University of Alaska's Health Care Accounting: Projections

Friday, February 28, 2014

Presented by:

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Objectives

- Review the Health Care Plan Accounting Process
- Review Health Care Projections
- Discuss Health Care Employee Rates for FY2015

Agenda

- Review the Accounting Timeline
- Review the Components of Health Care Projections
- Review of Health Costs projection methodology
- Review of Health Care Spreadsheets for FY2014-FY2015 Updated Projections
- Discuss Health Care Employee Rates for FY2015
- Questions
- Appendix

Review of Health Care Accounting Timeline

Projections

January- March:

- Project the costs and recoveries for the current and the next fiscal year
- Finalize the employee health care rates that will be used for open enrollment in April and May by March 15th

Fiscal Year Activity

July- June:

- Costs are incurred and paid
- Recoveries are received

Actuals

August-October:

- Determine the actual costs and recoveries for the prior fiscal year
- Determine the over or under recovery that will be rolled into future periods

Components of Health Care Accounting Projections

Net Costs

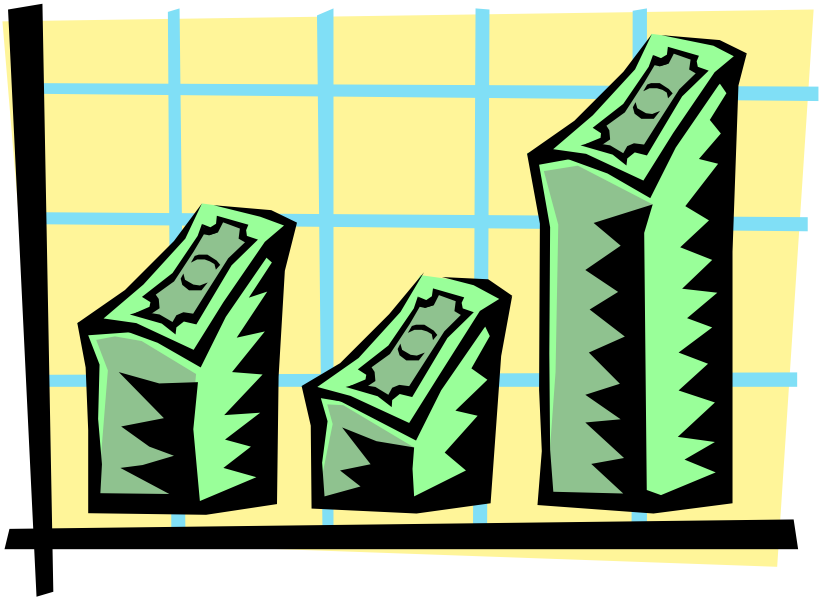
-UA Obligation

Employee Recovery Needed

(18% Employee Obligation)

+/- Over(Under) Recovery

Adj Employee Recovery needed



For more information about the health care accounting process, visit:
http://www.alaska.edu/benefits/downloads/overview.pdf

UA Health Care Projections

REMEMBER:

The University of Alaska is on a

<u>Prospective Model</u>

for purposes of Health Care Accounting

Health Care Projection: Administrative and Vision Premium Methodology

- UA projects the average headcount based on actual headcount for July through December 2013 period, historical trends, and anticipated budget changes

- UA projects vision insurance costs and administrative costs based on projected vendor rates and average projected headcount

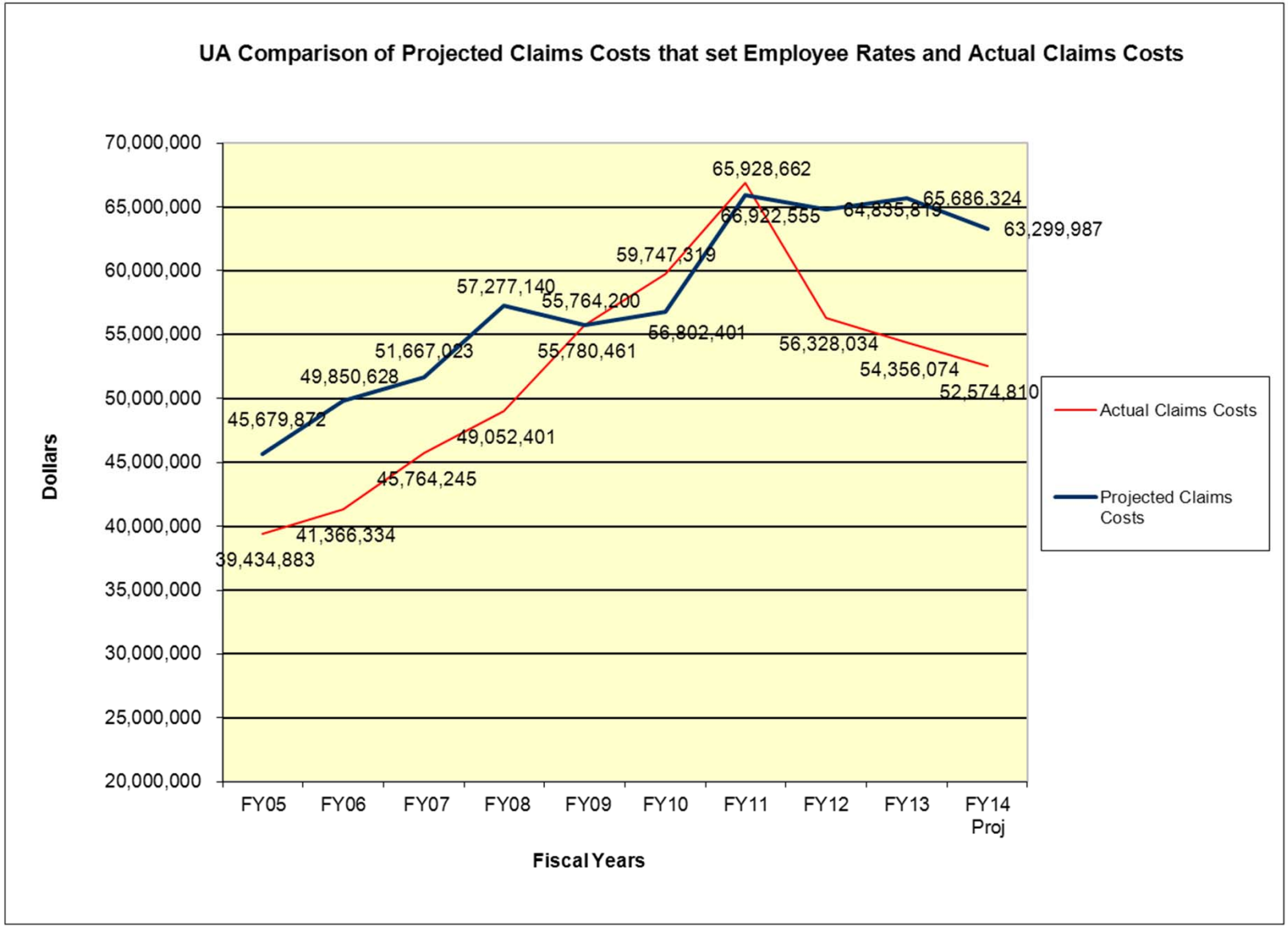
Health Care Claims Projection Methodology

- High Projection (Premera Trend): Uses the Premera Alaska Book of Business trend rates to project claims.
- Medium Projection (Blended Trend): Uses a blend of the Lockton trend rate and that of Premera's Book of Business.
- Low Projection (Lockton Trend): Uses the UA claims data for the past three years and national trend rates to develop projected claims.

Health Care Claims Projection: Trend Methodology

- Lockton applies the trend to the medical, pharmacy, and dental claims costs based on:
  - Past UA claims data
  - UA enrollment data
  - Projected future UA enrollment and
  - UA large dollar claims information

to project the claims costs for the next fiscal year.



FY14 actual figure is the updated projection as of Feb 2014

Health Care Claims Projection: Review of Actual Claims Costs

Claims History Per Vendor Reports		Total FY $ Change	Total FY Percentage	Average Enrolled
Fiscal Year	Total FY Claims Cost	Inc(dec) claims	Inc(dec) claims	Headcount
1992	13,887,609.65			
1993	14,048,467.87	160,858.22	1.16%	
1994	15,272,548.49	1,224,080.62	8.71%	
1995	16,425,691.90	1,153,143.41	7.55%	
1996	15,074,943.46	(1,350,748.44)	-8.22%	
1997	17,202,246.13	2,127,302.67	14.11%	
1998	17,734,687.39	532,441.26	3.10%	3,300
1999	17,022,203.24	(712,484.15)	-4.02%	3,182
2000	17,891,969.36	869,766.12	5.11%	3,325
2001	21,226,559.58	3,334,590.22	18.64%	3,591
2002	25,578,389.39	4,351,829.81	20.50%	3,911
2003*	29,949,034.72	4,370,645.33	17.09%	4,120
2004*	34,126,073.61	4,177,038.89	13.95%	4,244
2005**	39,434,927.22	5,308,853.61	15.56%	4,135
2006**	41,366,334.16	1,931,406.94	4.90%	4,008
2007**	45,764,244.97	4,397,910.81	10.63%	4,091
2008**	49,052,401.37	3,288,156.40	7.18%	4,184
2009**	55,780,461.09	6,728,059.72	13.72%	4,210
2010**	59,747,318.84	3,966,857.75	7.11%	4,300
2011**	66,922,554.64	7,175,235.80	12.01%	4,235
2012 **	56,328,033.78	(10,594,520.86)	-15.83%	4114
2013 **	54,356,073.65	(1,971,960.13)	-3.50%	3975
2014 Projection**	52,574,810.00	(1,781,263.65)	-3.28%	3894
2015 Projection **	58,481,972.00	5,907,162.00	10.86%	3894

*Adjusted for claims refund from prior years.

** Does not include vision premium.

Things to keep in mind for FY14

- When we set the rates for FY14 we were only projecting to carry forward $235K in over-recovery, we ended up with $980K.
- We opted to go with the Blended trend instead of Lockton's trend at the request of the JHCC, due to under-recovery and potential large claims concerns.
- Updated projections show that UA will not meet the defined contribution minimum of $12,285 PEPY, and as a result will over-recover roughly $3.4 million from employees in FY14.
- Wellness program had some contract issues, and the onsite coaching component was cut to save money.

FY14 Updated Projections

Line #		FY14 Projections- Feb 2013 Set EE Rates	FY14 Projections- Feb 2014 Updated Projections	Variance
	Costs			
1	Combined Health/Pharmacy Claims (less pharmacy rebates)	63,300,000	52,574,800	(10,075,200)
2	Vision Insurance Premium	565,500	560,200	(5,300)
3	Admin Cost - Health Program	2,622,100	2,619,900	(2,200)
4	Cobra Outsourcing	10,500	11,800	1,300
5	Wellness	2,114,400	798,800	(1,315,600)
6	**Total Costs**	68,612,500	56,565,500	(12,047,000)
	Recoveries			
7	Cobra Health Recovery	(302,700)	(215,500)	(87,200)
8	**Total Recoveries**	(302,700)	(215,500)	(87,200)
9	**Net Cost**	68,309,800	56,350,000	(11,959,800)

FY14 Updated Projections

Line #		FY14 Projections- Feb 2013 Set EE Rates	FY14 Projections- Feb 2014 Updated Projections	Variance	
9	**Net Cost**	68,309,800	56,350,000	(11,959,800)	A
	University Obligation:				
10	Yearly Defined Contribution Rate (per Mo =1023.75)	12,285.00	12,285.00		
11	Average number of enrolled employees	3934	3894	(40)	
12	**University Obligation**	48,329,200	47,837,800	(491,400)	
13	University Defined Contribution - % of net costs	70.75%	84.89%		
14	University obligation- to meet floor percentage	7,684,800	0		
15	**Total University obligation**	**56,014,000**	**47,837,800**	**(8,176,200)**	C
16	Total University obligation minimum- % of net costs	82.00%	82.00%		B
17	**Employee Recovery Needed Before Prior Year Adjustments (represents 17% EE obligation)**	**12,295,800**	**8,512,700**	**(3,783,100)**	

UA Obligation: A * B = C

FY14 Updated Projections

Line #		FY14 Projections- Feb 2013 Set EE Rates	FY14 Projections- Feb 2014 Updated Projections	Variance
17	**Employee Recovery Needed Before Prior Year Adjustments (represents 18% EE obligation)**	**12,295,800**	**8,512,700**	**(3,783,100)**
18	Employee and Dependent Recovery	(12,060,300)	(11,972,100)	(88,200)
19	**(Over)/Under Recovery for FY14**	**235,500**	**(3,459,400)**	
20	Accumulated (Over)/Under recovery from prior periods	238,500	(980,900)	
21	**Net (Over)/Under Recovery**	**(3,000)**	**(4,440,300)**	

Things to keep in mind for FY15

- Impact of FY12 and FY14 health plan changes and Health Care Reform on future years (lots of moving parts).
- Reduction in the Health Care FSA maximum amount in FY14 per federal legislation.
- Expect more employees to take up the CDHP as they become familiar with it, which will lead to lower claims cost trend.
- Addition of Medical Travel Benefit, and Premera's new Contracting Strategy, which has impacted claims cost.
- Still experiencing a negative trend, and favorable high dollar claims experience

FY2015 Projections

Line #		FY14 Projections- Feb 2014 Updated Projections	FY15 Projections- Feb 2014 Set EE Rates	Variance
	Costs			
1	Combined Health/Pharmacy Claims (less pharmacy rebates)	52,574,800	58,482,000	5,907,200
2	Vision Insurance Premium	560,200	582,800	22,600
3	Admin Cost - Health Program	2,619,900	2,681,100	61,200
4	Cobra Outsourcing	11,800	11,800	0
5	Wellness	798,800	616,200	(182,600)
6	**Total Costs**	56,565,500	62,373,900	5,808,400
	Recoveries			
7	Cobra Health Recovery	(215,500)	(215,500)	0
8	**Total Recoveries**	(215,500)	(215,500)	0
9	**Net Cost**	56,350,000	62,158,400	5,808,400

FY2015 Projections

Line #		FY14 Projections- Feb 2014 Updated Projections	FY15 Projections- Feb 2014 Set EE Rates	Variance
9	**Net Cost**	56,350,000	62,158,400	5,808,400
	University Obligation:			
10	Yearly Defined Contribution Rate (per Mo =1023.75)	12,285.00	12,285.00	
11	Average number of employees	3894	3894	
12	**University Obligation**	47,837,800	47,837,800	
13	University Defined Contribution - % of net costs	84.89%	76.96%	-7.93%
14	University obligation- to meet floor percentage	0	3,132,100	3,132,100
15	**Total University obligation**	**47,837,800**	**50,969,900**	**3,132,100**
16	Total University obligation minimum- % of net costs	82.00%	82.00%	
17	**Employee Recovery Needed Before Prior Year Adjustments (Represents EE obligation)**	**8,512,200**	**11,188,500**	**2,676,300**

FY2015 Projections

Line #		FY14 Projections- Feb 2014 Updated Projections	FY15 Projections- Feb 2014 Set EE Rates	Variance
17	**Employee Recovery Needed Before Prior Year Adjustments (represents EE obligation)**	**8,512,200**	**11,188,500**	**2,676,300**
	Adjustments			
	Wellness Rebate		(1,317,400)	
	Total Adjustments		(1,317,400)	
	Net Employee Recovery Needed (after Adj)	8,512,200	9,871,100	
18	Employee and Dependent Recovery	(11,972,100)		
19	**(Over)/Under Recovery for FY14**	**(3,459,400)**		
20	Accumulated (Over)/Under recovery from prior periods	(980,900)	(4,440,300)	
21	**Net (Over)/Under Recovery**	**(4,440,300)**		

Employee and Dependent Rate Development

- The employee rate structure is based on plan values and tier ratios, not actual costs incurred.
- Increase in employee obligation in FY14 to 18%
- We are re-evaluating the benefit ratio for the plans for FY15

Questions

Appendix

A. Administrative Rates for FY13-FY15
B. Pharmacy Rebates YTD for FY14
C. Projected Health Admin Costs for FY15
D. Wellness Costs for FY15
E. Multi Year Comparison: FY13-FY15
F. $1.75 Million Over-Recovery Rate Options
G. $2.2 Million Over-Recovery Rate Options

Monthly Admin Rates Comparison FY13-FY15

	FY13	FY14	FY15
Health	47.72	43.55	43.66
Vision	12.16	11.90	12.38
Cobra Outsourcing	.22	.25	.25
Disease Management	2.85	N/A	N/A
Best Doctors	2.55	2.55	2.26

Pharmacy Rebates for FY14

FY14 Actual Rebate received through December 2013:

$247,260.27

Total Projected Health Administrative Costs for FY15

Health (PEPM)	2,055,300
Health Utilization	120,200
Health Care Reform Taxes	399,200
Best Doctors	106,400
Total	$2,681,100

Wellness Costs for FY15

Wellness (PEPM)	407,207
Wellness Incentives	100,000
Biometric Screenings	103,000
Total	$616,207

UA Health Care
Defined Contribution Summary - Combined Plans
Comparison with Prior Years

Line #	Costs	FY13 Totals	FY14 Proj. Totals	FY15 Proj. Totals	Change in FY13-12Totals	FY13 % Change	Change in FY14-13 Totals	FY14 % Change	Change in FY15-14 Totals	FY15 % Change
1	Total Health and Pharmacy Claims Cost	54,356,073.65	52,574,810.00	58,481,972.00	(1,971,960.13)	-3.50%	(1,781,263.65)	-3.28%	5,907,162.00	10.10%
2	Vision Insurance Premium	579,546.15	560,221.49	582,800.88	11,081.48	1.95%	(19,324.66)	-3.33%	22,579.39	3.87%
3	Admin Cost - Health and Pharmacy Program	2,662,497.59	2,619,922.31	2,681,068.36	(122,699.28)	-4.41%	(42,575.28)	-1.60%	61,146.05	2.28%
4	Cobra Outsourcing	10,534.78	11,814.84	11,814.00	(2,517.38)	-19.29%	1,280.06	12.15%	(0.84)	-0.01%
5	Wellness	1,877,804.03	798,842.44	616,207.40	(80,556.66)	-4.11%	(1,078,961.59)	-57.46%	(182,635.04)	-29.64%
6	**Total Costs**	59,486,456.20	56,565,611.08	62,373,862.64	(2,166,651.97)	-3.51%	(2,920,845.12)	-4.91%	5,808,251.56	9.31%
	Recoveries									
7	Cobra Health	(294,632.56)	(215,499.00)	(215,499.00)	(164,665.90)	126.70%	79,133.56	-26.86%	-	0.00%
8	**Total Recoveries**	(294,632.56)	(215,499.00)	(215,499.00)	(164,665.90)	126.70%	79,133.56	-26.86%	-	0.00%
9	**Net Cost**	59,191,823.64	56,350,112.08	62,158,363.64	(2,331,317.87)	-3.79%	(2,841,711.56)	-4.80%	5,808,251.56	9.34%
	University Commitment:									
10	Yearly Defined Contribution Rate	12,285.00	12,285.00	12,285.00	-	0.00%	-	0.00%	-	0.00%
11	Average number of employees	3,975	3,894	3,894	(139.00)	-3.38%	(81)	-2.04%	0	0.00%
12	**University Obligation**	48,832,875.00	47,837,790.00	47,837,790.00	(1,707,615.00)	-3.38%	(995,085.00)	-2.04%	-	0.00%
13	University Defined Contribution - % of net costs	82.50%	84.89%	76.96%	0.00	0.43%	0.02	2.90%	-7.93%	-10.30%
14	University obligation- to meet floor percentage	296,338.62	-	3,132,068.18	(227,378.83)	-43.42%	(296,338.62)	-100.00%	3,132,068.18	100.00%
15	**Total University obligation**	**49,129,213.62**	**47,837,790.00**	**50,969,858.18**	(1,934,993.83)	-3.79%	(1,291,423.62)	-2.63%	3,132,068.18	6.14%
16	Total University obligation minimum- % of net costs	83.00%	82.00%	82.00%	-	0.00%	(0.01)	-1.20%	0.00%	0.00%
17	UA obligation as percentage of total cost	82.59%	84.57%	81.72%						
18	UA obligation as percentage of total net cost	83.00%	84.89%	82.00%						
19	**Employee Recovery Needed (before PY adj's)**	**10,062,610.02**	**8,512,322.08**	**11,188,505.46**	(396,324.04)	-3.79%	(1,550,287.94)	-15.41%	2,676,183.38	23.92%
20	Employee cost (before PY adj) as % of total cost	16.92%	15.05%	17.94%						
21	Employee cost (before PY adj) as % of total net cost	17.00%	15.11%	18.00%						
	Adjustments									
22	Wellnes Rebate	-	-	(1,317,420.00)						
24	**Total Adjustments**	0.00	0.00	(1,317,420.00)	NA	NA	NA	NA	NA	NA
25	**Net Employee/Dependent Recovery Needed**	**10,062,610.02**	**8,512,322.08**	**9,871,085.46**	(396,324.04)	-3.79%	(1,550,287.94)	-15.41%	1,358,763.38	13.77%
26	Employee Recovery Received/Projected	(7,642,894.78)	(6,466,270.70)	-	(3,740,902.78)	95.87%	1,176,624.08	-15.40%	-	#DIV/0!
27	Spouse/Dependent Recovery	(6,365,923.01)	(5,505,795.55)	-	(2,937,128.52)	85.66%	860,127.46	-13.51%	-	#DIV/0!
28	**Total Projected Recovery**	**(14,008,817.79)**	**(11,972,066.25)**	**-**	(6,678,031.30)	91.10%	2,036,751.54	-14.54%	-	#DIV/0!
29	**Employee Net (Over) Under Recovery**	**(3,946,207.77)**	**(3,459,744.17)**	**9,871,085.46**	(7,074,355.34)	-226.15%	486,463.60	-12.33%	13,330,829.63	135.05%
	Employee cost (after PY adj) as percentage of total cost	16.92%	15.05%	15.83%						
	Employee cost (after PY adj) as percentage of total net cost	17.00%	15.11%	15.88%						
	Employee Headcount less Opt-outs	3,975	3,894	3,894	(132.00)	-3.32%	(81)	-2.08%	-	0.00%
	Yearly Health Claims Cost Per Employee	**13,674.48**	**13,501.49**	**15,018.48**	(40.65)	-0.30%	(172.99)	-1.28%	1,516.99	10.10%
	Yearly Total Cost Per Employee	**14,965.15**	**14,526.35**	**16,017.94**	(46.56)	-0.31%	(438.80)	-3.02%	1,491.59	9.31%
	Participants	8,990	8,863	8,863	(668.00)	-7.43%	(127)	-1.43%	-	0.00%
	Yearly Health Claims Cost Per Participant	**6,046.28**	**5,931.94**	**6,598.44**	214.01	3.54%	(114.34)	-1.93%	666.50	10.10%
	Yearly Total Cost Per Participant	**6,616.96**	**6,382.22**	**7,037.56**	233.33	3.53%	(234.74)	-3.68%	655.34	9.31%

Note 1: Prior to FY05 employee recovery needed was retrospective

Note 2: FY06 the unions transitioned to the UAChoice plans.

Note 3: FY06 is the first year of the Wellness program

Note 4: Starting in FY09, the University obligation is calculated based on participating employees without opt outs included.

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Employee Plan Scenerios with Base Annual Rates $1.75 Million Recovery for Fiscal Year 2015

Line #		Headcount projection as of Feb 2014	FY14 Actual Rates	OPTION A Proj Rates	OPTION A % Change	OPTION A $ Change	OPTION A **Proj Rates Post-Rebate**	OPTION B Proj Rates	OPTION B % Change	OPTION B $ Change	OPTION B **Proj Rates Post-Rebate**
	"750" Plan										
1	EE	707	$2,073.00	$2,465.00	18.91%	$392.00	**$1,865.00**	$2,352.00	14.96%	$279.00	**$1,752.00**
2	EE + SP	506	4,146.00	4,930.00	18.91%	$784.00	**3,730.00**	4,704.00	14.96%	$558.00	**3,504.00**
3	EE + CH	114	3,110.00	3,398.00	9.26%	$288.00	**2,798.00**	3,228.00	4.22%	$118.00	**2,628.00**
4	EE + 2CH	64	3,939.00	4,144.00	5.20%	$205.00	**3,544.00**	3,929.00	-0.28%	($10.00)	**3,329.00**
5	EE + 3 or more CH	19	4,561.00	4,703.00	3.11%	$142.00	**4,103.00**	4,455.00	-2.58%	($106.00)	**3,855.00**
6	EE + SP + 1CH	164	5,183.00	5,863.00	13.12%	$680.00	**4,663.00**	5,580.00	8.51%	$397.00	**4,380.00**
7	EE + SP + 2CH	164	6,012.00	6,609.00	9.93%	$597.00	**5,409.00**	6,281.00	4.97%	$269.00	**5,081.00**
8	EE + SP + 3 or more CH	101	6,634.00	7,168.00	8.05%	$534.00	**5,968.00**	6,807.00	2.90%	$173.00	**5,607.00**
	HDHP Plan										
9	EE	602	$1,333.00	$1,549.00	16.20%	$216.00	**$949.00**	$1,612.00	20.93%	$279.00	**$1,012.00**
10	EE + SP	352	2,666.00	3,098.00	16.20%	$432.00	**1,898.00**	3,224.00	20.93%	$558.00	**2,024.00**
11	EE + CH	61	2,000.00	2,024.00	1.20%	$24.00	**1,424.00**	2,118.00	5.90%	$118.00	**1,518.00**
12	EE + 2CH	46	2,533.00	2,404.00	-5.09%	($129.00)	**1,804.00**	2,523.00	-0.39%	($10.00)	**1,923.00**
13	EE + 3 or more CH	16	2,933.00	2,688.00	-8.35%	($245.00)	**2,088.00**	2,827.00	-3.61%	($106.00)	**2,227.00**
14	EE + SP + 1CH	179	3,333.00	3,573.00	7.20%	$240.00	**2,373.00**	3,730.00	11.91%	$397.00	**2,530.00**
15	EE + SP + 2CH	216	3,866.00	3,953.00	2.25%	$87.00	**2,753.00**	4,135.00	6.96%	$269.00	**2,935.00**
16	EE + SP + 3 or more CH	90	4,266.00	4,237.00	-0.68%	($29.00)	**3,037.00**	4,439.00	4.06%	$173.00	**3,239.00**
	CDHP Plan										
17	EE	195	$1,183.00	$1,278.00	8.03%	$95.00	**$678.00**	$1,462.00	23.58%	$279.00	**$862.00**
18	EE + SP	74	2,366.00	2,556.00	8.03%	$190.00	**1,356.00**	2,924.00	23.58%	$558.00	**1,724.00**
19	EE + CH	15	1,775.00	1,617.00	-8.90%	($158.00)	**1,017.00**	1,893.00	6.65%	$118.00	**1,293.00**
20	EE + 2CH	13	2,248.00	1,889.00	-15.97%	($359.00)	**1,289.00**	2,238.00	-0.44%	($10.00)	**1,638.00**
21	EE + 3 or more CH	4	2,603.00	2,092.00	-19.63%	($511.00)	**1,492.00**	2,497.00	-4.07%	($106.00)	**1,897.00**
22	EE + SP + 1CH	89	2,958.00	2,895.00	-2.13%	($63.00)	**1,695.00**	3,355.00	13.42%	$397.00	**2,155.00**
23	EE + SP + 2CH	84	3,431.00	3,167.00	-7.69%	($264.00)	**1,967.00**	3,700.00	7.84%	$269.00	**2,500.00**
24	EE + SP + 3 or more CH	49	3,786.00	3,370.00	-10.99%	($416.00)	**2,170.00**	3,959.00	4.57%	$173.00	**2,759.00**

UNIVERSITY OF ALASKA

Employee Plan Scenerios with 19 Pay Periods $1.75 Million Recovery for Fiscal Year 2015

Line #		Headcount projection as of Feb 2014	FY14 Actual Rates	OPTION A Proj Rates	OPTION A % Change	OPTION A $ Change	OPTION A **Proj Rates Post-Rebate**	OPTION B Proj Rates	OPTION B % Change	OPTION B $ Change	OPTION B **Proj Rates Post-Rebate**
	"750" Plan										
1	EE	707	$109.11	$129.74	18.91%	20.63	**$98.16**	$123.79	13.45%	14.68	**$92.21**
2	EE + SP	506	218.21	259.47	18.91%	41.26	**196.32**	247.58	13.46%	29.37	**184.42**
3	EE + CH	114	163.68	178.84	9.26%	15.16	**147.26**	169.89	3.79%	6.21	**138.32**
4	EE + 2CH	64	207.32	218.11	5.20%	10.79	**186.53**	206.79	-0.26%	(0.53)	**175.21**
5	EE + 3 or more CH	19	240.05	247.53	3.12%	7.48	**215.95**	234.47	-2.32%	(5.58)	**202.89**
6	EE + SP + 1CH	164	272.79	308.58	13.12%	35.79	**245.42**	293.68	7.66%	20.89	**230.53**
7	EE + SP + 2CH	164	316.42	347.84	9.93%	31.42	**284.68**	330.58	4.48%	14.16	**267.42**
8	EE + SP + 3 or more CH	101	349.16	377.26	8.05%	28.10	**314.11**	358.26	2.61%	9.10	**295.11**
	HDHP Plan										
9	EE	602	$70.16	$81.53	16.21%	11.37	**$49.95**	$84.84	20.92%	14.68	**$53.26**
10	EE + SP	352	140.32	163.05	16.20%	22.73	**99.89**	169.68	20.92%	29.36	**106.53**
11	EE + CH	61	105.26	106.53	1.21%	1.27	**74.95**	111.47	5.90%	6.21	**79.89**
12	EE + 2CH	46	133.32	126.53	-5.09%	(6.79)	**94.95**	132.79	-0.40%	(0.53)	**101.21**
13	EE + 3 or more CH	16	154.37	141.47	-8.36%	(12.90)	**109.89**	148.79	-3.61%	(5.58)	**117.21**
14	EE + SP + 1CH	179	175.42	188.05	7.20%	12.63	**124.89**	196.32	11.91%	20.90	**133.16**
15	EE + SP + 2CH	216	203.47	208.05	2.25%	4.58	**144.89**	217.63	6.96%	14.16	**154.47**
16	EE + SP + 3 or more CH	90	224.53	223.00	-0.68%	(1.53)	**159.84**	233.63	4.05%	9.10	**170.47**
	CDHP Plan										
17	EE	195	$62.26	$67.26	8.03%	5.00	**$35.68**	$76.95	23.59%	14.69	**$45.37**
18	EE + SP	74	124.53	134.53	8.03%	10.00	**71.37**	153.89	23.58%	29.36	**90.74**
19	EE + CH	15	93.42	85.11	-8.90%	(8.31)	**53.53**	99.63	6.65%	6.21	**68.05**
20	EE + 2CH	13	118.32	99.42	-15.97%	(18.90)	**67.84**	117.79	-0.45%	(0.53)	**86.21**
21	EE + 3 or more CH	4	137.00	110.11	-19.63%	(26.89)	**78.53**	131.42	-4.07%	(5.58)	**99.84**
22	EE + SP + 1CH	89	155.68	152.37	-2.13%	(3.31)	**89.21**	176.58	13.42%	20.90	**113.42**
23	EE + SP + 2CH	84	180.58	166.68	-7.70%	(13.90)	**103.53**	194.74	7.84%	14.16	**131.58**
24	EE + SP + 3 or more CH	49	199.26	177.37	-10.99%	(21.89)	**114.21**	208.37	4.57%	9.11	**145.21**

UNIVERSITY OF ALASKA
Employee Plan Scenerios with 26 Pay Periods $1.75 Million Recovery for Fiscal Year 2015

Line #		Headcount projection as of Feb 2014	FY14 Actual Rates	OPTION A Proj Rates	OPTION A % Change	OPTION A $ Change	OPTION A **Proj Rates Post-Rebate**	OPTION B Proj Rates	OPTION B % Change	OPTION B $ Change	OPTION B **Proj Rates Post-Rebate**
	"750" Plan										
1	EE	707	$79.73	$94.81	18.91%	15.08	**$71.73**	$90.46	13.46%	10.73	**$67.38**
2	EE + SP	506	159.46	$189.62	18.91%	30.16	**$143.46**	180.92	13.46%	21.46	**134.77**
3	EE + CH	114	119.62	$130.69	9.25%	11.07	**$107.62**	124.15	3.79%	4.53	**101.08**
4	EE + 2CH	64	151.50	$159.38	5.20%	7.88	**$136.31**	151.12	-0.25%	(0.38)	**128.04**
5	EE + 3 or more CH	19	175.42	$180.88	3.11%	5.46	**$157.81**	171.35	-2.32%	(4.07)	**148.27**
6	EE + SP + 1CH	164	199.35	$225.50	13.12%	26.15	**$179.35**	214.62	7.66%	15.27	**168.46**
7	EE + SP + 2CH	164	231.23	$254.19	9.93%	22.96	**$208.04**	241.58	4.48%	10.35	**195.42**
8	EE + SP + 3 or more CH	101	255.15	$275.69	8.05%	20.54	**$229.54**	261.81	2.61%	6.66	**215.65**
	HDHP Plan										
9	EE	602	$51.27	$59.58	16.21%	8.31	**$36.50**	$62.00	20.93%	10.73	**$38.92**
10	EE + SP	352	102.54	$119.15	16.20%	16.61	**$73.00**	124.00	20.93%	21.46	**77.85**
11	EE + CH	61	76.92	$77.85	1.21%	0.93	**$54.77**	81.46	5.90%	4.54	**58.38**
12	EE + 2CH	46	97.42	$92.46	-5.09%	(4.96)	**$69.38**	97.04	-0.39%	(0.38)	**73.96**
13	EE + 3 or more CH	16	112.81	$103.38	-8.36%	(9.43)	**$80.31**	108.73	-3.62%	(4.08)	**85.65**
14	EE + SP + 1CH	179	128.19	$137.42	7.20%	9.23	**$91.27**	143.46	11.91%	15.27	**97.31**
15	EE + SP + 2CH	216	148.69	$152.04	2.25%	3.35	**$105.88**	159.04	6.96%	10.35	**112.88**
16	EE + SP + 3 or more CH	90	164.08	$162.96	-0.68%	(1.12)	**$116.81**	170.73	4.05%	6.65	**124.58**
	CDHP Plan										
17	EE	195	$45.50	$49.15	8.02%	3.65	**$26.08**	$56.23	23.58%	10.73	**$33.15**
18	EE + SP	74	91.00	$98.31	8.03%	7.31	**$52.15**	112.46	23.58%	21.46	**66.31**
19	EE + CH	15	68.27	$62.19	-8.91%	(6.08)	**$39.12**	72.81	6.65%	4.54	**49.73**
20	EE + 2CH	13	86.46	$72.65	-15.97%	(13.81)	**$49.58**	86.08	-0.44%	(0.38)	**63.00**
21	EE + 3 or more CH	4	100.12	$80.46	-19.64%	(19.66)	**$57.38**	96.04	-4.08%	(4.08)	**72.96**
22	EE + SP + 1CH	89	113.77	$111.35	-2.13%	(2.42)	**$65.19**	129.04	13.42%	15.27	**82.88**
23	EE + SP + 2CH	84	131.96	$121.81	-7.69%	(10.15)	**$75.65**	142.31	7.84%	10.35	**96.15**
24	EE + SP + 3 or more CH	49	145.62	$129.62	-10.99%	(16.00)	**$83.46**	152.27	4.57%	6.65	**106.12**

UNIVERSITY OF ALASKA

Employee Plan Scenerios with Base Annual Rates $2.2 Million Recovery for Fiscal Year 2015

Line #		Headcount projection as of Feb 2014	FY14 Actual Rates	OPTION A Proj Rates	OPTION A % Change	OPTION A $ Change	OPTION A **Proj Rates Post-Rebate**	OPTION B Proj Rates	OPTION B % Change	OPTION B $ Change	OPTION B **Proj Rates Post-Rebate**
	"750" Plan										
1	EE	707	$2,073.00	$2,437.00	17.56%	$364.00	**$1,837.00**	$2,285.00	11.54%	$212.00	**$1,685.00**
2	EE + SP	506	4,146.00	4,874.00	17.56%	$728.00	**3,674.00**	4,570.00	11.54%	$424.00	**3,370.00**
3	EE + CH	114	3,110.00	3,356.00	7.91%	$246.00	**2,756.00**	3,128.00	0.65%	$18.00	**2,528.00**
4	EE + 2CH	64	3,939.00	4,091.00	3.86%	$152.00	**3,491.00**	3,802.00	-3.92%	($137.00)	**3,202.00**
5	EE + 3 or more CH	19	4,561.00	4,642.00	1.78%	$81.00	**4,042.00**	4,307.00	-6.28%	($254.00)	**3,707.00**
6	EE + SP + 1CH	164	5,183.00	5,793.00	11.77%	$610.00	**4,593.00**	5,413.00	5.01%	$230.00	**4,213.00**
7	EE + SP + 2CH	164	6,012.00	6,528.00	8.58%	$516.00	**5,328.00**	6,087.00	1.41%	$75.00	**4,887.00**
8	EE + SP + 3 or more CH	101	6,634.00	7,079.00	6.71%	$445.00	**5,879.00**	6,592.00	-0.71%	($42.00)	**5,392.00**
	HDHP Plan										
9	EE	602	$1,333.00	$1,456.00	9.23%	$123.00	**$856.00**	$1,545.00	15.90%	$212.00	**$945.00**
10	EE + SP	352	2,666.00	2,912.00	9.23%	$246.00	**1,712.00**	3,090.00	15.90%	$424.00	**1,890.00**
11	EE + CH	61	2,000.00	1,884.00	-5.80%	($116.00)	**1,284.00**	2,018.00	0.90%	$18.00	**1,418.00**
12	EE + 2CH	46	2,533.00	2,227.00	-12.08%	($306.00)	**1,627.00**	2,396.00	-5.41%	($137.00)	**1,796.00**
13	EE + 3 or more CH	16	2,933.00	2,484.00	-15.31%	($449.00)	**1,884.00**	2,679.00	-8.66%	($254.00)	**2,079.00**
14	EE + SP + 1CH	179	3,333.00	3,340.00	0.21%	$7.00	**2,140.00**	3,563.00	6.90%	$230.00	**2,363.00**
15	EE + SP + 2CH	216	3,866.00	3,683.00	-4.73%	($183.00)	**2,483.00**	3,941.00	1.94%	$75.00	**2,741.00**
16	EE + SP + 3 or more CH	90	4,266.00	3,940.00	-7.64%	($326.00)	**2,740.00**	4,224.00	-0.98%	($42.00)	**3,024.00**
	CDHP Plan										
17	EE	195	$1,183.00	$1,158.00	-2.11%	($25.00)	**$558.00**	$1,395.00	17.92%	$212.00	**$795.00**
18	EE + SP	74	2,366.00	2,316.00	-2.11%	($50.00)	**1,116.00**	2,790.00	17.92%	$424.00	**1,590.00**
19	EE + CH	15	1,775.00	1,437.00	-19.04%	($338.00)	**837.00**	1,793.00	1.01%	$18.00	**1,193.00**
20	EE + 2CH	13	2,248.00	1,661.00	-26.11%	($587.00)	**1,061.00**	2,111.00	-6.09%	($137.00)	**1,511.00**
21	EE + 3 or more CH	4	2,603.00	1,828.00	-29.77%	($775.00)	**1,228.00**	2,349.00	-9.76%	($254.00)	**1,749.00**
22	EE + SP + 1CH	89	2,958.00	2,595.00	-12.27%	($363.00)	**1,395.00**	3,188.00	7.78%	$230.00	**1,988.00**
23	EE + SP + 2CH	84	3,431.00	2,819.00	-17.84%	($612.00)	**1,619.00**	3,506.00	2.19%	$75.00	**2,306.00**
24	EE + SP + 3 or more CH	49	3,786.00	2,986.00	-21.13%	($800.00)	**1,786.00**	3,744.00	-1.11%	($42.00)	**2,544.00**

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Employee Plan Scenerios with 19 Pay Periods $2.2 Million Recovery for Fiscal Year 2015

Line #		Headcount projection as of Feb 2014	FY14 Actual Rates	OPTION A Proj Rates	OPTION A % Change	OPTION A $ Change	OPTION A **Proj Rates Post-Rebate**	OPTION B Proj Rates	OPTION B % Change	OPTION B $ Change	OPTION B **Proj Rates Post-Rebate**
	"750" Plan										
1	EE	707	$109.11	$128.26	17.55%	19.15	**$96.68**	$120.26	10.22%	11.15	**$88.68**
2	EE + SP	506	218.21	256.53	17.56%	38.32	**193.37**	240.53	10.23%	22.32	**177.37**
3	EE + CH	114	163.68	176.63	7.91%	12.95	**145.05**	164.63	0.58%	0.95	**133.05**
4	EE + 2CH	64	207.32	215.32	3.86%	8.00	**183.74**	200.11	-3.48%	(7.21)	**168.53**
5	EE + 3 or more CH	19	240.05	244.32	1.78%	4.27	**212.74**	226.68	-5.57%	(13.37)	**195.11**
6	EE + SP + 1CH	164	272.79	304.89	11.77%	32.10	**241.74**	284.89	4.44%	12.10	**221.74**
7	EE + SP + 2CH	164	316.42	343.58	8.58%	27.16	**280.42**	320.37	1.25%	3.95	**257.21**
8	EE + SP + 3 or more CH	101	349.16	372.58	6.71%	23.42	**309.42**	346.95	-0.63%	(2.21)	**283.79**
	HDHP Plan										
9	EE	602	$70.16	$76.63	9.22%	6.47	**$45.05**	$81.32	15.91%	11.16	**$49.74**
10	EE + SP	352	140.32	153.26	9.22%	12.94	**90.11**	162.63	15.90%	22.31	**99.47**
11	EE + CH	61	105.26	99.16	-5.80%	(6.10)	**67.58**	106.21	0.90%	0.95	**74.63**
12	EE + 2CH	46	133.32	117.21	-12.08%	(16.11)	**85.63**	126.11	-5.41%	(7.21)	**94.53**
13	EE + 3 or more CH	16	154.37	130.74	-15.31%	(23.63)	**99.16**	141.00	-8.66%	(13.37)	**109.42**
14	EE + SP + 1CH	179	175.42	175.79	0.21%	0.37	**112.63**	187.53	6.90%	12.11	**124.37**
15	EE + SP + 2CH	216	203.47	193.84	-4.73%	(9.63)	**130.68**	207.42	1.94%	3.95	**144.26**
16	EE + SP + 3 or more CH	90	224.53	207.37	-7.64%	(17.16)	**144.21**	222.32	-0.98%	(2.21)	**159.16**
	CDHP Plan										
17	EE	195	$62.26	$60.95	-2.10%	(1.31)	**$29.37**	$73.42	17.92%	11.16	**$41.84**
18	EE + SP	74	124.53	121.89	-2.12%	(2.64)	**58.74**	146.84	17.92%	22.31	**83.68**
19	EE + CH	15	93.42	75.63	-19.04%	(17.79)	**44.05**	94.37	1.02%	0.95	**62.79**
20	EE + 2CH	13	118.32	87.42	-26.12%	(30.90)	**55.84**	111.11	-6.09%	(7.21)	**79.53**
21	EE + 3 or more CH	4	137.00	96.21	-29.77%	(40.79)	**64.63**	123.63	-9.76%	(13.37)	**92.05**
22	EE + SP + 1CH	89	155.68	136.58	-12.27%	(19.10)	**73.42**	167.79	7.78%	12.11	**104.63**
23	EE + SP + 2CH	84	180.58	148.37	-17.84%	(32.21)	**85.21**	184.53	2.19%	3.95	**121.37**
24	EE + SP + 3 or more CH	49	199.26	157.16	-21.13%	(42.10)	**94.00**	197.05	-1.11%	(2.21)	**133.89**

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Employee Plan Scenerios with 26 Pay Periods $2.2 Million Recovery for Fiscal Year 2015

Line #		Headcount projection as of Feb 2014	FY14 Actual Rates	OPTION A Proj Rates	OPTION A % Change	OPTION A $ Change	OPTION A **Proj Rates Post-Rebate**	OPTION B Proj Rates	OPTION B % Change	OPTION B $ Change	OPTION B **Proj Rates Post-Rebate**
	"750" Plan										
1	EE	707	$79.73	$93.73	17.56%	14.00	**$70.65**	$87.88	10.22%	8.15	**$64.81**
2	EE + SP	506	159.46	$187.46	17.56%	28.00	**$141.31**	175.77	10.23%	16.31	**129.62**
3	EE + CH	114	119.62	$129.08	7.91%	9.46	**$106.00**	120.31	0.58%	0.69	**97.23**
4	EE + 2CH	64	151.50	$157.35	3.86%	5.85	**$134.27**	146.23	-3.48%	(5.27)	**123.15**
5	EE + 3 or more CH	19	175.42	$178.54	1.78%	3.12	**$155.46**	165.65	-5.57%	(9.77)	**142.58**
6	EE + SP + 1CH	164	199.35	$222.81	11.77%	23.46	**$176.65**	208.19	4.43%	8.84	**162.04**
7	EE + SP + 2CH	164	231.23	$251.08	8.58%	19.85	**$204.92**	234.12	1.25%	2.89	**187.96**
8	EE + SP + 3 or more CH	101	255.15	$272.27	6.71%	17.12	**$226.12**	253.54	-0.63%	(1.61)	**207.38**
	HDHP Plan										
9	EE	602	$51.27	$56.00	9.23%	4.73	**$32.92**	$59.42	15.90%	8.15	**$36.35**
10	EE + SP	352	102.54	$112.00	9.23%	9.46	**$65.85**	118.85	15.91%	16.31	**72.69**
11	EE + CH	61	76.92	$72.46	-5.80%	(4.46)	**$49.38**	77.62	0.91%	0.70	**54.54**
12	EE + 2CH	46	97.42	$85.65	-12.08%	(11.77)	**$62.58**	92.15	-5.41%	(5.27)	**69.08**
13	EE + 3 or more CH	16	112.81	$95.54	-15.31%	(17.27)	**$72.46**	103.04	-8.66%	(9.77)	**79.96**
14	EE + SP + 1CH	179	128.19	$128.46	0.21%	0.27	**$82.31**	137.04	6.90%	8.85	**90.88**
15	EE + SP + 2CH	216	148.69	$141.65	-4.73%	(7.04)	**$95.50**	151.58	1.94%	2.89	**105.42**
16	EE + SP + 3 or more CH	90	164.08	$151.54	-7.64%	(12.54)	**$105.38**	162.46	-0.99%	(1.62)	**116.31**
	CDHP Plan										
17	EE	195	$45.50	$44.54	-2.11%	(0.96)	**$21.46**	$53.65	17.91%	8.15	**$30.58**
18	EE + SP	74	91.00	$89.08	-2.11%	(1.92)	**$42.92**	107.31	17.92%	16.31	**61.15**
19	EE + CH	15	68.27	$55.27	-19.04%	(13.00)	**$32.19**	68.96	1.01%	0.69	**45.88**
20	EE + 2CH	13	86.46	$63.88	-26.12%	(22.58)	**$40.81**	81.19	-6.10%	(5.27)	**58.12**
21	EE + 3 or more CH	4	100.12	$70.31	-29.77%	(29.81)	**$47.23**	90.35	-9.76%	(9.77)	**67.27**
22	EE + SP + 1CH	89	113.77	$99.81	-12.27%	(13.96)	**$53.65**	122.62	7.78%	8.85	**76.46**
23	EE + SP + 2CH	84	131.96	$108.42	-17.84%	(23.54)	**$62.27**	134.85	2.19%	2.89	**88.69**
24	EE + SP + 3 or more CH	49	145.62	$114.85	-21.13%	(30.77)	**$68.69**	144.00	-1.11%	(1.62)	**97.85**