



# Medical and Pharmacy Analysis

## Medical Financial Summary

Carrier Plan	CIGNA Inforce Rates	CIGNA Renewal Quote	BCBSTX Quote
<b>PPO</b> Estimated ASO Annual Fees*	\$103,425	\$101,902	\$101,913
<i>Above Current - \$</i>		<i>(\$1,523)</i>	<i>(\$1,512)</i>
<i>Above Current - %</i>		<i>(1.5%)</i>	<i>(1.5%)</i>

<b>Rate Guarantee</b>	<i>12 months with rate caps for years 2 and 3</i>	<i>12 months with rate caps for years 2 and 3</i>
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Carrier Plan	Inforce Rates	CIGNA Quote	BCBSTX Quote
<b>HSA</b> Estimated ASO Fees*		\$11,641	\$11,537
<i>Above Current - \$</i>		<i>\$11,641</i>	<i>\$11,537</i>
<i>Above Current - %</i>	N/A	<i>N/A</i>	<i>N/A</i>
<b>Rate Guarantee</b>		<i>12 months</i>	<i>12 months</i>

Carrier Plan	Inforce Rates	CIGNA - JP Morgan Chase Quote	BCBSTX - HSA Bank Quote	BCBSTX - Mellon Bank Quote
<b>HSA</b> Estimated Banking Fees*	N/A	\$720	\$504	\$648

# Marketing Analysis – Recommendation with Cigna

## Cost Summary

Current		
Coverage	Carrier	Cost
Medical PPO	CIGNA	\$103,425
Dental PPO	Assurant	\$23,281
Dental DHMO	Assurant	\$19,899
Life / AD&D	CIGNA	\$65,655
Long Term Disability	CIGNA	\$26,615
EAP	LifeSync	\$5,546
Total Cost		\$244,420
Additional Notes		\$0
Total Adjusted Cost		\$244,420
Variance to Current - \$		
Variance to Current - %		

2014 Recommended Vendor			
Carrier	Cost	Variance \$	Variance %
CIGNA	\$101,902	(\$1,523)	(1.47%)
CIGNA	\$20,146	(\$3,136)	(13.47%)
CIGNA	\$18,715	(\$1,184)	(5.95%)
CIGNA	\$65,655	\$0	0.00%
CIGNA	\$26,615	\$0	0.00%
LifeSync	\$5,546	\$0	0.00%
	\$238,578	(\$5,842)	(2.39%)
\$10,000 Wellness Budget			
	\$238,578		
		(\$5,842)	
		(2.39%)	

## 2014 – Cigna Stop Loss Renewal

UPDATED OFFER 9/16/13 – REDUCED \$10K

### Cost Projections (including H.S.A. design)

- Cost Projection (medical/Rx) - \$2,648,723
  - Prior to including H.S.A. the Cigna cost projection (medical/Rx) - \$2,864,981
- ASL Attachment Point (125%) – \$3,310,904
  - Prior to including H.S.A. the Cigna attachment point - \$3,581,226

### Stop Loss Fees

- ISL Increase (\$75,000 ded) – \$153.19 PEPM / \$433,834 annually
  - 12.1% increase / \$46,785
- ASL Fee – \$6.17 PEPM / \$17,473 annually
  - 0% increase
- Total SL Increase - \$46,785
  - 12.1%