

Browning Public Schools Self-Funded & Market Analysis				
<div><div><div>Leavitt Group</div><div>/Administrator</div></div><div>Plan</div></div>		Joint Powers Trust (JPT)		
		Current	Renewal	Renewal TLO
	MONTHLY FEES (PEPM)	\$35.45	\$36.97	\$36.97
	Administration Fees			
	Medical	\$30.45	\$31.97	\$31.97
	Dental	\$2.00	\$2.00	\$2.00
	Vision	\$2.00	\$2.00	\$2.00
	Cobra	\$1.00	\$1.00	\$1.00
	FSA Administration	\$6.00	\$6.00	\$6.00
	Out-of-Network Shared Savings	25%	25%	25%
	Utilization & Care Management			
	Utilization Management	\$2.50	\$2.60	\$2.60
	Case Management	\$2.57	\$2.72	\$2.72
	Maternity Case Management	\$390/case	\$390/case	\$390/case
	Network & Access			
	First Choice	\$5.20	\$5.20	\$5.20
	ELAP OON (w/legal defense)	NA	25% of savings	25% of savings
	Wellvia Telemedicine (\$35 Co-Pay)	\$1.90	\$1.90	\$1.90
	PEPM Total Administration Costs	\$53.62	\$55.39	\$55.39
214	Monthly Administration Costs	\$11,474.68	\$11,853.46	\$11,853.46
Total Annual Administration Costs		\$137,696.16	\$142,241.52	\$142,241.52
	Specific Stop Loss Deductible	\$95,000.00	\$95,000.00	\$95,000.00
	Contract Type	24/12	24/12	24/12
	Specific Premium			
	Composite	\$416.06	\$445.18	\$454.73
214	Monthly Specific Premium	\$89,036.84	\$95,268.52	\$97,312.22
	Annual Specific Premium	\$1,068,442.08	\$1,143,222.24	\$1,362,371.08
	Annual Aggregate Premium (\$2.36 PEPM)	\$6,060.48	\$6,060.48	\$15,009.96
Total Annual Stop Loss Costs		\$1,074,502.56	\$1,149,282.72	\$1,377,381.04
A.	Total Annual Fixed Costs	\$1,212,198.72	\$1,291,524.24	\$1,519,622.56
	Aggregate Factors (Includes)			
	Contract Type	24/12	24/12	24/12
214	Composite	\$982.57	\$1,139.78	\$1,139.78
B.	Est. Aggregate Attachment Point (120%)	\$2,523,239.76	\$2,926,955.04	\$2,926,955.04
C.	Expected Claims (100%)	\$2,102,699.80	\$2,439,129.20	\$2,439,129.20
Total Annualized Expected Costs (A+C)		\$3,314,898.52	\$3,730,653.44	\$3,958,751.76
Change From Current Expected Costs			12.5%	19.4%
Total Annualized Maximum Costs (A+B)		\$3,735,438.48	\$4,218,479.28	\$4,446,577.60
Change From Current Maximum Costs			12.9%	19.0%

PEPM Comparson to Current Funding			
Total Annualized Expected Costs (A+C)	\$1,290.85	\$1,452.75	\$1,541.57
Compared to Current Funding (\$1,479.14)	-12.7%	-1.8%	4.2%
Total Annualized Maximum Costs (A+B)	\$1,454.61	\$1,642.71	\$1,731.53
Compared to Current Funding (\$1,479.14)	-1.7%	11.1%	17.1%

Composite Premium	\$1,479.14		
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Composite Premium by Benefit	Current Funding	Renewal (Expect)	Renewal (Expect)
Medical / RX	\$1,431.14	\$1,452.75	\$1,541.57
Dental	\$42.00	\$42.00	\$42.00
Vision	\$6.00	\$6.00	\$6.00
Total	\$1,479.14	\$1,500.75	\$1,589.57
Compared to Current Funding (\$1,479.14)		1.46%	5.92%
		Renewal (Max)	Renewal (Max)
		\$1,642.71	\$1,731.53
		\$42.00	\$42.00
		\$6.00	\$6.00
		\$1,690.71	\$1,779.53
Compared to Current Funding (\$1,479.14)		14.30%	20.31%