

# Cochise County

## 21-22 Benefit Budget - Draft

(Actives + Retirees Separate Rates)

	Census Assumptions								
	EO	ES	EC	EF	RO	RS	RC	RF	Total
Medical/Rx - EPO	183	61	83	68	3	0	0	0	398
Medical/Rx - Buy Up EPO	69	15	15	4	0	1	0	0	104
Medical/Rx -HDHP	144	18	31	33	0	0	0	0	226
Medical/Rx -Buy Up HDHP	4	2	0	0	0	0	0	0	6
Medical - Total	400	96	129	105	3	1	0	0	734
Dental	290	0	0	268	2	0	0	4	564
Vision	309	109	70	89	1	0	0	1	579
STD	400	96	129	105	0	0	0	0	730
FSA No Card	0								
FSA Card	0								

21-22 Proposed Premium Rates								
	EO	ES	EC	EF	RO	RS	RC	RF
Medical/Rx - EPO	\$593.62	\$1,043.73	\$872.11	\$1,266.32	\$856.00	\$1,515.08	\$1,244.90	\$1,864.56
Medical/Rx - Buy Up EPO	\$626.30	\$1,102.08	\$919.32	\$1,339.11	\$905.70	\$1,604.01	\$1,316.30	\$1,976.19
Medical/Rx -HDHP	\$546.35	\$956.30	\$796.83	\$1,162.22	\$786.54	\$1,389.44	\$1,144.39	\$1,705.59
Medical/Rx -Buy Up HDHP	\$618.38	\$1,084.51	\$899.84	\$1,322.95	\$896.52	\$1,586.08	\$1,302.31	\$1,952.18
Dental	\$26.31	\$0.00	\$0.00	\$74.60	\$26.31	\$0.00	\$0.00	\$74.60
Vision	\$6.40	\$12.16	\$12.80	\$18.62	\$6.40	\$12.16	\$12.80	\$18.62
STD	\$5.63	\$5.63	\$5.63	\$5.63	\$0.00	\$0.00	\$0.00	\$0.00

Dollar Difference 20-21 vs Proposed								
	EO	ES	EC	EF	RO	RS	RC	RF
Medical/Rx - EPO	\$2.86	\$5.99	\$5.99	\$5.99	\$2.86	\$5.99	\$5.99	\$5.99
Medical/Rx - Buy Up EPO	\$2.86	\$5.99	\$5.99	\$5.99	\$2.86	\$5.99	\$5.99	\$5.99
Medical/Rx -HDHP	\$2.86	\$5.99	\$5.99	\$5.99	\$2.86	\$5.99	\$5.99	\$5.99
Medical/Rx -Buy Up HDHP	\$2.86	\$5.99	\$5.99	\$5.99	\$2.86	\$5.99	\$5.99	\$5.99
Dental	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Vision	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
STD	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Percentage Difference 20-21 vs Proposed								
	EO	ES	EC	EF	RO	RS	RC	RF
Medical/Rx - EPO	0.5%	0.6%	0.7%	0.5%	0.3%	0.4%	0.5%	0.3%
Medical/Rx - Buy Up EPO	0.5%	0.5%	0.7%	0.4%	0.3%	0.4%	0.5%	0.3%
Medical/Rx -HDHP	0.5%	0.6%	0.8%	0.5%	0.4%	0.4%	0.5%	0.4%
Medical/Rx -Buy Up HDHP	0.5%	0.6%	0.7%	0.5%	0.3%	0.4%	0.5%	0.3%
Dental	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Vision	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

	EO	ES	EC	EF	RO	RS	RC	RF	Annual Budget	% of Total	
<b>CLAIM FUNDS</b>									<b>\$6,277,914</b>	<b>82.68%</b>	<b>(\$136,597)</b>
Medical/Rx - EPO	\$496.93	\$892.42	\$720.80	\$1,115.01	\$759.31	\$1,363.77	\$1,093.59	\$1,713.25	\$3,399,610		\$65,084
Medical/Rx - Buy Up EPO	\$529.61	\$950.77	\$768.01	\$1,187.80	\$809.01	\$1,452.70	\$1,164.99	\$1,824.88	\$822,344		(\$34,087)
Medical/Rx -HDHP	\$449.66	\$804.99	\$645.52	\$1,010.91	\$689.85	\$1,238.13	\$993.08	\$1,554.28	\$1,591,344		(\$179,210)
Medical/Rx -Buy Up HDHP	\$521.69	\$933.20	\$748.53	\$1,171.64	\$799.83	\$1,434.77	\$1,151.00	\$1,800.87	\$47,438		\$18,781
Dental	\$22.11	\$0.00	\$0.00	\$70.40	\$22.11	\$0.00	\$0.00	\$70.40	\$307,259		(\$13,999)
Vision	\$5.91	\$11.67	\$12.31	\$18.13	\$5.91	\$11.67	\$12.31	\$18.13	\$67,170		\$7,829
Short Term Disability	\$4.88	\$4.88	\$4.88	\$4.88	\$0.00	\$0.00	\$0.00	\$0.00	\$42,749		(\$996)
<b>PREMIUMS</b>									<b>\$685,061</b>	<b>9.02%</b>	<b>\$64,595</b>
Specific Stop Loss (Unum)	\$27.18	\$81.68	\$81.68	\$81.68	\$27.18	\$81.68	\$81.68	\$81.68	\$455,875		\$65,898
Aggregate Stop Loss (Unum)	\$2.74	\$2.74	\$2.74	\$2.74	\$2.74	\$2.74	\$2.74	\$2.74	\$24,134		\$3,477
Employee Life (ML)	\$7.38	\$7.38	\$7.38	\$7.38	\$0.00	\$0.00	\$0.00	\$0.00	\$64,649		(\$1,506)
Dependent Life (ML)	\$0.00	\$1.30	\$1.30	\$1.30	\$0.00	\$0.00	\$0.00	\$0.00	\$5,148		(\$125)
Voluntary Life (ML)	\$15.44	\$15.44	\$15.44	\$15.44	\$0.00	\$0.00	\$0.00	\$0.00	\$135,254		(\$3,150)
<b>CLAIM ADMINISTRATION</b>									<b>\$396,283</b>	<b>5.22%</b>	<b>(\$9,932)</b>
Medical Admin (AmeriBen)	\$15.45	\$15.45	\$15.45	\$15.45	\$15.45	\$15.45	\$15.45	\$15.45	\$136,084		\$184
% of Savings (Zelis)	\$1.80	\$1.80	\$1.80	\$1.80	\$1.80	\$1.80	\$1.80	\$1.80	\$15,854		(\$5,799)
Dental Admin (Ameritas)	\$3.20			\$3.20	\$3.20			\$3.20	\$21,658		(\$768)
Vision Admin (Ameritas)	\$0.49	\$0.49	\$0.49	\$0.49	\$0.49	\$0.49	\$0.49	\$0.49	\$3,405		(\$7,910)
STD Admin (AmeriBen)	\$0.75	\$0.75	\$0.75	\$0.75	\$0.00	\$0.00	\$0.00	\$0.00	\$6,570		(\$153)
Cobra Admin (AmeriBen)	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75	\$6,606		(\$189)
FSA Admin (AmeriBen)	\$4.25	\$0.00	\$0.00	\$5.75	\$0.00	\$0.00	\$0.00	\$0.00	\$0		\$0
Medical Network (BCBSAZ)	\$15.50	\$15.50	\$15.50	\$15.50	\$15.50	\$15.50	\$15.50	\$15.50	\$136,524		\$624
Utilization Review (AmeriBen)	\$3.58	\$3.58	\$3.58	\$3.58	\$3.58	\$3.58	\$3.58	\$3.58	\$31,533		\$4
Rx Admin (Navitus)	\$4.32	\$4.32	\$4.32	\$4.32	\$4.32	\$4.32	\$4.32	\$4.32	\$38,051		\$4,076
<b>GENERAL OPERATING</b>									<b>\$233,346</b>	<b>3.07%</b>	<b>(\$59,192)</b>
Pool Administrator (ECA)	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$88,080		(\$2,520)
Dental Administrator (ECA)	\$1.00			\$1.00	\$1.00			\$1.00	\$6,768		(\$240)
Wellness Administrator (ECA)	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$39,636		(\$1,134)
Wellness Programs	\$3.66	\$3.66	\$3.66	\$3.66	\$3.66	\$3.66	\$3.66	\$3.66	\$32,237		(\$922)
EAP (Alliance Work Partners)	\$1.11	\$1.11	\$1.11	\$1.11	\$1.11	\$1.11	\$1.11	\$1.11	\$9,777		(\$280)
Actuary (Cheiron)	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91	\$8,015		\$314
Auditor (Noudali)	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$4,404		\$55
Legal (JS&H)	\$0.65	\$0.65	\$0.65	\$0.65	\$0.65	\$0.65	\$0.65	\$0.65	\$5,725		(\$164)
DOI	\$0.29	\$0.29	\$0.29	\$0.29	\$0.29	\$0.29	\$0.29	\$0.29	\$2,554		(\$73)
Telemedicine (Teladoc)	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$8,808		(\$252)
PCORI	\$0.30	\$0.30	\$0.30	\$0.30	\$0.30	\$0.30	\$0.30	\$0.30	\$2,642		\$287
General Administration	\$2.75	\$2.87	\$2.87	\$2.87	\$2.75	\$2.87	\$2.87	\$2.87	\$24,699		(\$54,264)
<b>GRAND TOTAL BUDGET</b>									<b>\$7,592,604</b>	<b>100.00%</b>	<b>(\$141,126)</b>

Dollar Difference v. 2020-21 Approved Budget **-\$141,126**

Percentage Difference v. 2020-21 Approved Budget **-1.82%**