

Oak Park Elementary School District 97
Insurance Premiums & Contributions
2013 vs 2014 Option (Based on 2013 BA Cost Formula)

4 Tier Rates at +6% / ER Contribution 100% Single BA / 60% Family

PPO		2013-2014		2014 -2015		Differential
		Monthly EE Share	Monthly EE Share	Monthly EE Share	Monthly EE Share	
Employee Only	127	\$ 172.94	\$ 208.90	\$ 35.96		
Employee + Spouse	27	\$ 524.66	\$ 539.44	\$ 14.78		
Employee + Child(ren)	15	\$ 524.66	\$ 479.40	\$ (45.26)		
Family	<u>30</u>	\$ 1,089.18	\$ 1,260.66	\$ 171.48		
	199					
HSA		Monthly EE Share	Monthly EE Share			
Employee Only	8	\$ 99.13	\$ 130.66	\$ 31.53		
Employee + Spouse	1	\$ 374.22	\$ 338.58	\$ (35.64)		
Employee + Child(ren)	1	\$ 374.22	\$ 286.87	\$ (87.35)		
Family	<u>7</u>	\$ 879.14	\$ 963.12	\$ 83.98		
	17					
BAHMO		Monthly EE Share	Monthly EE Share			
Employee Only	226	\$ -	\$ -	\$ -		
Employee + Spouse	54	\$ 123.00	\$ 116.06	\$ (6.94)		
Employee + Child(ren)	48	\$ 123.00	\$ 73.14	\$ (49.86)		
Family	<u>91</u>	\$ 531.49	\$ 632.63	\$ 101.14		
	419					
HMOI		Monthly EE Share	Monthly EE Share			
Employee Only	0	\$ -	\$ -	\$ -		
Employee + Spouse	0	\$ 172.18	\$ 116.06	\$ (56.12)		
Employee + Child(ren)	0	\$ 172.18	\$ 73.14	\$ (99.04)		
Family	<u>0</u>	\$ 600.32	\$ 632.62	\$ 32.30		

Oak Park Elementary School District 97
 2014-2015 Insurance Premiums & Contributions
 4 Tier Rates at 6% - ER Contribution based on 100% Single BA and 60% Family BA

PPO	Monthly EE Share	Monthly ER Share	Total Monthly	Annual EE Share	Annual ER Share	Total Annual	EE Share	Board Share	Board Share
Employee Only	127 \$ 208.90	\$ 532.33	\$ 741.23	\$ 2,506.80	\$ 6,387.96	\$ 8,894.76	28.18%	71.82%	\$ 811,270.92
Employee + Spouse	27 \$ 539.44	\$ 948.94	\$ 1,488.38	\$ 6,473.33	\$ 11,387.23	\$ 17,860.56	36.24%	63.76%	\$ 307,455.26
Employee + Child(ren)	15 \$ 479.40	\$ 948.94	\$ 1,428.34	\$ 5,752.80	\$ 11,387.28	\$ 17,140.08	33.56%	66.44%	\$ 170,809.20
Family	<u>30</u> \$ 1,260.66	\$ 948.94	\$ 2,209.60	\$ 15,127.92	\$ 11,387.28	\$ 26,515.20	57.05%	42.95%	\$ 341,618.40
199									\$ 1,631,153.78
H S A	Monthly EE Share	Monthly ER Share	Total Monthly	Annual EE Share	Annual ER Share	Total Annual	EE Share	Board Share	Board Share
Employee Only	8 \$ 130.66	\$ 532.33	\$ 662.99	\$ 1,567.92	\$ 6,387.96	\$ 7,955.88	19.71%	80.29%	\$ 51,103.68
Employee + Spouse	1 \$ 338.58	\$ 948.94	\$ 1,287.52	\$ 4,062.96	\$ 11,387.28	\$ 15,450.24	26.30%	73.70%	\$ 11,387.28
Employee + Child(ren)	1 \$ 286.87	\$ 948.94	\$ 1,235.81	\$ 3,442.44	\$ 11,387.28	\$ 14,829.72	23.21%	76.79%	\$ 11,387.28
Family	<u>7</u> \$ 963.12	\$ 948.94	\$ 1,912.06	\$ 11,557.44	\$ 11,387.28	\$ 22,944.72	50.37%	49.63%	\$ 79,710.96
17									\$ 153,589.20
BAHMO	Monthly EE Share	Monthly ER Share	Total Monthly	Annual EE Share	Annual ER Share	Total Annual	EE Share	Board Share	Board Share
Employee Only	226 \$ -	\$ 532.33	\$ 532.33	\$ -	\$ 6,387.96	\$ 6,387.96	0.00%	100.00%	\$ 1,443,678.96
Employee + Spouse	54 \$ 116.06	\$ 948.94	\$ 1,065.00	\$ 1,392.72	\$ 11,387.28	\$ 12,780.00	10.90%	89.10%	\$ 614,913.12
Employee + Child(ren)	48 \$ 73.14	\$ 948.94	\$ 1,022.08	\$ 877.68	\$ 11,387.28	\$ 12,264.96	7.16%	92.84%	\$ 546,589.44
Family	<u>91</u> \$ 632.62	\$ 948.94	\$ 1,581.56	\$ 7,591.44	\$ 11,387.28	\$ 18,978.72	40.00%	60.00%	\$ 1,036,242.48
419									\$ 3,641,424.00
									Board Share
									2014 \$ 5,426,166.98
									2013 \$ 5,198,018.00

4.39%