

\$2,000/\$4,000 Deductible Plan (Alternate 1)

Plan Assumptions	Amount	ER Contrib		
Annualized Renewal Premium Without HRA	\$3,119,533.44	\$2,750,499.26		
Percentage of Premium Savings	4.36%			
Annualized Premium for New Insurance Plan	\$2,994,752.11	\$2,640,478.33		
Number of Single plans	73	87.5%	90.0%	
Number of Employee + 1 plans	-	0.0%	0.0%	
Number of Employee + Child	-	0.0%	0.0%	
Number of Family plans	143	87.5%	90.0%	
Total number of covered employees	216	87.5%	90.0%	

Deductible Cost Sharing	Deductible HR/	Deductible EE	Total Ded	
Single	\$ 500	\$ 1,500	\$ 2,000	
Employee + 1		\$ -	\$ -	
Employee plus child		\$ -	\$ -	
Family	\$ 1,000	\$ 3,000	\$ 4,000	

HRA Plan Service Fees			
Minimum Administration Fee			
Monthly Administration - per employee per month	\$ -	*Auxiant Already Charges the City \$4.25 pepm	
Debit Card Fee	\$ -		
First Time Set Up Fee	\$ -		

Savings & Costs Report

Premiums/Reimbursements/Fees	Employer Reimbursement Assumptions			
Estimated Annualized Cost Items	HRA Funds Reimbursed to Employees	HRA Funds Reimbursed to Employees	HRA Funds Reimbursed to Employees	HRA Funds Reimbursed to Employees
	25%	50%	75%	100%
New Insurance Plan Premium (less EE contrib)	\$2,640,478.34	\$2,640,478.34	\$2,640,478.34	\$2,640,478.34
Health Reimbursement Arrangement Service Fees	\$0.00	\$0.00	\$0.00	\$0.00
Amount of Reimbursements to Employees	\$44,875.00	\$89,750.00	\$134,625.00	\$179,500.00
Total Plan Costs (premiums/reimbursements/fees)	\$2,685,353.34	\$2,730,228.34	\$2,775,103.34	\$2,819,978.34

Estimated Savings & Cost Items	Employer Savings/Cost Analysis			
Current Plan Insurance Renewal Premium	\$2,750,499.26	\$2,750,499.26	\$2,750,499.26	\$2,750,499.26
New Insurance Plan-Total Plan Costs (premiums/reimbursements/fees)	\$2,685,353.34	\$2,730,228.34	\$2,775,103.34	\$2,819,978.34
Estimated Employer Net Savings	\$65,145.92	\$20,270.92	(\$24,604.08)	(\$69,479.08)

Analysis is valid for 30 days from the date of preparation