

**City of Seabrook
2016-2017 Rates - Option 1**

**** The census below reflects a forecast of most migrating back to the CORE Plan**

Enrollment		Unit Costs				Total Employee Cost			
Buy Up Plan	Full Time Employees	Medical Rate	City Contribution (\$)	City Contribution (%)	Employee Contribution (\$)	Total Employee Contribution Monthly (\$)	Per Pay Period	Change From Current Monthly Core (\$)	Change From Current Core Monthly (%)
PPO Plan \$ 750 Ind / 80% / \$3,000 OOP									
Employee	14	\$646.02	\$583.14	90.3%	\$62.88	\$62.88	\$31.44	\$37.80	150.7%
+ Spouse	1	\$974.19	\$527.60	54.2%	\$446.59	\$509.47	\$254.73	\$162.51	46.8%
+ Children	2	\$544.17	\$294.80	54.2%	\$249.37	\$312.25	\$156.12	\$107.37	52.4%
+ Family	2	\$1,426.15	\$772.37	54.2%	\$653.78	\$716.66	\$358.33	\$220.36	44.4%
Premium Contributions	14	\$167,509.32	\$129,911.04	77.6%	\$37,598.28				

Enrollment		Unit Costs				Total Employee Cost			
Core Plan	Full Time Employees	Medical Rate	City Contribution (\$)	City Contribution (%)	Employee Contribution (\$)	Total Employee Contribution Monthly (\$)	Per Pay Period	Change From Current Monthly Core (\$)	Change From Current Core Monthly (%)
PPO Plan \$1,500 Ind / 80% / \$3,000 OOP									
Employee	56	\$583.14	\$583.14	100.0%	\$0.00	\$0.00	\$0.00	\$0.00	0.0%
+ Spouse	2	\$879.34	\$527.60	60.0%	\$351.74	\$351.74	\$175.87	\$61.46	21.2%
+ Children	10	\$491.34	\$294.80	60.0%	\$196.54	\$196.54	\$98.27	\$34.40	21.2%
+ Family	7	\$1,287.29	\$772.37	60.0%	\$514.92	\$514.92	\$257.46	\$89.98	21.2%
Premium Contributions	56	\$580,067.40	\$504,788.38	87.0%	\$75,279.02				

Enrollment		Unit Costs							Total Employee Cost			
HSA Plan	Full Time Employees	Medical Rate	HSA Contribution	Total Rate With HSA	City Contribution of Medical Rate	City Contribution of HSA	Total Contribution With HSA	City Contribution of Medical Rate (%)	Employee Contribution (\$)	Total Employee Contribution Monthly (\$)	Change From Current Monthly Core (\$)	Change From Current Core Monthly (%)
\$3,500 Ind / 100% / \$0 OOP												
Employee	11	\$448.07	\$104.17	\$552.24	\$448.07	\$104.17	\$552.24	100.0%	\$0.00	\$0.00	\$0.00	0.0%
+ Spouse	1	\$675.71	\$104.17	\$779.88	\$405.43	\$104.17	\$509.59	60.0%	\$270.28	\$270.28	\$50.72	23.1%
+ Children	2	\$377.45	\$104.17	\$481.62	\$226.47	\$104.17	\$330.64	60.0%	\$150.98	\$150.98	\$28.32	23.1%
+ Family	1	\$989.20	\$104.17	\$1,093.37	\$593.52	\$104.17	\$697.69	60.0%	\$395.68	\$395.68	\$74.24	23.1%
Premium Contributions	11	\$88,182.96	\$18,750.00	\$106,932.96	\$76,567.87	\$18,750.00	\$95,317.87	86.8%	\$11,615.09			
HSA Contributions \$1,250 Individual, \$2,500 Family		1250.04										

All Plans	Full Time Employees	Total Medical Cost	City Contribution (\$)	City Contribution (%)	Employee Contribution (\$)
Total Contributions - All Plans	81	\$854,509.68	\$730,017.29	85.4%	\$124,492.39
\$ Change from Current		\$97,607.28	\$90,830.90		\$6,775.99
% Change from Current		12.90%	14.21%		5.76%

\$97,606.90

BlueCross BlueShield MM03	BlueCross BlueShield MM14	BlueCross BlueShield MMH9 HSA
Renegotiated Renewal	Renegotiated Renewal	Renegotiated Renewal
\$646.02	\$583.14	\$448.07
\$1,620.21	\$1,462.48	\$1,123.78
\$1,190.19	\$1,074.48	\$825.52
\$2,072.17	\$1,870.43	\$1,437.27