



**Brunswick-Glynn County Joint Water and Sewer Commission**  
**1703 Gloucester Street, Brunswick, GA 31520**  
**Thursday, December 5, 2019 10:30 AM**  
**Commission Meeting Room**

## **HUMAN RESOURCES COMMITTEE MEETING AGENDA**

**COMMITTEE MEMBERS:** **Commissioner Donald Elliott, Chairman**  
**Commissioner Cornell Harvey**  
**Commissioner Wayne Neal**  
**Executive Director Andrew Burroughs**

### **PUBLIC COMMENT PERIOD**

*Public Comments will be limited to 3 minutes per speaker. Comments are to be limited to relevant information regarding your position and should avoid being repetitious. Individuals should sign in stating your name, address and the subject matter on which you wish to speak. Your cooperation in this process will be greatly appreciated*

### **APPROVAL**

- 1. Minutes from November 13, 2019 Human Resources Committee Meeting** *(subject to any necessary changes)*

### **DISCUSSION**

- 1. Health Care Plans**
  - a. Changes to the Current Plan**
  - b. Cost Sharing of Any Plan Cost Increases**

**MEETING ADJOURNED**

*All citizens are invited to attend.*

*There is a possibility of a quorum of Commissioners being present.*



**Brunswick-Glynn County Joint Water & Sewer Commission**  
**1703 Gloucester Street, Brunswick, GA 31520**  
**Commission Meeting Room**  
**Thursday, December 5, 2019 at 10:30 AM**

## **HUMAN RESOURCES & SAFETY COMMITTEE MINUTES**

**PRESENT:** Donald Elliott, Committee Chairman  
Cornell Harvey, Commissioner  
Wayne Neal, Commissioner  
Andrew Burroughs, Executive Director

**ALSO PRESENT:** Ben Turnipseed, Commission Chairman  
Bob Duncan, Commissioner  
Catina Tindall, First Coast Benefits Solutions, Inc.  
Daphne Gable, Teamwork Services Inc.  
Janice Meridith, Exec. Commission Administrator

**MEDIA:** Taylor Cooper, The Brunswick News

Chairman Elliott called the meeting to order at 10:33 AM.

### **PUBLIC COMMENT PERIOD**

There being no citizens that wished to address the Committee, Chairman Elliott closed the Public Comment Period.

### **APPROVAL**

**1. Minutes from November 13, 2019 Human Resources Committee Meeting**  
Commissioner Harvey made a motion seconded by Commissioner Neal to approve the minutes from the November 13, 2019 Human Resources Committee Meeting. Motion carried 3-0-0.

### **DISCUSSION**

**1. Health Care Plans – D. Elliott / C. Tindall**

Commissioner Elliott commented that today's meeting would focus on the health care plans for the next year. There has not been any information provided as of yet by United Healthcare as to what JWSC might be offered but it is hoped that some information may be available by the end of the month. He further noted that the healthcare did need to be looked at more closely than it has been in the past years, and in managing the healthcare dollars and processes. Commissioner Elliott advised that this totaled 8% of JWSC's total budget, is the second highest cost for the organization and is very important

to look at. He added that JWSC currently pays 90% of the healthcare cost for employees only and the employee picks up the other 10%. The other categories the employee pays 20% and JWSC pays 80% of the total. It was noted that in the previous there were a few very high claims which did cost our healthcare to incur a big increase and become very expensive. The Commission need to take a look at how this can be better managed. Commissioner Elliott advised that JWSC does want to ensure that the workforce goes to the doctor when they need care. JWSC does not need problems growing so that the employee gets sicker and then JWSC winds up with higher health care to manage something that could have been managed in the early stages. He added that there may not be high enough participation in wellness care, which is something that employees should be encouraged to do, participate in wellness care and benefits.

Catina Tindall provided that at the current time JWSC offers three health care benefit plans to the employees: a \$1,500 deductible, a \$3,500 deductible, and a health care savings plan with a \$5,000 deductible. She noted that there are only 5 of the staff on the health savings plan, and that is perhaps due to their not being sure exactly how it works or the \$5,000 deductible causes them to avoid it. Ideally the plan is to keep costs stable or drive them down by getting the group to get healthier. Out of the 126 JWSC employees on the United Healthcare plans offered by JWSC, 16 are on the \$1,500 deductible plan, 105 are on the \$3,500 deductible plan, and 5 are on the H.S.A plan.

Ms. Tindall stated that the renewal date for 2020 is March 1<sup>st</sup>. Renewal information will be available no later than 60 days prior to renewal, but she will provide it as quickly as possible and plans to have multiple meetings with staff to ensure that the data is clearly understood and there is the best possible outcome.

From the data that was provided for review from this current year of 2019, there was only about 8 months of claims information available. At that time, very few employees had met their full deductible on all plans offered combined, which was less than 10 at the time of report. Other data that was provided for review related to Payments by Benefit Type, which did not provide any personal employee information, just total payment amounts. Managed Pharmacy Plan Performance Detail for the period of 9-1-2018 through 10-1-2019 was provided by Tier level, and also by either Retail or Home Delivery methods and provided the number of claimants, number of prescriptions filled and the ingredient cost paid amount. This data basically gives the Commissioners an idea of where the healthcare dollars were spent and where the claims are including the types of prescriptions which can possible be a piece of data for forecasting.

There was some discussion relating to an additional wellness program offered that would be offered along with the typical wellness visits with their doctor. The basics are checked and documented on this wellness check for recommended changes to make along with an action plan, which can help the employees to become more healthy and is a benefit overall. Commissioner Duncan provided some discussion with a wellness program he was familiar with from a previous company. Commissioner Neal offered that the County is currently involved with a wellness program. These are believed to be effective in the overall health of the staff along with improving productivity and keeping other costs down from better maintenance of health conditions. Mr. Burroughs also provided commentary on a previous wellness program that he was familiar with. After some additional discussion pertaining to wellness checks and the benefits of the organization taking part in this type of program, it was decided that more information should be gathered for consideration to offer to the organization.

Ms. Tindall indicated that moving to this type of a wellness program may not make immediate changes noticeable, however it would become a part of discussion within the staff with possible long term savings and health benefits.

H.R.A. programs were also discussed where once the employee meets the first \$2,500 deductible and then the employer pays to net \$2,500 deductible. There are still some remaining co-pays paid after he total deductible has been met for example. The differences between H.R.A. and H.S.A. accounts were briefly mentioned. Additional options were discussed in ways in which there can be savings for the employees and the company as well. There is still more firm data that needs to be gathered in order to provide information and discussions with the staff to help ensure that they have a better understanding.

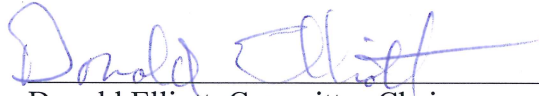
Commissioner Elliott requested to being able to look at the higher cost surgeries and expenses that have been done and are to be done in the future, and investigate having these procedures and operations done out of the country in an effort for the company to save money on the output of money from the insurance company and therefore out of the pocket of the employer. Mrs. Tindall recommended receiving counsel on this type of process and the legalities along with the liabilities and issues that could be problematic in the case of something going wrong.

Mr. Burroughs asked the Commissioners to provide some ideas that they would to consider, and allow him to get a few focus groups together to discuss these ideas prior to renewal to help avoid changes being presented to the employees at the time of renewal without having had a chance for their input previous to the changes. He would like to go to the groups and provide a few options the Commission is considering and ask the staff what their initial thoughts are on those options. Commissioner Duncan advised that the big driver in his opinion was an increase in a wellness plan. If employees are healthier they are better contributors at work and at home. Mrs. Tindall asked for advice on the results of the focus group meetings.

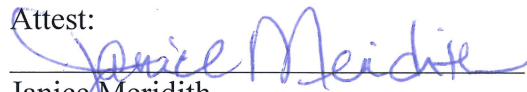
Commissioner Harvey requested to make a brief commentary on the previous discussion on pension plans. He stated that seeing that he was the only person who really had some issues with the vesting part and after careful review and taking another look at it, he thinks that would probably be a better deal for our employees. He believes it will take some time for people to get used to it with attrition and so forth when people actually retire, with the people buying in and so forth he does think that it would be a good plan to do. The plan as recommended by Mr. Burroughs including the grandfathering in of current employees on the plan. This plan would really be good. He believes this company is doing well and pays the employees well too, and if we are going to be the Cadillac then we need be the Cadillac and stop trying to nickel and dime our employees. We have great employees and we should treat them as such, and I think that would something that would give the incentive for people to continue on with this company. Commissioner Harvey added that after careful review and looking at it going forward, and considering the future of the organization versus what we have right now it would be best that we go with the plan that Mr. Burroughs presented to us.



With no further business to discuss, Committee Chairman Elliott adjourned the meeting at 11:30 a.m.

  
Donald Elliott, Committee Chairman

Attest:

  
Janice Meredith,  
Executive Commission Administrator



**Preliminary Insurance Renewal Discussion**  
**Thursday, December, 5, 2019**  
**10:30 a.m. HR Committee Meeting**

Currently JWSC offers 3 health plans: \$1500, \$3500 and a \$5000 H.S.A. plan. Last year JWSC replaced the health plans with new benefit designs and added an H.S.A. option.

**Enrollment by plan:**

<b>\$1500 plan</b>		<b># of EE</b>
	EO	10
	EE & SP	3
	EE & CH	1
	FAMILY	2
		<b>16</b>
<b>\$3500 plan</b>		<b># of EE</b>
	EO	51
	EE & SP	11
	EE & CH	20
	FAMILY	23
		<b>105</b>
<b>\$5000 H.S.A. plan</b>		<b># of EE</b>
	EO	2
	EE & SP	1
	EE & CH	1
	FAMILY	1
		<b>5</b>
<b>Total</b>		<b>126</b>

Renewal for 2020 is March 1<sup>st</sup>. Renewal will be available no later than 60 days prior to renewal.

**Deductible Report:** shows very few employees meeting their full deductible (less than 10). Reporting shows claims from 1/1/2019 to 10/31/2019 but submitted claims may be 60-90 days prior so actual claims data reviewed may be closer to 1/1/2019 to 8/15/2019. In addition, 4<sup>th</sup> quarter deductibles will not be fully available until 90 days thereafter.

**Claims Data:** See attached two pages. Claims by type of expense and prescription expense included. Mail order or Retail CVS is required for maintenance medications so Home Delivery may not show all maintenance medications filled at 2.5% copay at CVS for the 90 day supply. NOTE: Claims shown are incomplete for the 2020-2021 plan year (shown 12 months 9/1/2018-10/1/2019, renewal is based on 3/1/2019-closest to the 60 days prior to renewal, approximately 1/15/2020 and any projected ongoing claims).

## Discussion for 2020-2021 health insurance renewal and requests by Commissioners and JWSC Staff Members:

1. Claims Data will be available at renewal with more updated premium vs. paid, deductibles met and usage by category.
2. Employee Benefits; Health Insurance is the #2 biggest expense for JWSC.
3. To continue to offer a comprehensive plan while offsetting rising costs:
  - a. Consider HRA for plans:
    - i. Allows JWSC to tailor the benefits to better meet the needs of the staff members while keeping cost consistent or reducing overall cost.
    - ii. HRA's may be used to fund the deductible on the backend so no contribution is made up front.
      1. Example if using the current 3 plans:
        - a. The \$1500 deductible plan, you may choose to not reimburse this lower deductible.
        - b. The \$3500 deductible plan, may choose to reimburse +/- \$1000 after the first \$2500 is met.
        - c. The \$5000 H.S.A. plan
        - d. For renewal, an option to consider, purchase a higher deductible plan (\$6000) with office visit copays and a drug plan and JWSC could reimburse employees \$3000 after the employee meets the first \$3000. This plan may be modified in any way, i.e. choose any deductible and reimbursement amount.
      2. Allows JWSC to offer a lower deductible while paying for a higher deductible.
      3. Maximum financial exposure would be calculated and taken into consideration with proposals. JWSC will not reimburse the employee if he/she does not first meet their portion of deductible.
      4. This tool may be used to help offset the deductible for those taking the H.S.A. plan and increase future use of the H.S.A. plans.
      5. Staff members would be able to open and contribute to their H.S.A. accounts without limitations by Teamwork Services insuring the HRAs are **HSA**-qualified.
      6. Deductible report will estimate what should be considered for possible reimbursements. List: How many met deductibles per plan up to 10/31/19; knowing claims from 90 days prior may not have been added so 1/1-8/1 +/- 9/1 is where numbers came from. List by employee, plan and dependent. How much used out of network?
4. Suggestions/Requests by Commission?

# Payments by Benefit Type

**Report Filter: 9/1/2018-10/1/2019**

Relationship Group		Subscriber Payments	Spouse Payments	Dependent/Other Payments	Total Payments
Benefit Type					
232	Prescription Solutions/OptumRX	\$84,233.56	\$57,706.47	\$17,441.53	\$159,381.56
260	Inpatient Hospital Room & Board	\$72,350.92	\$80,877.43	\$4,222.86	\$157,451.21
270	Inpatient Hospital	\$269,067.28	\$97,334.00	\$0.00	\$366,401.28
300	Miscellaneous	\$257,356.60	\$16,767.43	\$667.90	\$274,791.93
310	Emergency Room	\$43,023.03	\$52,640.18	\$15,249.08	\$110,912.29
320	Surgery	\$43,975.68	\$44,411.11	\$838.93	\$89,225.72
330	Anesthesia	\$27,287.90	\$15,970.71	\$613.20	\$43,871.81
350	Assistant Surgical	\$134.18	\$3,621.67	\$0.00	\$3,755.85
360	Inpatient Medical	\$13,824.15	\$2,357.07	\$897.05	\$17,078.27
370	Outpatient/Professional Medical	\$186,871.76	\$34,339.80	\$29,096.75	\$250,308.31
380	Other Medical	\$2,911.00	\$0.00	\$0.00	\$2,911.00
390	Chemotherapy	\$5,969.28	\$0.00	\$0.00	\$5,969.28
410	Outpatient X-Ray and Lab	\$65,504.23	\$60,183.85	\$9,759.71	\$135,447.79
450	Comprehensive Medical Expenses	(\$26,315.58)	\$0.00	\$0.00	(\$26,315.58)
490	Pharmacy - Health	\$1,048.68	\$8,836.26	\$1,776.00	\$11,660.94
510	Medical - Uncategorized	\$25,045.79	\$9,829.90	\$13,737.63	\$48,613.32
<b>Total</b>		<b>\$1,072,288.46</b>	<b>\$484,875.88</b>	<b>\$94,300.64</b>	<b>\$1,651,464.98</b>

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# Managed Pharmacy Plan Performance - Detail

Report Filter: 9/1/2018-10/1/2019

{{Service Year/Month}} = 2019-09, 2019-08, 2019-07, 2019-06, 2019-05, 2019-04, 2019-03, 2019-02, 2019-01, 2018-12, 2018-11, 2018-10) And {{Process Year/Month}} = 2019-10, 2019-09, 2

Report Limits:

{{Coinsurance/Copay}} <> 0) Or {{Ancillary Amount}} <> 0) Or (Deductible <> 0) Or {{Discounts with ApplySimple2}} <= 0) Or {{Dispensing Fee}} <> 0) Or {{Employee Cost Sharing PMPM}} <>

Tier Level	Submission Method Category	Number of Claimants	Number of Prescriptions	Discounts	Ingredient Cost Paid Amount
Tier 1	Retail	201	2,926	Not Applicable	\$64,643
	Home Delivery	12	74	Not Applicable	\$2,228
Tier 2	Retail	88	375	Not Applicable	\$67,192
	Home Delivery	6	8	Not Applicable	\$690
Tier 3	Retail	60	172	Not Applicable	\$48,891
	Home Delivery	2	5	Not Applicable	\$3,619
Tier 4	Retail	18	43	Not Applicable	\$18,094
	Home Delivery	1	1	Not Applicable	\$14

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# Summary of H.R.A. Costs

Scenario	Annual Employer Cost	Annual Employer Savings	Annual Employer H.R.A. Liability	Savings at Max Liability
Existing Costs	\$	\$	\$	\$
10%	1,856,428.56	-	-	-
25%	1,817,881.68	38,546.88	40,000.00	(1,453.12)
50%	1,760,974.80	95,453.76	80,000.00	15,453.76
75%	1,677,718.20	178,710.36	140,000.00	38,710.36
90%	1,582,264.44	274,164.12	207,500.00	66,664.12
100%	1,527,361.20	329,067.36	247,500.00	81,567.36
	1,486,810.68	369,617.88	275,000.00	94,617.88



## United Healthcare - Existing Breakdown

UHC 1500

[illegible]

UHC 3500

[illegible]

UHC 5000 H.S.A.

Monthly Premiums									
		Employer Cost		Employee Cost		Totals		Bi-Weekly	
								# of EE	TOTAL
88%	EO	\$ 586.25	\$ 79.94	\$ 666.19	\$ 39.97	\$ 1,172.50	\$ 159.88	2	\$ 1,332.38
83%	EE & SP	\$ 1,105.88	\$ 226.50	\$ 1,332.38	\$ 113.25	\$ 1,105.88	\$ 226.50	1	\$ 1,332.38
83%	EE & CH	\$ 1,050.58	\$ 215.18	\$ 1,265.76	\$ 107.59	\$ 1,050.58	\$ 215.18	1	\$ 1,265.76
83%	FAMILY	\$ 1,658.81	\$ 339.76	\$ 1,998.57	\$ 169.88	\$ 1,658.81	\$ 339.76	1	\$ 1,998.57
						\$ 4,987.77	\$ 941.32	5	\$ 5,929.09

Monthly Total	126	\$	154,702.38	\$	37,412.14	\$	192,545.57
Annual Total	126	\$	1,856,428.56	\$	448,945.68	\$	2,310,546.84

# United Healthcare - Potential w/ H.R.A. 10% Option

UHC 1500

## Monthly Premiums

Bi-Weekly

	Employer Cost	Employee Cost	Totals	Deductions	# of EE	EMPLOYER COST	EMPLOYEE COST	TOTAL
80%	\$	767.89	\$	191.97	\$	959.86	\$	95.99
75%	\$	1,439.79	\$	371.98	\$	1,811.77	\$	185.99
75%	\$	1,367.81	\$	348.73	\$	1,716.54	\$	174.37
75%	\$	2,159.69	\$	719.89	\$	2,879.58	\$	359.95
					16	\$	17,685.46	\$
							4,824.15	\$
								22,940.66

UHC 3500

## Monthly Premiums

Bi-Weekly

	Employer Cost	Employee Cost	Totals	Deductions	# of EE	EMPLOYER COST	EMPLOYEE COST	TOTAL
84%	\$	767.89	\$	141.42	\$	909.31	\$	70.71
79%	\$	1,439.79	\$	378.83	\$	1,818.62	\$	189.42
79%	\$	1,367.81	\$	359.88	\$	1,727.69	\$	179.94
79%	\$	2,159.69	\$	568.24	\$	2,727.93	\$	284.12
					94	\$	118,255.12	\$
							28,325.67	\$
								146,580.79

UHC 5000 H.S.A.

## Monthly Premiums

Bi-Weekly

	Employer Cost	Employee Cost	Totals	Deductions	# of EE	EMPLOYER COST	EMPLOYEE COST	TOTAL
88%	\$	586.25	\$	79.94	\$	666.19	\$	39.97
83%	\$	1,105.88	\$	226.50	\$	1,332.38	\$	113.25
83%	\$	1,050.58	\$	215.18	\$	1,265.76	\$	107.59
83%	\$	1,658.81	\$	339.76	\$	1,998.57	\$	169.88
					16	\$	15,549.56	\$
							2,903.90	\$
								18,453.46

Monthly Total 126 \$ 151,490.14 \$ 36,053.72 \$ 187,974.91

Annual Total 126 \$ 1,817,881.68 \$ 432,644.64 \$ 2,255,698.92

Annual Savings \$ 38,546.88 \$ 16,301.04 \$ 54,847.92

Max Commission Liability at \$2,500 16 \$ 40,000.00

United Healthcare - Potential w/ H.R.A. 25% Option

UHC 1500

Monthly Premiums

Bi-Weekly

	Employer Cost	Employee Cost	Totals	Deductions	# of EE	EMPLOYER COST	EMPLOYEE COST	TOTAL
80%	\$	767.89	\$	95.99	10	\$	7,678.90	\$
75%	\$	1,439.79	\$	185.99	3	\$	4,319.37	\$
75%	\$	1,367.81	\$	174.37	1	\$	1,367.81	\$
75%	\$	2,159.69	\$	359.95	2	\$	4,319.38	\$
					16	\$	17,685.46	\$
							4,824.15	\$
							22,940.66	

UHC 3500

Monthly Premiums

Bi-Weekly

	Employer Cost	Employee Cost	Totals	Deductions	# of EE	EMPLOYER COST	EMPLOYEE COST	TOTAL
84%	\$	767.89	\$	70.71	38	\$	29,179.82	\$
79%	\$	1,439.79	\$	189.42	8	\$	11,518.32	\$
79%	\$	1,367.81	\$	179.94	15	\$	20,517.15	\$
79%	\$	2,159.69	\$	284.12	17	\$	36,714.73	\$
					78	\$	97,930.02	\$
							23,462.88	\$
							121,392.90	

UHC 5000 H.S.A.

Monthly Premiums

Bi-Weekly

	Employer Cost	Employee Cost	Totals	Deductions	# of EE	EMPLOYER COST	EMPLOYEE COST	TOTAL
88%	\$	586.25	\$	39.97	15	\$	8,793.75	\$
83%	\$	1,105.88	\$	113.25	4	\$	4,423.52	\$
83%	\$	1,050.58	\$	107.59	6	\$	6,303.48	\$
83%	\$	1,658.81	\$	169.88	7	\$	11,611.67	\$
					32	\$	31,132.42	\$
							5,774.50	\$
							36,906.92	

Monthly Total 126 \$ 146,747.90 \$ 34,061.53 \$ 181,240.48  
Annual Total 126 \$ 1,760,974.80 \$ 408,738.36 \$ 2,174,885.76  
Annual Savings \$ 95,453.76 \$ 40,207.32 \$ 135,661.08  
Max Commission Liability at \$2,500 32 \$ 80,000.00



## United Healthcare - Potential w/ H.R.A. 50% Option

**UHC 1500**

## Monthly Premiums

Bi-Weekly

[illegible]

**UHC 3500**

## Monthly Premiums

Bi-Weekly

[illegible]

**UHC 5000 H.S.A.**

## Monthly Premiums

Bi-Weekly

[illegible]

Monthly Total	126	\$	139,809.85	\$	31,153.21	\$	171,394.11
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Annual Total	126	\$	1,677,718.20	\$	373,838.52	\$	2,056,729.32
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**Annual Savings**

Max Commission Liability at \$2.50	56	\$ 140,000.00
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United Healthcare - Potential w/ H.R.A. 75% Option

UHC 1500

Monthly Premiums						
	Employer Cost		Employee Cost		# of EE	TOTAL
	Employer Cost	Employee Cost	Totals	Deductions		
80%	\$ 767.89	\$ 191.97	\$ 959.86	\$ 95.99	10	9,598.60
75%	\$ 1,439.79	\$ 371.98	\$ 1,919.72	\$ 185.99	3	5,759.16
75%	\$ 1,367.81	\$ 348.73	\$ 1,823.74	\$ 174.37	1	1,823.74
75%	\$ 2,159.69	\$ 719.89	\$ 2,879.58	\$ 359.95	2	5,759.16
					16	22,940.66

UHC 3500

Monthly Premiums						
	Employer Cost		Employee Cost		# of EE	TOTAL
	Employer Cost	Employee Cost	Totals	Deductions		
84%	\$ 767.89	\$ 141.42	\$ 909.31	\$ 70.71	13	11,821.03
79%	\$ 1,439.79	\$ 378.83	\$ 1,818.62	\$ 189.42	3	5,455.86
79%	\$ 1,367.81	\$ 359.88	\$ 1,727.69	\$ 179.94	5	8,638.45
79%	\$ 2,159.69	\$ 568.24	\$ 2,727.93	\$ 284.12	6	16,367.58
					27	42,282.92

UHC 5000 H.S.A.

Monthly Premiums						
	Employer Cost		Employee Cost		# of EE	TOTAL
	Employer Cost	Employee Cost	Totals	Deductions		
88%	\$ 586.25	\$ 79.94	\$ 666.19	\$ 39.97	40	26,647.60
83%	\$ 1,105.88	\$ 226.50	\$ 1,332.38	\$ 113.25	9	11,991.42
83%	\$ 1,050.58	\$ 215.18	\$ 1,265.76	\$ 107.59	16	20,252.16
83%	\$ 1,658.81	\$ 339.76	\$ 1,998.57	\$ 169.88	18	35,974.26
					83	94,865.44

Monthly Total	\$	131,855.37	\$	27,802.60	\$	160,089.02
Annual Total	\$	1,582,264.44	\$	333,631.20	\$	1,921,068.24
Annual Savings	\$	274,164.12	\$	115,314.48	\$	389,478.60
Max Commission Liability at \$2,500	\$	207,500.00				

## United Healthcare - Potential w/ H.R.A. 90% Option

**UHC 1500**

Monthly Premiums												Bi-Weekly				
		Employer Cost	Employee Cost	Totals	Deductions	# of EE	EMPLOYER COST	EMPLOYEE COST	TOTAL							
80%	EO	\$	767.89	\$	191.97	\$	959.86	\$	95.99	10	\$	7,678.90	\$	1,919.70	\$	9,598.60
75%	EE & SP	\$	1,439.79	\$	371.98	\$	1,919.72	\$	185.99	3	\$	4,319.37	\$	1,115.94	\$	5,759.16
75%	EE & CH	\$	1,367.81	\$	348.73	\$	1,823.74	\$	174.37	1	\$	1,367.81	\$	348.73	\$	1,823.74
75%	FAMILY	\$	2,159.69	\$	719.89	\$	2,879.58	\$	359.95	2	\$	4,319.38	\$	1,439.78	\$	5,759.16
										16	\$	17,685.46	\$	4,824.15	\$	22,940.66

## UHC 3500

Monthly Premiums						
		Bi-Weekly				
	Employer Cost	Employee Cost	Totals	Deductions	# of EE	TOTAL
84%	\$	767.89	\$	141.42	\$	909.31
					\$	70.71
79%	\$	1,439.79	\$	378.83	\$	1,818.62
					\$	189.42
79%	\$	1,367.81	\$	359.88	\$	1,727.69
					\$	179.94
79%	\$	2,159.69	\$	568.24	\$	2,727.93
					\$	284.12
					11	
					\$	14,493.93
					\$	3,510.41
					\$	18,004.34

**UHC 5000 H.S.A.**

Monthly Premiums									
		Employer Cost		Employee Cost		Totals		Bi-Weekly	
								# of EE	TOTAL
88%	EO	\$ 586.25	\$ 79.94	\$ 666.19	\$ 39.97	\$	\$ 28,140.00	48	\$ 31,977.12
83%	EE & SP	\$ 1,105.88	\$ 226.50	\$ 1,332.38	\$ 113.25	\$	\$ 12,164.68	11	\$ 14,656.18
83%	EE & CH	\$ 1,050.58	\$ 215.18	\$ 1,265.76	\$ 107.59	\$	\$ 19,961.02	19	\$ 24,049.44
83%	FAMILY	\$ 1,658.81	\$ 339.76	\$ 1,998.57	\$ 169.88	\$	\$ 34,835.01	21	\$ 41,969.97
						\$	\$ 95,100.71	99	\$ 112,652.71

Monthly Total	126	\$	127,280.10	\$	25,886.56	\$	153,597.71
Annual Total	126	\$	1,527,361.20	\$	310,638.72	\$	1,843,172.52
Annual Savings		\$	329,067.36	\$	138,306.96	\$	467,374.32
Ability at \$2,500	99	\$	247,500.00				



# United Healthcare - Potential w/ H.R.A. 100% Option

UHC 1500

## Monthly Premiums

Bi-Weekly

	Employer Cost	Employee Cost	Totals	Deductions	# of EE	EMPLOYER COST	EMPLOYEE COST	TOTAL
80%	\$	767.89	\$	191.97	\$	959.86	\$	95.99
75%	\$	1,439.79	\$	371.98	\$	1,919.72	\$	185.99
75%	\$	1,367.81	\$	348.73	\$	1,823.74	\$	174.37
75%	\$	2,159.69	\$	719.89	\$	2,879.58	\$	359.95
					16			
						17,685.46	\$	4,824.15
							\$	22,940.66

UHC 3500

## Monthly Premiums

Bi-Weekly

	Employer Cost	Employee Cost	Totals	Deductions	# of EE	EMPLOYER COST	EMPLOYEE COST	TOTAL
84%	\$	767.89	\$	141.42	\$	909.31	\$	70.71
79%	\$	1,439.79	\$	378.83	\$	1,818.62	\$	189.42
79%	\$	1,367.81	\$	359.88	\$	1,727.69	\$	179.94
79%	\$	2,159.69	\$	568.24	\$	2,727.93	\$	284.12
					0			
							\$	-
							\$	-
							\$	-
							\$	-
							\$	-

UHC 5000 H.S.A.

## Monthly Premiums

Bi-Weekly

	Employer Cost	Employee Cost	Totals	Deductions	# of EE	EMPLOYER COST	EMPLOYEE COST	TOTAL
88%	\$	586.25	\$	79.94	\$	666.19	\$	39.97
83%	\$	1,105.88	\$	226.50	\$	1,332.38	\$	113.25
83%	\$	1,050.58	\$	215.18	\$	1,265.76	\$	107.59
83%	\$	1,658.81	\$	339.76	\$	1,998.57	\$	169.88
					110			
						106,215.43	\$	19,627.84
							\$	125,843.27

Monthly Total 126 \$ 123,900.89 \$ 24,451.99 \$ 148,783.93

Annual Total 126 \$ 1,486,810.68 \$ 293,423.88 \$ 1,785,407.16

Annual Savings \$ 369,617.88 \$ 155,521.80 \$ 525,139.68

Max Commission Liability at \$2,500 110 \$ 275,000.00