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Retiree Healthcare Comparison

SINGLE	POS	HDHP	POTENTIAL SAVINGS
PREMIUM	487.18 X 12 = 5846.16	251.24 X 12 = 3014.88	2831.28
MAX OOP	1400.00	3200.00	(1800.00)
TOTAL	7246.16	6214.88	1031.28
		TAX SAVING 3200.00 X 15%	480.00
TOTAL WITH TAX ADV.			1511.28

RET + 1	POS	HDHP	POTENTIAL SAVINGS
PREMIUM	982.71 X 12 = 11792.52	450.31 X 12 = 5403.72	6388.80
MAX OOP	4200.00	6400.00	(2200)
TOTAL	15992.52	11803.72	4188.80
		TAX SAVING 6400.00 X 15%	960.00
TOTAL WITH TAX ADV.			5148.80

FAMILY	POS	HDHP	POTENTIAL SAVIINGS
PREMIUM	1049.50 X 12 = 12594.00	514.68 X 12 = 6176.16	6417.84
MAX OOP	4200.00	6400.00	(2200.00)
TOTAL	16794.00	12576.16	4217.84
		TAX SAVING 6400.00 X 15%	960.00
TOTAL WITH TAX ADV.			5177.84

TOTAL TAX ADVANTAGE POSSIBLE IF EVERY RETIREE WAS HDHP PARTICIPANT WITH AND HSA

	MEMBERS	TAX SAVINGS PER MEMBER	TOTAL COST SHIFTED TO FEDRAL GOV.
SINGLE	247	480.00	118,560.00
RET + 1	160	960.00	153,600.00
FAMILY	115	960.00	110,400.00
TOTAL PLAN/MEMBER SAVINGS			382,560.00

OTHER SAVINGS OPPORTUNTIES INCLUDED INCREASED UTILIZATION OF OUR LEADWELL CLINIC AND INCREASED CONSUMERISM BY PLAN MEMBERS WHICH OCCURS FAR MORE OFTEN IN HDHP PARTICIPANTS.

Active employees 1% premium increase proposal

Plan	Enrollment	Current Premium/Pay	FY25 Premium/Pay:	New Premium EE 1.0% increase	EE 1.0% Change per pay
POS Single	254	$ 88.76		$ 89.65	$ 0.89
POS Family	599	$ 203.99		$ 206.03	$ 2.04
HDHP Single Active	166	$0		$0	$0
HDHP Family Active	70	$ 144.45		$ 145.89	$ 1.44

Retiree 3% increase with an imbedded employer contribution equivalent to the active employer contribution

Plan	Enrollment	Current Premium/Pay	FY25 Premium/Pay:	RET 3.0% INCREASE WITH HDHP PLAN REDUCTION FROM ER CONT	% Increase / -Decrease	RET NET Change per month	RET NET Change for FY25
Ret POS Single	204	$ 472.99		$ 487.18	3.0%	$ 14.19	$ 170.28
Ret POS plus 1	144	$ 954.09		$ 982.71	3.0%	$ 28.62	$ 343.47
Ret POS Family	95	$ 1,018.93		$ 1,049.50	3.0%	$ 30.57	$ 366.81
HDHP Single Ret	43	$ 284.38		$ 251.24	-12%	$ (33.14)	$ (397.62)
HDHP +1 Ret	16	$ 619.23		$ 450.31	-27%	$ (168.92)	$ (2,027.04)
HDHP Family Ret	20	$ 681.73		$ 514.68	-25%	$ (167.05)	$ (2,004.58)