



**Sheridan SD - Illustration of District Costs & Savings with HRAs for 2015-16**

<u>Plan</u>		<u>Annualized SD Costs</u>	<u>Savings from Current</u>	<u>Savings as % of Current 2015-16 Costs</u>
<b>Current Cost of Premium And H.S.A</b>		<b>\$ 1,055,664</b>		
<b>Cost of Tiered G and HRA Custom for STW and SYN</b>		<b>\$ 879,321</b>		
<b>Each utilization point</b>		<b>\$ 4,685</b>		
<b>HRA utilization</b>	<b>10%</b>	<b>\$ 944,887</b>	<b>\$ 110,777</b>	<b>10.5%</b>
<b>HRA utilization</b>	<b>15%</b>	<b>\$ 968,309</b>	<b>\$ 87,355</b>	<b>8.3%</b>
<b>HRA utilization</b>	<b>20%</b>	<b>\$ 991,732</b>	<b>\$ 63,932</b>	<b>6.1%</b>
<b>HRA utilization</b>	<b>25%</b>	<b>\$ 1,015,155</b>	<b>\$ 40,509</b>	<b>3.8%</b>
<b>Break Even HRA utilization</b>	<b>33.65%</b>	<b>\$ 1,055,664</b>	<b>\$ -</b>	<b>0.0%</b>

*Custom Statewide plan design : \$400 Individual / \$800 2-Party/ \$1,200 Family deductible*  
*Custom Synergy plan design : \$300 Individual / \$600 2-Party/ \$900 Family deductible*  
*Custom Statewide Max Plan Out-of-Pocket \$3,000 Individual / \$6,000 2-Party / \$9,000 Family*  
*Custom Synergy Max Plan Out-of-Pocket \$2,600 Individual / \$5,200 2-Party / \$7,800 Family*

**School district savings accounts for \$18,720 in Waldo consulting and HRA administration fees**

\* 2015-16 H.S.A total annual contribution is \$93,226