

2020 Kaiser Renewal Increase- 4.0%

Subsidy calculated on \$12,250/# of participants
rounded to \$98 x 125=\$12,250 monthly
Current Eligible Members as of August 1, 2020

	Signature Mt. Vernon New Rate 72-5476	Signature Mt. Vernon	
Kaiser	\$ 1,304.35	\$ 1,304.35	
GDS - MD/Dental Indemnity	\$ 35.24	\$ 35.24	
Disability	\$ 15.50	\$ 15.50	
Life & AD&D	\$ 10.88	\$ 10.88	Subsidy
Insurance costs	\$ 1,365.97	\$ 1,365.97	\$155.97 - \$98 subsidy = 57.97
Administrative Expense	\$ 114.00	\$ 114.00	Subsidy
Cost to Fund	\$ 1,479.97	\$ 1,479.97	\$155.97 - \$98 subsidy = 57.97
Employer Amount Currently Received	\$ 652.00	\$ 804.00	
Employee Amount Currently Received	\$ 672.00	\$ 520.00	
Employee Amount without subsidy (keeping rates the same)			
Total Amount Currently Received	\$ 1,324.00	\$ 1,324.00	
Amount Received Over/(Under) Cost	\$ (155.97)	\$ (155.97)	
# of Eligibles	9	9	
Total Employee premium being paid with current rates	\$ 6,048.00	\$ 4,680.00	
Monthly Gain/Loss Without Subsidy Applied	\$ (1,403.73)	\$ (1,403.73)	
Monthly Gain/Loss With Subsidy Applied to Employee Prem.	\$ (881.73)	\$ (881.73)	
New Employee Premium with Increase and Subsidy	\$ 730.00	\$ 578.00	
Total Employee Premiums with Increase and Subsidy Paid	\$ 6,570.00	\$ 5,202.00	

	DHMO Sig Mt. Vernon	DHMO Sig Mt. Vernon	
Premiums and Expenses			
Kaiser	\$ 882.77	\$ 882.77	
GDS - MD/Dental Indemnity	\$ 35.24	\$ 35.24	
Disability	\$ 15.50	\$ 15.50	
Life & AD&D	\$ 10.88	\$ 10.88	
Insurance costs	\$ 944.39	\$ 944.39	
Administrative Expense	\$ 114.00	\$ 114.00	
Cost to Fund	\$ 1,058.39	\$ 1,058.39	Subsidy
Employer Amount Currently Received	\$ 652.00	\$ 804.00	139.39 - \$98 subsidy = \$41.39 or \$42
Employee Amount Currently Received	\$ 267.00	\$ 115.00	129.39 - \$98subsidy \$31.39 or \$32
Total Amount Currently Received	\$ 919.00	\$ 919.00	\$114.39 - \$98subsidy - \$16.39 or \$17
Amount Received Over/(Under) Cost	\$ (139.39)	\$ (139.39)	
# of Eligible Participants	7	7	
Total Employee premium being paid with current rates	1869	\$805	
Monthly Gain/Loss Without Subsidy Applied	\$ (975.73)	\$ (975.73)	
Monthly Gain/Loss With Subsidy Applied to Employee Prem.	\$ (751.73)	\$ (751.73)	

New Employee Premium with subsidy applied	\$ 309.00	\$ 157.00
Total Employee Premiums with Increase and Subsidy Paid	\$ 2,163.00	\$ 1,099.00

	DHMO Sel Benchmark	DHMO Sel Mt. Vernon	DHMO Sel Mt. Vernon
Premiums and Expenses			
Kaiser	\$	1,760.81	\$ 1,760.81
GDS - MD/Dental Indemnity	\$	35.24	\$ 35.24
Disability	\$	15.50	\$ 15.50
Life & AD&D	\$	10.88	\$ 10.88
Insurance costs	\$	1,822.43	\$ 1,822.43
Administrative Expense	\$	114.00	\$ 114.00
Cost to Fund	\$	1,936.43	\$ 1,936.43
Employer Amount Currently Received	\$	652.00	\$ 804.00
Employee Amount Currently Received	\$	1,111.00	\$ 959.00
Total Amount Currently Received	\$	1,763.00	\$ 1,763.00
Amount Received Over/(Under) Cost	\$	(173.43)	\$ (173.43)
# of Eligible Participants		0	0
Total Employee co-pay based on current rates			
Monthly Gain/Loss w/o Subsidy applied			\$ -
Monthly Gain/Loss - Subsidy and Premium Increase Applied			\$ -
New Employee Premium with Increase and Subsidy	\$	1,187.00	\$ 1,035.00
Total Employee Premiums with Increase and Subsidy Paid			

Subsidy

173.43 - 98 subsidy =75.43 or 76
978.43 - 98 subsidy = 880.43 or 881

	Sign Benchmark	Signature New Rate Mt. Vernon	Signature Mt. Vernon
Premiums and Expenses			
Kaiser	\$	662.51	\$ 662.51
GDS - MD/Dental Indemnity	\$	35.24	\$ 35.24
Disability	\$	15.50	\$ 15.50
Life & AD&D	\$	10.88	\$ 10.88
Insurance costs	\$	724.13	\$ 724.13
Administrative Expense	\$	114.00	\$ 114.00
Cost to Fund	\$	838.13	\$ 838.13
Employer Amount Currently Received	\$	652.00	\$ 804.00
Employee Amount Currently Received	\$	186.13	N/A
Total Amount Currently Received	\$	804.00	\$ 804.00
Amount Received Over/(Under) Cost	\$	(34.13)	\$ (34.13)
# of Eligible Participants		2	2
Monthly Gain/Loss w/o Subsidy Applied	\$	(68.26)	\$ (68.26)
Gain or Loss With Subsidy Applied			
New Employee Premium with Increase and Subsidy Applied	\$	190.00	

Subsidy

\$34.13 - \$98 = 0

Employee Co-Pay Loss	
If Employee Co-pay is Increased	
October 2020 to December 2020	\$ 88,878.00
January 2021 to September 2021	\$ 96,736.32
Total	\$ 185,614.32