers during the two experience periods

Individual	Family	Monthly Funding
\$ 779.25	\$ 2,041.62	\$ 1,342,375
431	493	
\$ 335,855	\$ 1,006,520	

Composite of Rate Saver and Benchmark:

ANTICIPATED CLAIMS PER MONTH (7/16):
TUFTS ADMINISTRATIVE CHARGE (proposed)
ESTIMATED REINSURANCE PREMIUM (\$300k)
GBS MANAGEMENT FEE (\$4.94/sub./mo.)
CALCULATED FUNDING RATES (7/16):

Tufts		GBS	
Individual	Family	Individual	Family
\$ 758.35	\$ 1,986.88	\$ 779.25	\$ 2,041.62
\$ 38.76	\$ 99.69	\$ 38.76	\$ 99.69
\$ 13.82	\$ 37.03	\$ 13.82	\$ 37.03
\$ 2.57	\$ 6.73	\$ 2.57	\$ 6.73
\$ 813.50	\$ 2,130.33	\$ 834.39	\$ 2,185.08
Monthly Funding: \$ 1,400,871		Monthly Funding: \$ 1,436,865	
	2.0%		4.7%

Percent increase, 7/16 vs. 7/15

	Individual	Family	Monthly Funding	
CURRENT (7/15) TUFTS RATE SAVER FUNDING RATES:	\$ 797.00	\$ 2,088.00	\$ 1,372,891	
CURRENT (7/15) BENCHMARK	\$ 769.00	\$ 2,015.00	\$0	- no enrollees

PROJECTED FY16 RATES:

	TUFTS		GBS	
	Individual	Family	Individual	Family
RATE SAVER	\$ 812.94	\$ 2,129.76	\$ 834.46	\$ 2,186.14
BENCHMARK	\$ 784.38	\$ 2,055.30	\$ 805.14	\$ 2,109.71
	Mo. Funding: \$ 1,400,349		Mo. Funding: \$ 1,437,417	
	Increase: 2.0%		Increase: 4.7%	
	Individual	Family	Individual	Family
with ACA +Alt. Rx fees	\$ 826.19	\$ 2,164.93	\$ 847.70	\$ 2,221.30
with ACA +Alt. Rx fees	\$ 797.63	\$ 2,090.47	\$ 818.39	\$ 2,144.87
	Monthly Funding: \$ 1,423,394		Monthly Funding: \$ 1,460,462	
	Increase 3.7%		Increase 6.4%	

**GROUP BENEFITS STRATEGIES
WEST SUBURBAN HEALTH GROUP**

BCBS **NETWORK BLUE** PAID CLAIMS & ENROLLMENTS, 1/13 - 12/14

Paid Month	LEGACY					RATE SAVER & Benchmark					Total Cost per Contract
	Paid Claims (Medical & Rx)	Individual	Family	Total Contracts	Cost per Contract	Paid Claims (Medical & Rx)	Individual	Family	Total Contracts	Cost per Contract	
January 2014	\$ 74,491	29	13	42	\$ 1,773.60	\$ 1,318,846	408	434	842	\$ 1,566.33	\$ 1,576.17
February	87,211	27	13	40	2,180.28	1,052,940.0	416	428	844	1,247.56	1,289.76
March	38,006	26	13	39	974.51	1,395,569.0	411	434	845	1,651.56	1,621.69
April	28,491	26	13	39	730.54	1,171,911.0	408	435	843	1,390.17	1,361.00
May	25,288	24	13	37	683.46	1,292,821.0	405	433	838	1,542.75	1,506.41
June	40,649	24	13	37	1,098.62	823,480.0	397	439	836	985.02	989.84
July						857,269.0	398	413	811	1,057.05	1,057.05
August						1,214,694.0	399	407	806	1,507.06	1,507.06
September						727,563.0	401	410	811	897.12	897.12
October						1,150,044.0	396	409	805	1,428.63	1,428.63
November						983,930	393	401	794	1,239.21	1,239.21
December						900,627.0	393	403	796	1,131.44	1,131.44
12 Month Totals:	294,136	156	78	234	\$ 1,256.99	\$ 12,889,694	4,825	5,046	9,871	\$ 1,305.81	\$ 1,305.81
Less Claims > \$300K:	\$ -					\$ (433,149)					
NET CLAIMS:	\$ 294,136				\$1,256.99	\$ 12,456,545				\$ 1,261.93	\$ 1,261.82

Legacy

All

Paid Month	Legacy plan discontinued				
January 2015					
February					
March					
April					
May					
June					
July					
August					
September					
October					
November					
December					
12 Month Totals:					
Less Claims > \$300K:					
NET CLAIMS:					

-100.0%

Paid Month	RATE SAVER & Benchmark					Total Cost per Contract
	Paid Claims (Medical & Rx)	Individual	Family	Total Contracts	Cost per Contract	
January 2015	1,075,992	391	402	793		\$ 1,356.86
February	965,330	392	401	793		1,217.31
March	967,627	394	399	793		1,220.21
April	958,759	398	399	797		1,202.96
May	961,721	391	399	790		1,217.37
June	794,084	389	397	786		1,010.28
July	920,226	263	276	539		1,707.28
August	667,578	262	277	539		1,238.55
September	631,571	264	274	538		1,173.92
October	724,837	267	272	539		1,344.78
November	509,862	265	269	534		954.80
December	675,699	265	269	534		1,265.35
12 Month Totals:	\$ 9,853,286	3,941	4,034	7,975		\$ 1,235.52
Less Claims > \$300K:	\$ -					
NET CLAIMS:	\$ 9,853,286					\$ 1,235.52

-2.1%

NOTES: Paid Claims totals per BCBS monthly courtesy statements.
Monthly enrollments per BCBS cost/contract invoices.

	12/15 Enrollments	
	Ind.	Family
Rate Saver	255	264
Benchmark	10	5
Totals	265	269

**GROUP BENEFITS STRATEGIES
WEST SUBURBAN HEALTH GROUP**

BCBS NETWORK BLUE & BLUE OPTIONS ANTICIPATED CLAIMS - July, 2016 through June, 2017

*GBS projections based on paid claims for all members enrolled in CY14 & CY15.
Health Plan projections based on CY14 & CY15 incurred claims for members enrolled on or after 7/1/15.*

	RATE SAVER & Benchmark	
	CY14	CY15
BCBS Network Blue EPO COST/CONTRACT:	\$ 1,261.82	\$ 1,235.52
Trended thru 6/2017 (9.5% annualized for 30/18 mos.):	\$ 1,611.22	\$ 1,423.94
Weights Used:	33%	67%
Weighted Trended Cost/Contract:	\$ 1,485.74	

	<u>Individual</u>	<u>Family</u>
# Contracts (12/15):		
ANTICIPATED CLAIMS PER MONTH (TOTAL):	\$ 771,099	
ANTICIPATED CLAIMS - ANNUALIZED:	\$ 9,253,192	

BCBS ANTICIPATED CLAIMS per mo. (7/16):

Trend factors: ~7.5% Medical, ~14.5% RX

BCBS Rate Saver			BCBS Benchmark			BCBS COMPOSITE calc. by GBS	
Individual	Family		Individual	Family		Individual	Family
\$ 795.73	\$ 2,138.62		\$ 984.77	\$ 2,647.18 <i>based on experience</i>		\$ 801.88	\$ 2,149.04
255	264	Mo. Funding	10	5	Mo. Funding	265	269
\$ 202,911	\$ 564,596	\$ 767,507	\$ 9,848	\$ 13,236	\$ 23,084	\$ 212,498	\$ 578,092
						Tot. Mo. Funding	Tot. Mo. Funding
						\$ 790,590	\$ 790,590

GBS ANTICIPATED CLAIMS per mo. (7/16):

Current (12/15) Enrollments:

GBS Rate Saver & Benchmark			
Individual	Family	Mo. Funding	% comparison
\$ 782.11	\$ 2,111.70	\$ 775,307	98.1%
265	269		
\$ 207,260	\$ 568,048		

ANTICIPATED CLAIMS PER MONTH 7/15:

BCBS ADMINISTRATIVE CHARGE (proposed)
ESTIMATED REINSURANCE PREMIUM (\$300k)
GBS MANAGEMENT FEE (\$4.94/sub./mo.)
CALCULATED FUNDING RATES (7/16):

GBS - COMPOSITE		BCBS-COMPOSITE	
Individual	Family	Individual	Family
\$ 782.11	\$ 2,111.70	\$ 801.88	\$ 2,149.04
\$ 35.57	\$ 96.15	\$ 35.57	\$ 96.15
\$ 13.82	\$ 37.03	\$ 13.82	\$ 37.03
\$ 2.57	\$ 6.73	\$ 2.57	\$ 6.73
\$ 834.07	\$ 2,251.61	\$ 853.84	\$ 2,288.95
Mo. Funding:	\$ 826,711	Mo. Funding:	\$ 841,995
	-0.5%		1.3%

Percent increase, 7/16 vs. 7/15

	Individual	Family	Mo. Funding	
CURRENT (7/15) NWB RATE SAVER FUNDING RATES:	\$ 843.00	\$ 2,261.00	\$ 811,869	
CURRENT (7/15) NWB BENCHMARK FUNDING RATES:	\$ 814.00	\$ 2,181.00	\$ 19,045	
Total Mo. Funding:			\$ 830,914	RS & Benchmark only

FY17 PROJECTED RATES:

	GBS		BCBS		
	Individual	Family	Individual	Family	
RATE SAVER	\$ 843.00	\$ 2,261.00	\$ 868.29	\$ 2,328.83	<i>BCBS-proj. claims incl. ACA fees</i>
BENCHMARK	\$ 814.00	\$ 2,181.00	\$ 838.42	\$ 2,246.43	
Mo. Funding:		\$ 830,914	Mo. Funding:	\$ 856,253	
Increase:		0.0%	Increase:	3.0%	
with ACA +Alt. Rx fees*					
RATE SAVER	\$ 856.25	\$ 2,296.17	\$ 872.34	\$ 2,339.69	
BENCHMARK	\$ 827.25	\$ 2,216.17	\$ 842.47	\$ 2,257.29	
Mo. Funding:		\$ 834,467	Mo. Funding:	\$ 860,548	
Increase:		0.4%	Increase:	3.6%	

* Added ACA fees + Alt. Rx fees to rates projected by GBS and Alt. Rx fees only to rates projected by BCBS since BCBS projected claims include a factor for ACA fees.

**GROUP BENEFITS STRATEGIES
WEST SUBURBAN HEALTH GROUP**

FALLON HEALTH PLAN - HMO PAID CLAIMS & ENROLLMENTS, 1/14 - 12/15

Paid Month	RATE SAVER & Benchmark					LEGACY, RS, Benchmark					Composite cost/contract
	Paid Claims	Individual	Family	Total Contracts	Cost per Contract	Paid Claims	Individual	Family	Total Contracts	Cost per Contract	
January 2014	\$ 857,752	480	669	1,149	\$ 746.52	\$ 861,967	482	670	1,152	\$ 748.24	
February	966,089	481	671	1,152	838.62	968,629	483	672	1,155	838.64	
March	988,989	482	672	1,154	857.01	990,969	484	673	1,157	856.50	
April	1,405,660	482	673	1,155	1217.02	1,407,525	484	674	1,158	1,215.48	
May	1,082,674	482	675	1,157	935.76	1,088,073	484	676	1,160	937.99	
June	1,112,303	482	673	1,155	963.03	1,113,804	484	674	1,158	961.83	
July (Add Benchmarks)	1,469,575	493	714	1,207	1217.54	1,469,575	493	714	1,207	1,217.54	
August	1,048,407	494	723	1,217	861.47	1,048,407	494	723	1,217	861.47	
September	1,501,795	527	736	1,263	1189.07	1,501,795	527	736	1,263	1,189.07	
October	1,027,665	529	738	1,267	811.10	1,027,665	529	738	1,267	811.10	
November	962,974	532	730	1,262	763.05	962,974	532	730	1,262	763.05	
December	1,318,773	532	730	1,262	1044.99	1,318,773	532	730	1,262	\$ 1,044.99	
6 or 12 Month Totals:	\$ 13,742,656	5,996	8,404	14,400	\$ 954.35	\$ 13,760,156	6,008	8,410	14,418	\$ 954.37	
Less Claims > \$300k:	\$ (162,977)					\$ (162,977)					
NET CLAIMS:	\$ 13,579,679				####	\$ 13,597,179				\$ 943.07	

Paid Month	RATE SAVER & Benchmark				Composite cost/contract
	Paid Claims	Individual	Family	Total Contracts	
January 2015	\$ 968,228	539	731	1,270	\$ 762.38
February	904,495	545	731	1,276	708.85
March	1,521,267	542	736	1,278	1,190.35
April	1,126,884	554	738	1,292	872.20
May	1,114,944	554	107	661	1,686.75
June	1,392,761	552	735	1,287	1,082.18
July	1,662,777	751	1,072	1,823	912.11
August	1,451,309	749	1,073	1,822	796.55
September	2,091,791	725	1,069	1,794	1,165.99
October	1,771,798	755	1,077	1,832	967.14
November	1,648,798	777	1,094	1,871	881.24
December	2,125,772	774	1,100	1,874	1,134.35
12 Month Totals:	\$ 17,780,824	7,817	10,263	18,080	\$ 983.45
Less Claims > \$300k:	0				
NET CLAIMS:	\$ 17,780,824				\$ 983.45

Percent change: 4.3%

* Dec. 2015 Fallon enrollments:

	Individual	Family
Rate Saver:		
SelectCare	585	959
DirectCare	115	99
Totals:	700	1058

	Individual	Family
Benchmark		
SelectCare	48	32
DirectCare	26	10
Totals:	74	42

774 1100

WEST SUBURBAN HEALTH GROUP

FALLON EPO ANTICIPATED CLAIMS & RATES - July 2016 through June 2017

Rate Saver & Benchmark and Select & Direct Care (Composite)

GBS projections:

	CY14	CY15
FALLON EPO COST/CONTRACT:	\$ 943.03	\$ 983.45
Trended thru 6/2016 (8.5% annualized for 30/18 mos.):	\$ 1,059.58	\$ 1,116.68
Weights Used:	33%	67%
Weighted Cost/Contract:	\$ 1,097.84	
# Contracts (12/15):	1,874	
ANTICIPATED CLAIMS PER MONTH (TOTAL):	\$ 2,057,346	
ANTICIPATED CLAIMS - ANNUALIZED:	\$ 24,688,152	

	Individual	Family	Mo. Funding	COMPOSITE
GBS ANTICIPATED CLAIMS per mo. (7/16):	\$ 547.90	\$ 1,484.80	\$ 2,057,346	
Current (12/15) all Fallon EPO enrollments:	774	1,100	\$ 1,874	

Fallon projections:

FALLON ANTICIPATED CLAIMS/MO. (7/16):	Rate Saver			Benchmark			Tot. Mo. Funding	Composite Total	% comparison
	Individual	Family	Mo. Funding	Individual	Family	Mo. Funding			
Select	\$ 568.88	\$ 1,541.69		\$ 541.85	\$ 1,468.46			\$ 1,884,275	97.4%
Trend: ~8.6% most recent year	585	959	Mo. Funding	48	32	Mo. Funding			
	\$ 332,795	\$ 1,478,481	\$ 1,811,276	\$ 26,009	\$ 46,991	\$ 73,000			
Direct	\$ 523.95	\$ 1,419.89		\$ 499.04	\$ 1,352.44			\$ 2,111,598	97.4%
	115	99	Mo. Funding	26	10	Mo. Funding			
	\$ 60,254	\$ 140,569	\$ 200,823	\$ 12,975	\$ 13,524	\$ 26,499	\$ 227,323		

FY16 rates based on Fallon claims projections

ANTICIPATED CLAIMS PER MONTH (7/16) :
 FALLON PROPOSED ADMINISTRATIVE CHARGE*
 ESTIMATED REINSURANCE PREMIUM (\$300k)
 GBS MANAGEMENT FEE (\$4.94/sub./mo.)
 PROJ. FUNDING RATES (7/16)

SelectCare Rate Saver		SelectCare Benchmark		DirectCare Rate Saver		DirectCare Benchmark		Fallon-COMPOSITE	
Individual	Family	Individual	Family	Individual	Family	Individual	Family	Individual	Family
\$ 568.88	\$ 1,541.69	\$ 541.85	\$ 1,468.46	\$ 523.95	\$ 1,419.89	\$ 499.04	\$ 1,352.44	\$ 562.34	\$ 1,523.95
\$ 44.73	\$ 121.24	\$ 44.73	\$ 121.24	\$ 44.73	\$ 121.24	\$ 44.73	\$ 121.24	\$ 44.73	\$ 121.24
\$ 13.82	\$ 37.03	\$ 13.82	\$ 37.03	\$ 13.82	\$ 37.03	\$ 13.82	\$ 37.03	\$ 13.82	\$ 37.03
\$ 2.57	\$ 6.73	\$ 2.57	\$ 6.73	\$ 2.57	\$ 6.73	\$ 2.57	\$ 6.73	\$ 2.57	\$ 6.73
\$ 630.00	\$ 1,706.69	\$ 602.97	\$ 1,633.46	\$ 585.07	\$ 1,584.89	\$ 560.16	\$ 1,517.44	\$ 623.46	\$ 1,688.95
Mo. Funding:	\$ 2,005,266	Mo. Funding:	\$ 81,213	Mo. Funding:	\$ 224,187	Mo. Funding:	\$ 29,738	Mo. Funding:	\$ 2,340,405
% Increase	3.5%	% Increase	2.4%	% Increase	3.3%	% Increase	7.7%	% Increase	3.52%

CURRENT (7/15) FALLON FUNDING RATES:

Rate Savers			
	Individual	Family	Mo. Funding
Select	\$ 611.00	\$ 1,647.00	\$ 1,936,908
Direct	\$ 570.00	\$ 1,531.00	\$ 217,119
			\$ 2,154,027
Benchmark			
	Individual	Family	Mo. Funding
Select	\$ 591.00	\$ 1,591.00	\$ 79,280
Direct	\$ 550.00	\$ 1,331.00	\$ 27,610
			\$ 106,890
CURRENT Total Mo. Funding			\$ 2,260,917

Based on GBS Projections

ANTICIPATED CLAIMS PER MONTH (7/16) :
 FALLON PROPOSED ADMINISTRATIVE CHARGE*
 ESTIMATED REINSURANCE PREMIUM (\$300k)
 GBS MANAGEMENT FEE (\$4.94/sub./mo.)
 PROJECTED FUNDING RATES (7/16)

Mo. Funding:

GBS - COMPOSITE	
Individual	Family
\$ 547.90	\$ 1,484.80
\$ 44.73	\$ 121.24
\$ 13.82	\$ 37.03
\$ 2.57	\$ 6.73
\$ 609.01	\$ 1,649.80
\$ 2,286,153	
1.12%	

See page 17

**GROUP BENEFITS STRATEGIES
WEST SUBURBAN HEALTH GROUP**

FALLON EPO ANTICIPATED CLAIMS & RATES - July 2016 through June 2017

Rate Saver:			Benchmark:		
12/15 enrollments			12/15 enrollments		
	<u>Individual</u>	<u>Family</u>		<u>Individual</u>	<u>Family</u>
Select	585	959	Select	48	32
Direct	115	99	Direct	26	10
Totals	700	1058	Totals	74	42

Fallon's composite rate action is +3.52%.

FY17 (7/16) RATES:			
Rate Savers	<u>Individual</u>	<u>Family</u>	<u>Mo. Funding</u>
Select	\$ 632.51	\$ 1,704.97	\$ 2,005,087
Direct	\$ 590.06	\$ 1,584.89	\$ 224,762
			\$ 2,229,849
Benchmark	<u>Individual</u>	<u>Family</u>	<u>Mo. Funding</u>
Select	\$ 611.80	\$ 1,647.00	\$ 82,071
Direct	\$ 569.36	\$ 1,532.10	\$ 30,124
			\$ 112,195
<i>Fallon projections include ACA fees</i>			<i>Total Mo. Funding:</i>
			\$ 2,342,044
			<i>Increase:</i>
			3.5%

Based on GBS's composite rate action of +1.12%

FY17 (7/16) RATES:			
Rate Savers	<u>Individual</u>	<u>Family</u>	<u>Mo. Funding</u>
Select	\$ 617.84	\$ 1,665.45	\$ 1,958,601
Direct	\$ 576.38	\$ 1,548.15	\$ 219,551
			\$ 2,178,152
Benchmark	<u>Individual</u>	<u>Family</u>	<u>Mo. Funding</u>
Select	\$ 597.62	\$ 1,608.82	\$ 80,168
Direct	\$ 556.16	\$ 1,496.58	\$ 29,426
			\$ 109,594
			<i>Total Mo. Funding:</i>
			\$ 2,287,746
			<i>Increase:</i>
			1.12%

FY17 (7/16) RATES: With Diabetes program fees included.*			
Rate Savers	<u>Individual</u>	<u>Family</u>	<u>Mo. Funding</u>
Select	\$ 636.09	\$ 1,714.69	\$ 2,016,501
Direct	\$ 593.65	\$ 1,594.61	\$ 226,136
			\$ 2,242,637
Benchmark	<u>Individual</u>	<u>Family</u>	<u>Mo. Funding</u>
Select	\$ 615.39	\$ 1,656.72	\$ 82,554
Direct	\$ 572.95	\$ 1,541.81	\$ 30,315
			\$ 112,868
<i>*Fallon projections include ACA fees</i>			<i>Total Mo. Funding:</i>
			\$ 2,355,505
			<i>Increase:</i>
			4.12%

FY17 (7/16) RATES: With ACA & Diabetes Program fees included.			
Rate Savers	<u>Individual</u>	<u>Family</u>	<u>Mo. Funding</u>
Select	\$ 623.63	\$ 1,681.08	\$ 1,976,978
Direct	\$ 582.18	\$ 1,563.78	\$ 221,764
			\$ 2,198,742
Benchmark	<u>Individual</u>	<u>Family</u>	<u>Mo. Funding</u>
Select	\$ 603.41	\$ 1,624.45	\$ 80,946
Direct	\$ 561.95	\$ 1,512.20	\$ 29,733
			\$ 110,679
			<i>Total Mo. Funding:</i>
			\$ 2,309,420
			<i>Increase:</i>
			2.08%

CURRENT (7/15) FALLON FUNDING RATES:

Rate Savers	<u>Individual</u>	<u>Family</u>	<u>Mo. Funding</u>
Select	\$ 611.00	\$ 1,647.00	\$ 1,936,908
Direct	\$ 570.00	\$ 1,531.00	\$ 217,119
			\$ 2,154,027
Benchmark	<u>Individual</u>	<u>Family</u>	<u>Mo. Funding</u>
Select	\$ 591.00	\$ 1,591.00	\$ 79,280
Direct	\$ 550.00	\$ 1,480.00	\$ 29,100
			\$ 108,380
<i>CURRENT Total Mo. Funding</i>			\$ 2,262,407

West Suburban Health Group

POLICY PERIOD 7/1/15 - 6/30/16

CURRENT (FY16) HEALTH INSURANCE FUNDING SCENARIO

Rate spread between Rate Savers and Benchmark plans is 3.5% to 4%.

Health Plan	12/15 Enrollments		Current (FY16) Rates		FY16 MONTHLY	FY16 ANNUAL
	Individual	Family	Individual	Family	FUNDING	FUNDING
<i>HPHC Rate Saver EPO</i>	1,175	1,618	\$ 736.00	\$ 1,918.00	\$ 3,968,124	\$ 47,617,488
<i>HPHC EPO Benchmark</i>	6	3	\$ 709.00	\$ 1,851.00	\$ 9,807	\$ 117,684
<i>Blue Choice Rate Saver</i>	255	264	\$ 843.00	\$ 2,261.00	\$ 811,869	\$ 9,742,428
<i>Blue Choice Benchmark</i>	10	5	\$ 814.00	\$ 2,181.00	19045	\$ 228,540
<i>Tufts Navigator Rate Saver</i>	431	493	\$ 797.00	\$ 2,088.00	\$ 1,372,891	\$ 16,474,692
<i>Tufts Navigator Benchmark</i>	0	0	\$ 769.00	\$ 2,015.00	\$ -	\$ -
<i>Fallon Select Rate Saver</i>	585	959	\$ 611.00	\$ 1,647.00	\$ 1,936,908	\$ 23,242,896
<i>Fallon Select Benchmark</i>	48	20	\$ 591.00	\$ 1,591.00	\$ 60,188	\$ 722,256.00
<i>Fallon Direct Rate Saver</i>	115	99	\$ 570.00	\$ 1,531.00	\$ 217,119	\$ 2,605,428
<i>Fallon Direct Benchmark</i>	26	10	\$ 550.00	\$ 1,480.00	\$ 29,100	\$ 349,200
<i>Harvard Pilgrim PPO</i>	21	2	\$ 2,268.00	\$ 5,036.00	\$ 57,700	\$ 692,400
TOTALS:	2,672	3,473			\$ 8,482,751	\$ 101,793,012

West Suburban Health Group
POLICY PERIOD 7/1/16 - 6/30/17

SCENARIO A

FY17 HEALTH INSURANCE FUNDING SCENARIO - CARRIER CLAIMS PROJECTIONS

Rate spread between Rate Saver and Benchmark plans is 3.5% to 4%.

FULL FUNDING SCENARIO (incl. ACA & Alt.RX/Diabetes)

Claims projections developed w/o Ashland, Westwood, & Walpole data. Funding based on all current WSHG members

Health Plan	12/15 Enrollments		Projected FY17 Rates		FY17 MONTHLY FUNDING	FY17 ANNUAL FUNDING	% Increase	% increase by carrier
	Individual	Family	Individual	Family				
HPHC Rate Saver EPO	1,175	1,618	\$ 758.81	\$ 1,978.10	\$ 4,092,171	\$ 49,106,055	3.1%	
HPHC EPO Benchmark	6	3	\$ 731.46	\$ 1,910.23	\$ 10,119	\$ 121,434	3.2%	3.1%
Blue Choice Rate Saver	255	264	\$ 872.34	\$ 2,339.69	\$ 840,126	\$ 10,081,518	3.5%	
Blue Choice Benchmark	10	5	\$ 842.47	\$ 2,257.29	\$ 19,711	\$ 236,534	3.5%	3.5%
Tufts Navigator Rate Saver	431	493	\$ 826.19	\$ 2,164.93	\$ 1,423,394	\$ 17,080,732	3.7%	
Tufts Navigator Benchmark	0	0	\$ 797.63	\$ 2,090.47	\$ -	\$ -	3.7%	3.7%
Fallon Select Rate Saver	585	959	\$ 636.09	\$ 1,714.69	\$ 2,016,501	\$ 24,198,014	4.1%	
Fallon Select Benchmark	48	20	\$ 615.39	\$ 1,656.72	\$ 62,673.00	\$ 752,076	4.1%	
Fallon Direct Rate Saver	115	99	\$ 593.65	\$ 1,594.61	\$ 226,136	\$ 2,713,628	4.2%	
Fallon Direct Benchmark	26	10	\$ 572.95	\$ 1,541.81	\$ 30,314.68	\$ 363,776	4.2%	4.1%
Harvard Pilgrim PPO*	21	2	\$ 2,381.40	\$ 5,287.80	\$ 60,585	\$ 727,020	5.0%	5.0%
TOTALS:	2,672	3,473			\$ 8,781,732	\$ 105,380,787	3.5%	

*Not a projection. GBS assigned 8% increase

West Suburban Health Group
POLICY PERIOD 7/1/16 - 6/30/17

SCENARIO B

FY17 HEALTH INSURANCE FUNDING SCENARIO - GBS CLAIMS PROJECTIONS

Rate spread between Rate Saver and Benchmark plans is 3.5% to 4%.

FULL FUNDING SCENARIO (incl. ACA & Alt.RX/Diabetes)

Claims projections and funding based on all current WSHG members

Health Plan	12/15 Enrollments		GBS Projected FY17 Rates *		FY17 MONTHLY	FY17 ANNUAL	% Increase by carrier
	Individual	Family	Individual	Family	FUNDING	FUNDING	
HPHC Rate Saver EPO	1,175	1,618	\$ 818.43	\$ 2,133.46	\$ 4,413,589	\$ 52,963,071	11.2%
HPHC EPO Benchmark	6	3	\$ 788.89	\$ 2,060.16	\$ 10,914	\$ 130,966	11.3%
Blue Choice Rate Saver	255	264	\$ 856.25	\$ 2,296.17	\$ 824,530	\$ 9,894,364	1.6%
Blue Choice Benchmark	10	5	\$ 827.25	\$ 2,216.17	19353.2817	\$ 232,239	1.6%
Tufts Navigator Rate Saver	431	493	\$ 847.70	\$ 2,221.30	\$ 1,460,462	\$ 17,525,548	6.4%
Tufts Navigator Benchmark	0	0	\$ 818.39	\$ 2,144.87	\$ -	\$ -	6.3%
Fallon Select Rate Saver	585	959	\$ 623.63	\$ 1,681.08	\$ 1,976,978	\$ 23,723,731	2.1%
Fallon Select Benchmark	48	20	\$ 603.41	\$ 1,624.45	\$ 61,452.68	\$ 737,432.19	2.1%
Fallon Direct Rate Saver	115	99	\$ 582.18	\$ 1,563.78	\$ 221,764	\$ 2,661,168	2.1%
Fallon Direct Benchmark	26	10	\$ 561.95	\$ 1,512.20	\$ 29,733	\$ 356,794	2.2%
Harvard Pilgrim PPO	21	2	\$ 2,381.40	\$ 5,287.80	\$ 60,585	\$ 727,020	5.0%
TOTALS:	2,672	3,473			\$ 9,079,361	\$ 108,952,334	7.0%

WEST SUBURBAN HEALTH GROUP

Comparisons of Health Plan vs. GBS projected rates for FY17*

	<u>Health Plan</u>	<u>GBS</u>	<u>Average</u>
HPHC EPO	3.1%	11.2%	7.2%
Network Blue EPO	3.5%	1.6%	2.6%
Tufts EPO	3.7%	6.4%	5.1%
Fallon EPOs	4.1%	2.1%	3.1%
Total composite	3.5%	7.0%	5.3%

* GBS projections based on *paid claims* for all members during CY14 and CY15.
Health Plan projections based on *claims incurred* in CY14 & CY15 for all members *minus the members from the 4 units that withdrew effective 7/1/15.*

WEST SUBURBAN HEALTH GROUP

POLICY PERIOD 7/1/16 - 6/30/17

SCENARIO C

FY17 ALTERNATIVE HEALTH INSURANCE FUNDING SCENARIO

Rate spread between Rate Saver and Benchmark plans is 3.5% to 4%.

Health Plan	12/15 Enrollments		Projected FY17 Rates *		FY17 MONTHLY FUNDING	FY17 ANNUAL FUNDING	% Increase
	Individual	Family	Individual	Family			
<i>HPHC Rate Saver EPO</i>	1,175	1,618	\$ 787.52	\$ 2,052.26	\$ 4,245,893	\$ 50,950,712	7.0%
<i>HPHC EPO Benchmark</i>	6	3	\$ 758.63	\$ 1,980.57	\$ 10,493	\$ 125,922	7.0%
<i>Blue Choice Rate Saver</i>	255	264	\$ 869.98	\$ 2,333.35	\$ 837,849	\$ 10,054,186	3.2%
<i>Blue Choice Benchmark</i>	10	5	\$ 840.05	\$ 2,250.79	\$ 19,654	\$ 235,853	3.2%
<i>Tufts Navigator Rate Saver</i>	431	493	\$ 836.85	\$ 2,192.40	\$ 1,441,536	\$ 17,298,427	5.0%
<i>Tufts Navigator Benchmark</i>	0	0	\$ 807.45	\$ 2,115.75	\$ -	\$ -	5.0%
<i>Fallon Select Rate Saver</i>	585	959	\$ 634.22	\$ 1,709.59	\$ 2,010,511	\$ 24,126,126	3.8%
<i>Fallon Select Benchmark</i>	48	20	\$ 613.46	\$ 1,651.46	\$ 62,475	\$ 749,702	3.8%
<i>Fallon Direct Rate Saver</i>	115	99	\$ 591.66	\$ 1,589.18	\$ 225,370	\$ 2,704,434	3.8%
<i>Fallon Direct Benchmark</i>	26	10	\$ 570.90	\$ 1,536.24	\$ 30,206	\$ 362,470	3.8%
<i>Harvard Pilgrim PPO</i>	21	2	\$ 2,381.40	\$ 5,287.80	\$ 60,585	\$ 727,020	5.0%
TOTALS:	2,672	3,473			\$ 8,944,571	\$ 107,334,851	5.4%

Amount above Scenario A: \$ 1,954,064

Amount below Scenario B: \$ 1,617,483

POLICY PERIOD 7/1/16 - 6/30/17

SCENARIO D

FY17 ALTERNATIVE HEALTH INSURANCE FUNDING SCENARIO

Rate spread between Rate Saver and Benchmark plans is 3.5% to 4%.

Health Plan	12/15 Enrollments		Projected FY17 Rates *		FY17 MONTHLY FUNDING	FY17 ANNUAL FUNDING	% Increase
	Individual	Family	Individual	Family			
<i>HPHC Rate Saver EPO</i>	1,175	1,618	\$ 787.52	\$ 2,052.26	\$ 4,245,893	\$ 50,950,712	7.0%
<i>HPHC EPO Benchmark</i>	6	3	\$ 758.63	\$ 1,980.57	\$ 10,493	\$ 125,922	7.0%
<i>Blue Choice Rate Saver</i>	255	264	\$ 876.72	\$ 2,351.44	\$ 844,344	\$ 10,132,125	4.0%
<i>Blue Choice Benchmark</i>	10	5	\$ 846.56	\$ 2,268.24	\$ 19,807	\$ 237,682	4.0%
<i>Tufts Navigator Rate Saver</i>	431	493	\$ 836.85	\$ 2,192.40	\$ 1,441,536	\$ 17,298,427	5.0%
<i>Tufts Navigator Benchmark</i>	0	0	\$ 807.45	\$ 2,115.75	\$ -	\$ -	5.0%
<i>Fallon Select Rate Saver</i>	585	959	\$ 635.44	\$ 1,712.88	\$ 2,014,384	\$ 24,172,612	4.0%
<i>Fallon Select Benchmark</i>	48	20	\$ 614.64	\$ 1,654.64	\$ 62,596	\$ 751,146	4.0%
<i>Fallon Direct Rate Saver</i>	115	99	\$ 592.80	\$ 1,592.24	\$ 225,804	\$ 2,709,645	4.0%
<i>Fallon Direct Benchmark</i>	26	10	\$ 572.00	\$ 1,539.20	\$ 30,264	\$ 363,168	4.0%
<i>Harvard Pilgrim PPO</i>	21	2	\$ 2,358.72	\$ 5,237.44	\$ 60,008	\$ 720,096	4.0%
TOTALS:	2,672	3,473			\$ 8,955,128	\$ 107,461,535	5.6%

Amount above Scenario A: \$ 2,080,748

Amount below Scenario B: \$ 1,490,799

West Suburban Health Group

POLICY PERIOD 7/1/16 - 6/30/17

SCENARIO E

FY17 ALTERNATIVE HEALTH INSURANCE FUNDING SCENARIO

*Rate spread between Rate Savers and Benchmarks is **8%**. Currently the spread is between 3.5% and 4%.*

Health Plan	12/15 Enrollments		FY17 RATES		FY17 MONTHLY FUNDING	FY17 ANNUAL FUNDING	% Increase in Funding
	Individual	Family	Individual	Family			
<i>HPHC Rate Saver EPO</i>	1,175	1,618	\$ 805.92	\$ 2,100.21	\$ 4,345,096	\$ 52,141,149	9.5%
<i>HPHC EPO Benchmark</i>	6	3	\$ 741.45	\$ 1,932.19	\$ 10,245	\$ 122,943	4.5%
<i>Blue Choice Rate Saver</i>	255	264	\$ 876.72	\$ 2,351.44	\$ 844,344	\$ 10,132,125	4.0%
<i>Blue Choice Benchmark</i>	10	5	\$ 806.58	\$ 2,163.32	\$ 18,882	\$ 226,589	3.9%
<i>Tufts Navigator Rate Saver</i>	431	493	\$ 840.84	\$ 2,202.84	\$ 1,448,400	\$ 17,380,800	5.4%
<i>Tufts Navigator Benchmark</i>	0	0	\$ 773.57	\$ 2,026.61	\$ -	\$ -	0.6%
<i>Fallon Select Rate Saver</i>	585	959	\$ 641.55	\$ 1,729.35	\$ 2,033,753	\$ 24,405,041	5.0%
<i>Fallon Select Benchmark</i>	48	20	\$ 590.23	\$ 1,591.00	\$ 60,151	\$ 721,810.66	4.8%
<i>Fallon Direct Rate Saver</i>	115	99	\$ 598.50	\$ 1,607.55	\$ 227,975	\$ 2,735,699	5.0%
<i>Fallon Direct Benchmark</i>	26	10	\$ 550.62	\$ 1,478.95	\$ 29,106	\$ 349,267	4.4%
<i>Harvard Pilgrim PPO</i>	21	2	\$ 2,426.76	\$ 5,388.52	\$ 61,739	\$ 740,868	7.0%
TOTALS:	2,672	3,473			\$ 9,079,691	\$ 108,956,293	7.0%

Amount above Scenario A: \$ 3,575,506

Amount above Scenario B: \$ 3,959

West Suburban Health Group

POLICY PERIOD 7/1/16 - 6/30/17

SCENARIO F

FY17 ALTERNATIVE HEALTH INSURANCE FUNDING SCENARIO

*Rate spread between Rate Savers and Benchmarks is **8%**. Currently the spread is between 3.5% and 4%.*

Health Plan	12/15 Enrollments		FY17 RATES		FY17 MONTHLY FUNDING	FY17 ANNUAL FUNDING	% Increase in Funding
	Individual	Family	Individual	Family			
<i>HPHC Rate Saver EPO</i>	1,175	1,618	\$ 794.88	\$ 2,071.44	\$ 4,285,574	\$ 51,426,887	8.0%
<i>HPHC EPO Benchmark</i>	6	3	\$ 731.29	\$ 1,905.72	\$ 10,105	\$ 121,259	3.0%
<i>Blue Choice Rate Saver</i>	255	264	\$ 885.15	\$ 2,374.05	\$ 852,462	\$ 10,229,549	5.0%
<i>Blue Choice Benchmark</i>	10	5	\$ 814.34	\$ 2,184.13	\$ 19,064	\$ 228,768	4.9%
<i>Tufts Navigator Rate Saver</i>	431	493	\$ 840.84	\$ 2,202.84	\$ 1,448,400	\$ 17,380,800	5.4%
<i>Tufts Navigator Benchmark</i>	0	0	\$ 773.57	\$ 2,026.61	\$ -	\$ -	0.6%
<i>Fallon Select Rate Saver</i>	585	959	\$ 641.55	\$ 1,729.35	\$ 2,033,753	\$ 24,405,041	5.0%
<i>Fallon Select Benchmark</i>	48	20	\$ 590.23	\$ 1,591.00	\$ 60,151	\$ 721,810.66	4.8%
<i>Fallon Direct Rate Saver</i>	115	99	\$ 598.50	\$ 1,607.55	\$ 227,975	\$ 2,735,699	5.0%
<i>Fallon Direct Benchmark</i>	26	10	\$ 550.62	\$ 1,478.95	\$ 29,106	\$ 349,267	4.4%
<i>Harvard Pilgrim PPO</i>	21	2	\$ 2,413.15	\$ 5,358.30	\$ 61,393	\$ 736,714	6.4%
TOTALS:	2,672	3,473			\$ 9,027,983	\$ 108,335,795	6.4%

Amount above Scenario A: \$ 2,955,008

Amount below Scenario B: \$ 616,539

West Suburban Health Group

POLICY PERIOD 7/1/16 - 6/30/17

SCENARIO G

FY17 ALTERNATIVE HEALTH INSURANCE FUNDING SCENARIO

Rate spread between Rate Savers and Benchmarks is 8%. Currently the spread is between 3.5% and 4%.

Health Plan	12/15 Enrollments		FY17 RATES		FY17 MONTHLY FUNDING	FY17 ANNUAL FUNDING	% Increase in Funding
	Individual	Family	Individual	Family			
<i>HPHC Rate Saver EPO</i>	1,175	1,618	\$ 798.56	\$ 2,081.03	\$ 4,305,415	\$ 51,664,974	8.5%
<i>HPHC EPO Benchmark</i>	6	3	\$ 734.68	\$ 1,914.55	\$ 10,152	\$ 121,820	3.5%
<i>Blue Choice Rate Saver</i>	255	264	\$ 885.15	\$ 2,374.05	\$ 852,462	\$ 10,229,549	5.0%
<i>Blue Choice Benchmark</i>	10	5	\$ 814.34	\$ 2,184.13	\$ 19,064	\$ 228,768	4.9%
<i>Tufts Navigator Rate Saver</i>	431	493	\$ 840.84	\$ 2,202.84	\$ 1,448,400	\$ 17,380,800	5.4%
<i>Tufts Navigator Benchmark</i>	0	0	\$ 773.57	\$ 2,026.61	\$ -	\$ -	0.6%
<i>Fallon Select Rate Saver</i>	585	959	\$ 641.55	\$ 1,729.35	\$ 2,033,753	\$ 24,405,041	5.0%
<i>Fallon Select Benchmark</i>	48	20	\$ 590.23	\$ 1,591.00	\$ 60,151	\$ 721,810.66	4.8%
<i>Fallon Direct Rate Saver</i>	115	99	\$ 598.50	\$ 1,607.55	\$ 227,975	\$ 2,735,699	5.0%
<i>Fallon Direct Benchmark</i>	26	10	\$ 550.62	\$ 1,478.95	\$ 29,106	\$ 349,267	4.4%
<i>Harvard Pilgrim PPO</i>	21	2	\$ 2,419.96	\$ 5,373.41	\$ 61,566	\$ 738,791	6.7%
TOTALS:	2,672	3,473			\$ 9,048,043	\$ 108,576,521	6.7%

Amount above Scenario A: \$ 3,195,734

Amount below Scenario B: \$ 375,813

West Suburban Health Group

POLICY PERIOD 7/1/16 - 6/30/17

Dan Morgado's proposed Scenario

SCENARIO H

FY17 ALTERNATIVE HEALTH INSURANCE FUNDING SCENARIO

Rate spread between Rate Savers and Benchmarks is 8%. Currently the spread is between 3.5% and 4%.

Health Plan	12/15 Enrollments		FY17 RATES		FY17 MONTHLY FUNDING	FY17 ANNUAL FUNDING	% Increase in Funding
	Individual	Family	Individual	Family			
<i>HPHC Rate Saver EPO</i>	1,175	1,618	\$ 798.56	\$ 2,081.03	\$ 4,305,415	\$ 51,664,974	8.5%
<i>HPHC EPO Benchmark</i>	6	3	\$ 734.68	\$ 1,914.55	\$ 10,152	\$ 121,820	3.5%
<i>Blue Choice Rate Saver</i>	255	264	\$ 885.15	\$ 2,374.05	\$ 852,462	\$ 10,229,549	5.0%
<i>Blue Choice Benchmark</i>	10	5	\$ 814.34	\$ 2,184.13	\$ 19,064	\$ 228,768	4.9%
<i>Tufts Navigator Rate Saver</i>	431	493	\$ 840.84	\$ 2,202.84	\$ 1,448,400	\$ 17,380,800	5.4%
<i>Tufts Navigator Benchmark</i>	0	0	\$ 773.57	\$ 2,026.61	\$ -	\$ -	0.6%
<i>Fallon Select Rate Saver</i>	585	959	\$ 638.50	\$ 1,721.12	\$ 2,024,069	\$ 24,288,826	4.5%
<i>Fallon Select Benchmark</i>	48	20	\$ 587.42	\$ 1,583.43	\$ 59,864	\$ 718,373.46	-0.5%
<i>Fallon Direct Rate Saver</i>	115	99	\$ 595.65	\$ 1,599.90	\$ 226,889	\$ 2,722,672	4.5%
<i>Fallon Direct Benchmark</i>	26	10	\$ 548.00	\$ 1,471.90	\$ 28,967	\$ 347,604	-0.5%
<i>Harvard Pilgrim PPO</i>	21	2	\$ 2,415.42	\$ 5,363.34	\$ 61,451	\$ 737,406	6.5%
TOTALS:	2,672	3,473			\$ 9,036,733	\$ 108,440,794	6.5%

Amount above Scenario A: \$ 3,060,007

Amount below Scenario B: \$ 511,540

Amount below Scenario G annual funding: \$ 135,727

West Suburban Health Group

POLICY PERIOD 7/1/16 - 6/30/17

Dan Morgado's proposed Scenario but with Fallon Benchmark at 0% increase

SCENARIO I

FY17 ALTERNATIVE HEALTH INSURANCE FUNDING SCENARIO

*Rate spread between Rate Savers and Benchmarks is **8%**. Currently the spread is between 3.5% and 4%.*

Health Plan	12/15 Enrollments		FY17 RATES		FY17 MONTHLY FUNDING	FY17 ANNUAL FUNDING	% Increase in Funding
	Individual	Family	Individual	Family			
HPHC Rate Saver EPO	1,175	1,618	\$ 798.56	\$ 2,081.03	\$ 4,305,415	\$ 51,664,974	8.5%
HPHC EPO Benchmark	6	3	\$ 734.68	\$ 1,914.55	\$ 10,152	\$ 121,820	3.5%
Blue Choice Rate Saver	255	264	\$ 885.15	\$ 2,374.05	\$ 852,462	\$ 10,229,549	5.0%
Blue Choice Benchmark	10	5	\$ 814.34	\$ 2,184.13	\$ 19,064	\$ 228,768	4.9%
Tufts Navigator Rate Saver	431	493	\$ 840.84	\$ 2,202.84	\$ 1,448,400	\$ 17,380,800	5.4%
Tufts Navigator Benchmark	0	0	\$ 773.57	\$ 2,026.61	\$ -	\$ -	0.6%
Fallon Select Rate Saver	585	959	\$ 638.50	\$ 1,721.12	\$ 2,024,069	\$ 24,288,826	4.5%
Fallon Select Benchmark	48	20	\$ 591.00	\$ 1,591.00	\$ 60,188	\$ 722,256.00	0.0%
Fallon Direct Rate Saver	115	99	\$ 595.65	\$ 1,599.90	\$ 226,889	\$ 2,722,672	4.5%
Fallon Direct Benchmark	26	10	\$ 550.00	\$ 1,480.00	\$ 29,100	\$ 349,200	0.0%
Harvard Pilgrim PPO	21	2	\$ 2,415.42	\$ 5,363.34	\$ 61,451	\$ 737,406	6.5%
TOTALS:	2,672	3,473			\$ 9,037,189	\$ 108,446,273	6.5%

Amount above Scenario A: \$ 3,065,486

Amount below Scenario B: \$ 506,061

Amount below Scenario G annual funding: \$ 130,248

West Suburban Health Group

POLICY PERIOD 7/1/16 - 6/30/17

Health Plan	FY17 RATES	
	Individual	Family
<i>HPHC Rate Saver EPO</i>	\$ 799.00	\$ 2,081.00
<i>HPHC EPO Benchmark</i>	\$ 735.00	\$ 1,915.00
<i>Blue Choice Rate Saver</i>	\$ 885.00	\$ 2,374.00
<i>Blue Choice Benchmark</i>	\$ 814.00	\$ 2,184.00
<i>Tufts Navigator Rate Saver</i>	\$ 841.00	\$ 2,203.00
<i>Tufts Navigator Benchmark</i>	\$ 774.00	\$ 2,027.00
<i>Fallon Select Rate Saver</i>	\$ 639.00	\$ 1,721.00
<i>Fallon Select Benchmark</i>	\$ 591.00	\$ 1,591.00
<i>Fallon Direct Rate Saver</i>	\$ 596.00	\$ 1,600.00
<i>Fallon Direct Benchmark</i>	\$ 550.00	\$ 1,480.00
<i>Harvard Pilgrim PPO</i>	\$ 2,336.00	\$ 5,187.00

**TOWN OF SHREWSBURY
WEST SUBURBAN HEALTH GROUP ACTIVE PLANS 2016-2017**

JUNE PAYROLL CHANGES FOR JULY 1, 2016 OPEN-ENROLLMENT

% PAID TOWN/EMP	PLAN TYPE	TOTAL MONTHLY	TOWN MONTHLY	TOWN 26 P/R BI-WEEKLY*	TOWN 21 P/R BI-WEEKLY**	TOWN WEEKLY*	EMPLOYEE MONTHLY	EMP. 26 P/R BI-WEEKLY*	EMP. 21P/R BI-WEEKLY**	EMPLOYEE WEEKLY*	COBRA
INDEMNITY PLANS											
Harvard Pilgrim PPO											
50/50	FAMILY	\$5,187.00	\$2,593.50	\$1,197.00	\$1,482.00	\$598.50	\$2,593.50	\$1,197.00	\$1,482.00	\$598.50	\$5,290.74
50/50	FAMILY (SS)	\$5,187.00	\$2,593.50	\$1,197.00	\$1,482.00	\$598.50	\$2,593.50	\$1,197.00	\$1,482.00	\$598.50	
50/50	INDIVIDUAL	\$2,336.00	\$1,168.00	\$539.08	\$667.43	\$269.54	\$1,168.00	\$539.08	\$667.43	\$269.54	\$2,382.72
50/50	INDIVIDUAL (SS)	\$2,336.00	\$1,168.00	\$539.08	\$667.43	\$269.54	\$1,168.00	\$539.08	\$667.43	\$269.54	
RATE SAVER HMO PLANS											
Effective 7/1/2014 Rate Saver plans are not available to new Active Employees and Non-Medicare Eligible Retirees											
BLUE OPTIONS RATE SAVER EPO											
60/40	FAMILY	\$2,374.00	\$1,424.40	\$657.42	\$813.94	\$328.71	\$949.60	\$438.28	\$542.63	\$219.14	\$2,421.48
50/50	FAMILY (SS)	\$2,374.00	\$1,187.00	\$547.85	\$678.29	\$273.92	\$1,187.00	\$547.85	\$678.29	\$273.92	
60/40	INDIVIDUAL	\$885.00	\$531.00	\$245.08	\$303.43	\$122.54	\$354.00	\$163.38	\$202.29	\$81.69	\$902.70
50/50	INDIVIDUAL (SS)	\$885.00	\$442.50	\$204.23	\$252.86	\$102.12	\$442.50	\$204.23	\$252.86	\$102.12	
TUFTS NAVIGATOR RATE SAVER EPO											
60/40	FAMILY	\$2,203.00	\$1,321.80	\$610.06	\$755.31	\$305.03	\$881.20	\$406.71	\$503.54	\$203.35	\$2,247.06
50/50	FAMILY (SS)	\$2,203.00	\$1,101.50	\$508.38	\$629.43	\$254.19	\$1,101.50	\$508.38	\$629.43	\$254.19	
60/40	INDIVIDUAL	\$841.00	\$504.60	\$232.89	\$288.34	\$116.45	\$336.40	\$155.26	\$192.23	\$77.63	\$857.82
50/50	INDIVIDUAL (SS)	\$841.00	\$420.50	\$194.08	\$240.29	\$97.04	\$420.50	\$194.08	\$240.29	\$97.04	
HPHC RATE SAVER EPO											
60/40	FAMILY	\$2,081.00	\$1,248.60	\$576.28	\$713.49	\$288.14	\$832.40	\$384.18	\$475.66	\$192.09	\$2,122.62
50/50	FAMILY (SS)	\$2,081.00	\$1,040.50	\$480.23	\$594.57	\$240.12	\$1,040.50	\$480.23	\$594.57	\$240.12	
60/40	INDIVIDUAL	\$799.00	\$479.40	\$221.26	\$273.94	\$110.63	\$319.60	\$147.51	\$182.63	\$73.75	\$814.98
50/50	INDIVIDUAL (SS)	\$799.00	\$399.50	\$184.38	\$228.29	\$92.19	\$399.50	\$184.38	\$228.29	\$92.19	
FALLON SELECT RATE SAVER EPO											
71.5/28.5	FAMILY	\$1,721.00	\$1,230.52	\$567.93	\$703.15	\$283.97	\$490.49	\$226.38	\$280.28	\$113.19	\$1,755.42
50/50	FAMILY (SS)	\$1,721.00	\$860.50	\$397.15	\$491.71	\$198.58	\$860.50	\$397.15	\$491.71	\$198.58	
71.5/28.5	INDIVIDUAL	\$639.00	\$456.89	\$210.87	\$261.08	\$105.44	\$182.12	\$84.05	\$104.07	\$42.03	\$651.78
50/50	INDIVIDUAL (SS)	\$639.00	\$319.50	\$147.46	\$182.57	\$73.73	\$319.50	\$147.46	\$182.57	\$73.73	
FALLON DIRECT RATE SAVER EPO											
76.5/23.5	FAMILY	\$1,600.00	\$1,224.00	\$564.92	\$699.43	\$282.46	\$376.00	\$173.54	\$214.86	\$86.77	\$1,632.00
50/50	FAMILY (SS)	\$1,600.00	\$800.00	\$369.23	\$457.14	\$184.62	\$800.00	\$369.23	\$457.14	\$184.62	
76.5/23.5	INDIVIDUAL	\$596.00	\$455.94	\$210.43	\$260.54	\$105.22	\$140.06	\$64.64	\$80.03	\$32.32	\$607.92
50/50	INDIVIDUAL (SS)	\$596.00	\$298.00	\$137.54	\$170.29	\$68.77	\$298.00	\$137.54	\$170.29	\$68.77	

(SS) REPRESENTS SURVIVING SPOUSE

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**SCHOOL EMPLOYEES PAID ON 21 BI-WEEKLY P/R (5 BI-WEEKLY SUMMER DEDUCTIONS ARE INCLUDED IN THE RATES)

TURN OVER FOR ADDITIONAL RATES

**TOWN OF SHREWSBURY
WEST SUBURBAN HEALTH GROUP ACTIVE PLANS 2016-2017**

JUNE PAYROLL CHANGES FOR JULY 1, 2016 OPEN-ENROLLMENT

% PAID TOWN/EMP	PLAN TYPE	TOTAL MONTHLY	TOWN MONTHLY	TOWN 26 P/R BI-WEEKLY*	TOWN 21 P/R BI-WEEKLY**	TOWN WEEKLY*	EMPLOYEE MONTHLY	EMP. 26 P/R BI-WEEKLY*	EMP. 21P/R BI-WEEKLY**	EMPLOYEE WEEKLY*	COBRA
BENCHMARK HMO PLANS											
BLUE CROSS NETWORK BLUE BENCHMARK											
60/40	FAMILY	\$2,184.00	\$1,310.40	\$604.80	\$748.80	\$302.40	\$873.60	\$403.20	\$499.20	\$201.60	\$2,227.68
50/50	FAMILY (SS)	\$2,184.00	\$1,092.00	\$504.00	\$624.00	\$252.00	\$1,092.00	\$504.00	\$624.00	\$252.00	
60/40	INDIVIDUAL	\$814.00	\$488.40	\$225.42	\$279.09	\$112.71	\$325.60	\$150.28	\$186.06	\$75.14	\$830.28
50/50	INDIVIDUAL (SS)	\$814.00	\$407.00	\$187.85	\$232.57	\$93.92	\$407.00	\$187.85	\$232.57	\$93.92	
TUFTS BENCHMARK											
60/40	FAMILY	\$2,027.00	\$1,216.20	\$561.32	\$694.97	\$280.66	\$810.80	\$374.22	\$463.31	\$187.11	\$2,067.54
50/50	FAMILY (SS)	\$2,027.00	\$1,013.50	\$467.77	\$579.14	\$233.88	\$1,013.50	\$467.77	\$579.14	\$233.88	
60/40	INDIVIDUAL	\$774.00	\$464.40	\$214.34	\$265.37	\$107.17	\$309.60	\$142.89	\$176.91	\$71.45	\$789.48
50/50	INDIVIDUAL (SS)	\$774.00	\$387.00	\$178.62	\$221.14	\$89.31	\$387.00	\$178.62	\$221.14	\$89.31	
HPHC BENCHMARK											
60/40	FAMILY	\$1,915.00	\$1,149.00	\$530.31	\$656.57	\$265.15	\$766.00	\$353.54	\$437.71	\$176.77	\$1,953.30
50/50	FAMILY (SS)	\$1,915.00	\$957.50	\$441.92	\$547.14	\$220.96	\$957.50	\$441.92	\$547.14	\$220.96	
60/40	INDIVIDUAL	\$735.00	\$441.00	\$203.54	\$252.00	\$101.77	\$294.00	\$135.69	\$168.00	\$67.85	\$749.70
50/50	INDIVIDUAL (SS)	\$735.00	\$367.50	\$169.62	\$210.00	\$84.81	\$367.50	\$169.62	\$210.00	\$84.81	
FALLON SELECT BENCHMARK											
73/27	FAMILY	\$1,591.00	\$1,161.43	\$536.04	\$663.67	\$268.02	\$429.57	\$198.26	\$245.47	\$99.13	\$1,622.82
50/50	FAMILY (SS)	\$1,591.00	\$795.50	\$367.15	\$454.57	\$183.58	\$795.50	\$367.15	\$454.57	\$183.58	
73/27	INDIVIDUAL	\$591.00	\$431.43	\$199.12	\$246.53	\$99.56	\$159.57	\$73.65	\$91.18	\$36.82	\$602.82
50/50	INDIVIDUAL (SS)	\$591.00	\$295.50	\$136.38	\$168.86	\$68.19	\$295.50	\$136.38	\$168.86	\$68.19	
FALLON DIRECT BENCHMARK											
78/22	FAMILY	\$1,480.00	\$1,154.40	\$532.80	\$659.66	\$266.40	\$325.60	\$150.28	\$186.06	\$75.14	\$1,509.60
50/50	FAMILY (SS)	\$1,480.00	\$740.00	\$341.54	\$422.86	\$170.77	\$740.00	\$341.54	\$422.86	\$170.77	
78/22	INDIVIDUAL	\$550.00	\$429.00	\$198.00	\$245.14	\$99.00	\$121.00	\$55.85	\$69.14	\$27.92	\$561.00
50/50	INDIVIDUAL (SS)	\$550.00	\$275.00	\$126.92	\$157.14	\$63.46	\$275.00	\$126.92	\$157.14	\$63.46	

(SS) REPRESENTS SURVIVING SPOUSE

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TURN OVER FOR ADDITIONAL RATES

**TOWN OF SHREWSBURY
WEST SUBURBAN HEALTH GROUP ACTIVE PLANS 2015-2016**

JUNE PAYROLL CHANGES FOR JULY 1, 2015 OPEN-ENROLLMENT

% PAID TOWN/EMP	PLAN TYPE	TOTAL MONTHLY	TOWN MONTHLY	TOWN 26 P/R BI-WEEKLY*	TOWN 21 P/R BI-WEEKLY**	TOWN WEEKLY*	EMPLOYEE MONTHLY	EMP. 26 P/R BI-WEEKLY*	EMP. 21P/R BI-WEEKLY**	EMPLOYEE WEEKLY*	COBRA
INDEMNITY PLANS											
Harvard Pilgrim PPO											
50/50	FAMILY	\$5,036.00	\$2,518.00	\$1,162.15	\$1,438.86	\$581.08	\$2,518.00	\$1,162.15	\$1,438.86	\$581.08	\$5,136.72
50/50	FAMILY (SS)	\$5,036.00	\$2,518.00	\$1,162.15	\$1,438.86	\$581.08	\$2,518.00	\$1,162.15	\$1,438.86	\$581.08	
50/50	INDIVIDUAL	\$2,268.00	\$1,134.00	\$523.38	\$648.00	\$261.69	\$1,134.00	\$523.38	\$648.00	\$261.69	\$2,313.36
50/50	INDIVIDUAL (SS)	\$2,268.00	\$1,134.00	\$523.38	\$648.00	\$261.69	\$1,134.00	\$523.38	\$648.00	\$261.69	
RATE SAVER HMO PLANS											
Effective 7/1/2014 Rate Saver plans are not available to new Active Employees and Non-Medicare Eligible Retirees											
BLUE OPTIONS RATE SAVER EPO											
60/40	FAMILY	\$2,261.00	\$1,356.60	\$626.12	\$775.20	\$313.06	\$904.40	\$417.42	\$516.80	\$208.71	\$2,306.22
50/50	FAMILY (SS)	\$2,261.00	\$1,130.50	\$521.77	\$646.00	\$260.88	\$1,130.50	\$521.77	\$646.00	\$260.88	
60/40	INDIVIDUAL	\$843.00	\$505.80	\$233.45	\$289.03	\$116.72	\$337.20	\$155.63	\$192.69	\$77.82	\$859.86
50/50	INDIVIDUAL (SS)	\$843.00	\$421.50	\$194.54	\$240.86	\$97.27	\$421.50	\$194.54	\$240.86	\$97.27	
TUFTS NAVIGATOR RATE SAVER EPO											
60/40	FAMILY	\$2,088.00	\$1,252.80	\$578.22	\$715.89	\$289.11	\$835.20	\$385.48	\$477.26	\$192.74	\$2,129.76
50/50	FAMILY (SS)	\$2,088.00	\$1,044.00	\$481.85	\$596.57	\$240.92	\$1,044.00	\$481.85	\$596.57	\$240.92	
60/40	INDIVIDUAL	\$797.00	\$478.20	\$220.71	\$273.26	\$110.35	\$318.80	\$147.14	\$182.17	\$73.57	\$812.94
50/50	INDIVIDUAL (SS)	\$797.00	\$398.50	\$183.92	\$227.71	\$91.96	\$398.50	\$183.92	\$227.71	\$91.96	
HPHC RATE SAVER EPO											
60/40	FAMILY	\$1,918.00	\$1,150.80	\$531.14	\$657.60	\$265.57	\$767.20	\$354.09	\$438.40	\$177.05	\$1,956.36
50/50	FAMILY (SS)	\$1,918.00	\$959.00	\$442.62	\$548.00	\$221.31	\$959.00	\$442.62	\$548.00	\$221.31	
60/40	INDIVIDUAL	\$736.00	\$441.60	\$203.82	\$252.34	\$101.91	\$294.40	\$135.88	\$168.23	\$67.94	\$750.72
50/50	INDIVIDUAL (SS)	\$736.00	\$368.00	\$169.85	\$210.29	\$84.92	\$368.00	\$169.85	\$210.29	\$84.92	
FALLON SELECT RATE SAVER EPO											
71.5/28.5	FAMILY	\$1,647.00	\$1,177.61	\$543.51	\$672.92	\$271.76	\$469.40	\$216.64	\$268.23	\$108.32	\$1,679.94
50/50	FAMILY (SS)	\$1,647.00	\$823.50	\$380.08	\$470.57	\$190.04	\$823.50	\$380.08	\$470.57	\$190.04	
71.5/28.5	INDIVIDUAL	\$611.00	\$436.87	\$201.63	\$249.64	\$100.82	\$174.14	\$80.37	\$99.51	\$40.19	\$623.22
50/50	INDIVIDUAL (SS)	\$611.00	\$305.50	\$141.00	\$174.57	\$70.50	\$305.50	\$141.00	\$174.57	\$70.50	
FALLON DIRECT RATE SAVER EPO											
76.5/23.5	FAMILY	\$1,531.00	\$1,171.22	\$540.56	\$669.27	\$270.28	\$359.79	\$166.05	\$205.59	\$83.03	\$1,561.62
50/50	FAMILY (SS)	\$1,531.00	\$765.50	\$353.31	\$437.43	\$176.65	\$765.50	\$353.31	\$437.43	\$176.65	
76.5/23.5	INDIVIDUAL	\$570.00	\$436.05	\$201.25	\$249.17	\$100.63	\$133.95	\$61.82	\$76.54	\$30.91	\$581.40
50/50	INDIVIDUAL (SS)	\$570.00	\$285.00	\$131.54	\$162.86	\$65.77	\$285.00	\$131.54	\$162.86	\$65.77	

(SS) REPRESENTS SURVIVING SPOUSE

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**TOWN OF SHREWSBURY
WEST SUBURBAN HEALTH GROUP ACTIVE PLANS 2015-2016**

JUNE PAYROLL CHANGES FOR JULY 1, 2015 OPEN-ENROLLMENT

% PAID TOWN/EMP	PLAN TYPE	TOTAL MONTHLY	TOWN MONTHLY	TOWN 26 P/R BI-WEEKLY*	TOWN 21 P/R BI-WEEKLY**	TOWN WEEKLY*	EMPLOYEE MONTHLY	EMP. 26 P/R BI-WEEKLY*	EMP. 21P/R BI-WEEKLY**	EMPLOYEE WEEKLY*	COBRA
BENCHMARK HMO PLANS											
BLUE CROSS NETWORK BLUE BENCHMARK											
60/40	FAMILY	\$2,181.00	\$1,308.60	\$603.97	\$747.77	\$301.98	\$872.40	\$402.65	\$498.51	\$201.32	\$2,224.62
50/50	FAMILY (SS)	\$2,181.00	\$1,090.50	\$503.31	\$623.14	\$251.65	\$1,090.50	\$503.31	\$623.14	\$251.65	
60/40	INDIVIDUAL	\$814.00	\$488.40	\$225.42	\$279.09	\$112.71	\$325.60	\$150.28	\$186.06	\$75.14	\$830.28
50/50	INDIVIDUAL (SS)	\$814.00	\$407.00	\$187.85	\$232.57	\$93.92	\$407.00	\$187.85	\$232.57	\$93.92	
TUFTS BENCHMARK											
60/40	FAMILY	\$2,015.00	\$1,209.00	\$558.00	\$690.86	\$279.00	\$806.00	\$372.00	\$460.57	\$186.00	\$2,055.30
50/50	FAMILY (SS)	\$2,015.00	\$1,007.50	\$465.00	\$575.71	\$232.50	\$1,007.50	\$465.00	\$575.71	\$232.50	
60/40	INDIVIDUAL	\$769.00	\$461.40	\$212.95	\$263.66	\$106.48	\$307.60	\$141.97	\$175.77	\$70.98	\$784.38
50/50	INDIVIDUAL (SS)	\$769.00	\$384.50	\$177.46	\$219.71	\$88.73	\$384.50	\$177.46	\$219.71	\$88.73	
HPHC BENCHMARK											
60/40	FAMILY	\$1,851.00	\$1,110.60	\$512.58	\$634.63	\$256.29	\$740.40	\$341.72	\$423.09	\$170.86	\$1,888.02
50/50	FAMILY (SS)	\$1,851.00	\$925.50	\$427.15	\$528.86	\$213.58	\$925.50	\$427.15	\$528.86	\$213.58	
60/40	INDIVIDUAL	\$709.00	\$425.40	\$196.34	\$243.09	\$98.17	\$283.60	\$130.89	\$162.06	\$65.45	\$723.18
50/50	INDIVIDUAL (SS)	\$709.00	\$354.50	\$163.62	\$202.57	\$81.81	\$354.50	\$163.62	\$202.57	\$81.81	
FALLON SELECT BENCHMARK											
73/27	FAMILY	\$1,591.00	\$1,161.43	\$536.04	\$663.67	\$268.02	\$429.57	\$198.26	\$245.47	\$99.13	\$1,622.82
50/50	FAMILY (SS)	\$1,591.00	\$795.50	\$367.15	\$454.57	\$183.58	\$795.50	\$367.15	\$454.57	\$183.58	
73/27	INDIVIDUAL	\$591.00	\$431.43	\$199.12	\$246.53	\$99.56	\$159.57	\$73.65	\$91.18	\$36.82	\$602.82
50/50	INDIVIDUAL (SS)	\$591.00	\$295.50	\$136.38	\$168.86	\$68.19	\$295.50	\$136.38	\$168.86	\$68.19	
FALLON DIRECT BENCHMARK											
78/22	FAMILY	\$1,480.00	\$1,154.40	\$532.80	\$659.66	\$266.40	\$325.60	\$150.28	\$186.06	\$75.14	\$1,509.60
50/50	FAMILY (SS)	\$1,480.00	\$740.00	\$341.54	\$422.86	\$170.77	\$740.00	\$341.54	\$422.86	\$170.77	
78/22	INDIVIDUAL	\$550.00	\$429.00	\$198.00	\$245.14	\$99.00	\$121.00	\$55.85	\$69.14	\$27.92	\$561.00
50/50	INDIVIDUAL (SS)	\$550.00	\$275.00	\$126.92	\$157.14	\$63.46	\$275.00	\$126.92	\$157.14	\$63.46	

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TURN OVER FOR ADDITIONAL RATES

West Suburban Health Group

Possible Plan Design Changes for 7/1/16

HMO

WSHG Fallon Benchmark	
Plan Design Feature	Current co-pays
Deductible	
<i>Per member</i>	\$250
<i>Family of 2</i>	\$500
<i>Not-to-exceed per family</i>	\$750
Inpatient copay	\$300 Mental/SubAbuse-no copay
Outpatient surgery copay	\$150
Specialist copays	\$35
Rx copays (Mail copays are 2.0 x Retail except for Tier 3)	\$10/25/50 Retail; \$20/50/110 Mail.

GIC	
Plan Design Feature	Co-pays on 7/1/15
Deductible	
<i>Per member</i>	\$300
<i>Family of 2</i>	\$600
<i>Not-to-exceed per family</i>	\$900
Inpatient copay	\$250/500/1500 *
Outpatient surgery copay	\$250
Specialist copays	\$30/60/90 *
Rx copays (Mail copays are 2.5 x Retail)	\$10/30/65 Retail; \$25/75/165 Mail.

Fallon	
% change for WSHG	Claims Decrement for WSHG
-0.80%	0.992
-0.50%	0.995
-0.20%	0.998
-1.20%	0.988
-0.90%	0.991

Total Estimated Savings from moving to GIC Benchmark plan design:

-3.55%	0.964
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* When GIC has tiered copays and the WSHG does not, the WSHG employers may use Ch. 32B, Section 21-22 to bargain to the middle co-pay tier.

West Suburban Health Group

Possible Plan Design Changes for 7/1/16

HMO

WSHG Benchmark Plan (ChoiceNet)	
<i>Plan Design Feature</i>	<i>Current co-pays</i>
Deductible	
<i>Per member</i>	\$250
<i>Family of 2</i>	\$500
<i>Not-to-exceed per family</i>	\$750
Inpatient copay*	\$300/300/700 Mental Sub Abuse is \$200
Outpatient surgery copay	\$150
Specialist copays	\$25/35/45
Rx copays (Mail copays are 2.0 x Retail except for Tier 3)	\$10/25/50 Retail; \$20/50/110 Mail.

GIC	
<i>Plan Design Feature</i>	<i>Co-pays on 7/1/15</i>
Deductible	
<i>Per member</i>	\$300
<i>Family of 2</i>	\$600
<i>Not-to-exceed per family</i>	\$900
Inpatient copay	\$250/500/1500
Outpatient surgery copay	\$250
Specialist copays	\$30/60/90
Rx copays (Mail copays are 2.5 x Retail)	\$10/30/65 Retail; \$25/75/165 Mail.

HPHC	
% change for WSHG	Claims Decrement for WSHG
-0.74%	0.9926
-0.29%	0.9971
-0.19%	0.9981
-0.88%	0.9912
-0.62%	0.9938

Total Est. Savings from moving to GIC Benchmark plan design - Computed Overall Priced Overall†

-2.69%	0.9731
-2.55%	0.9745

†The difference is not the same when each decrement is taken separately due to interdependencies in the pricing model

*Pricing assumes HPHC ChoiceNet claims distribution and cost relativities

West Suburban Health Group

Possible Plan Design Changes for 7/1/16

HMO

WSHG Tufts Navigator Benchmark Plan	
Plan Design Feature	Current co-pays
Deductible	
<i>Per member</i>	\$250
<i>Family of 2</i>	\$500
<i>Not-to-exceed per family</i>	\$750
Inpatient copay	\$300/700 Mental /Sub Abuse is \$300
Outpatient surgery copay	\$150
Specialist copays	\$35
Rx copays (Mail copays are 2.0 x Retail except for Tier 3)	\$10/25/50 Retail; \$20/50/110 Mail.

GIC	
Plan Design Feature	Co-pays on 7/1/15
Deductible	
<i>Per member</i>	\$300
<i>Family of 2</i>	\$600
<i>Not-to-exceed per family</i>	\$900
Inpatient copay	\$250/500/1500
Outpatient surgery copay	\$250
Specialist copays	\$30/60/90
Rx copays (Mail copays are 2.5 x Retail)	\$10/30/65 Retail; \$25/75/165 Mail.

TUFTS	
% change for WSHG	Claims Decrement for WSHG
-0.66%	0.9934
-0.34%	0.9966
N/A	N/A
-2.67%	0.9733
-1.10%	0.9890
-1.41%	0.9859
-1.00%	0.9900

for \$500/\$750

for \$500/\$1500

for \$60/no tiers

Total EST. Savings from moving to GIC Benchmark plan design but with \$500/\$750 inpt. co-pays:

-4.43%	0.956
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Total EST. Savings from moving to GIC Benchmark plan design but with \$500/\$1500 inpt. co-pays:

-6.67%	0.933
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West Suburban Health Group

Possible Plan Design Changes for 7/1/16

HMO

WSHG Network Blue Benchmark		GIC		BCBS	
Plan Design Feature	Current co-pays	Plan Design Feature	Co-pays on 7/1/15	% change for WSHG	Claims Decrement for WSHG
Deductible		Deductible			
<i>Per member</i>	\$250	<i>Per member</i>	\$300	-0.70%	0.993
<i>Family of 2</i>	\$500	<i>Family of 2</i>	\$600		
<i>Not-to-exceed per family</i>	\$750	<i>Not-to-exceed per family</i>	\$900		
Inpatient copay	\$300/700 Mental Sub Abuse is \$300	Inpatient copay	\$250/500/1500	-0.10%	0.999
Outpatient surgery copay	\$150	Outpatient surgery copay	\$250	-0.30%	0.997
Specialist copays	\$35	Specialist copays	\$30/60/90	-0.30%	0.997
Rx copays (Mail copays are 2.0 x Retail except for Tier 3)	\$10/25/50 Retail; \$20/50/110 Mail.	Rx copays (Mail copays are 2.5 x Retail)	\$10/30/65 Retail; \$25/75/165 Mail.	-0.90%	0.991

Total Est. Savings from moving to GIC Benchmark plan design:

-2.28%	0.977
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