

# Cochise Combined Trust

## 21-22 Benefit Budget - Draft

(Actives + Retirees Separate Rates)

	Census Assumptions								
	EO	ES	EC	EF	RO	RS	RC	RF	Total
Medical/Rx - EPO	352	83	102	89	6	1	0	0	633
Medical/Rx - Buy Up EPO	105	22	23	14	0	1	0	0	165
Medical/Rx -HDHP	355	61	83	136	11	0	0	0	646
Medical/Rx -Buy Up HDHP	4	2	0	0	0	0	0	0	6
Medical - Total	816	168	208	239	17	2	0	0	1450
Dental	624	57	54	510	23	0	0	15	1283
Vision	610	221	147	244	22	9	0	1	1254
STD	786	168	208	239	0	0	0	0	1401
FSA No Card	1								
FSA Card	55								

	EO	ES	EC	EF	RO	RS	RC	RF	Annual Budget	% of Total	
<b>CLAIM FUNDS</b>									<b>\$12,876,252</b>	<b>82.94%</b>	<b>(\$186,318)</b>
Medical/Rx - EPO				Varies by Entity					\$5,190,871		(\$261,700)
Medical/Rx - Buy Up EPO				Varies by Entity					\$1,363,929		\$90,675
Medical/Rx -HDHP				Varies by Entity					\$5,314,061		(\$32,511)
Medical/Rx -Buy Up HDHP				Varies by Entity					\$47,438		\$18,781
Dental				Varies by Entity					\$711,573		(\$16,548)
Vision				Varies by Entity					\$159,390		\$16,250
Short Term Disability				Varies by Entity					\$88,991		(\$1,264)
<b>PREMIUMS</b>									<b>\$1,392,040</b>	<b>8.97%</b>	<b>\$135,063</b>
Specific Stop Loss (Unum)	\$27.18	\$81.68	\$81.68	\$81.68	\$27.18	\$81.68	\$81.68	\$81.68	\$876,450		\$134,080
Aggregate Stop Loss (Unum)	\$2.74	\$2.74	\$2.74	\$2.74	\$2.74	\$2.74	\$2.74	\$2.74	\$47,676		\$7,238
Employee Life (ML)				Varies by Entity					\$176,192		(\$2,142)
Dependent Life (ML)		\$1.30	\$1.30	\$1.30					\$9,594		(\$125)
Voluntary Life (ML)				Varies by Entity					\$282,128		(\$3,988)
<b>CLAIM ADMINISTRATION</b>									<b>\$793,456</b>	<b>5.11%</b>	<b>(\$14,959)</b>
Medical Admin (AmeriBen)	\$15.45	\$15.45	\$15.45	\$15.45	\$15.45	\$15.45	\$15.45	\$15.45	\$268,830		\$2,790
% of Savings (Zelis)	\$1.80	\$1.80	\$1.80	\$1.80	\$1.80	\$1.80	\$1.80	\$1.80	\$31,320		(\$11,069)
Dental Admin (Ameritas)	\$3.20	\$3.20	\$3.20	\$3.20	\$3.20	\$3.20	\$3.20	\$3.20	\$49,267		(\$1,190)
Vision Admin (Ameritas)	\$0.49	\$0.49	\$0.49	\$0.49	\$0.49	\$0.49	\$0.49	\$0.49	\$7,374		(\$17,646)
STD Admin (AmeriBen)	\$0.75	\$0.75	\$0.75	\$0.75					\$12,609		(\$189)
Cobra Admin (AmeriBen)	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75	\$13,050		(\$252)
FSA Admin (AmeriBen)	\$4.25			\$5.75					\$3,846		(\$291)
Medical Network (BCBSAZ)	\$15.50	\$15.50	\$15.50	\$15.50	\$15.50	\$15.50	\$15.50	\$15.50	\$269,700		\$3,660
Utilization Review (AmeriBen)	\$3.58	\$3.58	\$3.58	\$3.58	\$3.58	\$3.58	\$3.58	\$3.58	\$62,292		\$571
Rx Admin (Navitus)	\$4.32	\$4.32	\$4.32	\$4.32	\$4.32	\$4.32	\$4.32	\$4.32	\$75,168		\$8,658
<b>GENERAL OPERATING</b>									<b>\$462,942</b>	<b>2.98%</b>	<b>(\$108,970)</b>
Pool Administrator (ECA)	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$174,000		(\$3,360)
Dental Administrator (ECA)	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$15,396		(\$372)
Wellness Administrator (ECA)	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$78,300		(\$1,512)
Wellness Programs	\$3.66	\$3.66	\$3.66	\$3.66	\$3.66	\$3.66	\$3.66	\$3.66	\$63,684		(\$1,230)
EAP (Alliance Work Partners)	\$1.11	\$1.11	\$1.11	\$1.11	\$1.11	\$1.11	\$1.11	\$1.11	\$19,314		(\$373)
Actuary (Cheiron)	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91	\$15,834		\$758
Auditor (Noudali)	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$8,700		\$187
Legal (JS&H)	\$0.65	\$0.65	\$0.65	\$0.65	\$0.65	\$0.65	\$0.65	\$0.65	\$11,310		(\$218)
DOI	\$0.29	\$0.29	\$0.29	\$0.29	\$0.29	\$0.29	\$0.29	\$0.29	\$5,046		(\$97)
Telemedicine (Teladoc)	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$17,400		(\$336)
PCORI	\$0.30	\$0.30	\$0.30	\$0.30	\$0.30	\$0.30	\$0.30	\$0.30	\$5,220		\$609
General Administration	\$2.75	\$2.87	\$2.87	\$2.87	\$2.75	\$2.87	\$2.87	\$2.87	\$48,738		(\$103,025)
<b>GRAND TOTAL BUDGET</b>									<b>\$15,524,690</b>	<b>100.00%</b>	<b>-\$175,184</b>

Dollar Difference v. 2020-21 Approved Budget (\$175,184)

Percentage Difference v. 2020-21 Approved Budget -1.12%