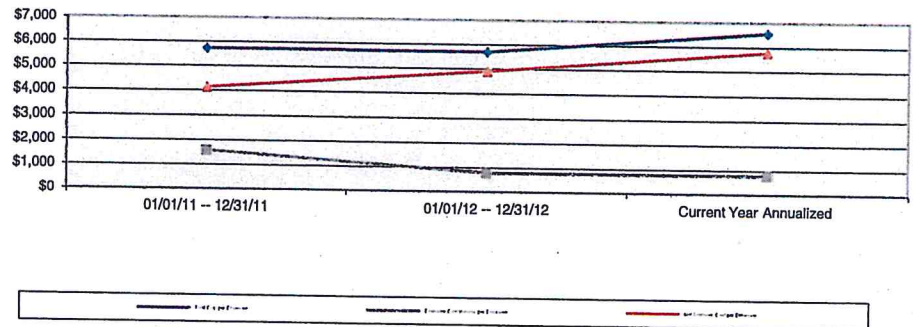
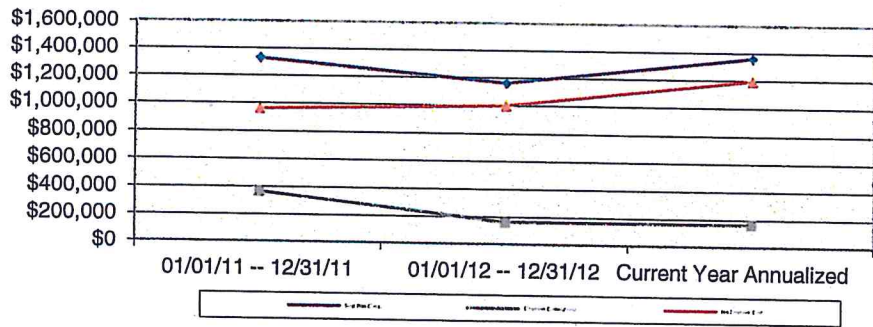


# Geneseo Csd #228

## Claims by Line of Coverage for Active Group 8503

Includes Retirees

	01/01/11 -- 12/31/11	01/01/12 -- 12/31/12	01/01/13 -- 10/31/13	Current Year Annualized	% Change (CYA/PY1)
Medical Claims	\$1,043,098	\$744,637	\$1,276,889	\$1,532,266	105.8%
Prescription Drug Claims	\$297,111	\$112,935	\$118,139	\$141,767	25.5%
<b>Subtotal Claims</b>	<b>\$1,340,209</b>	<b>\$857,572</b>	<b>\$1,395,027</b>	<b>\$1,674,033</b>	<b>95.2%</b>
Stop Loss Reimbursements	\$15,943	\$0	\$503,070	\$603,684	0.0%
<b>Net Claims</b>	<b>\$1,324,266</b>	<b>\$857,572</b>	<b>\$891,957</b>	<b>\$1,070,348</b>	<b>24.8%</b>
SISCO Fees	\$0	\$38,556	\$34,922	\$41,907	8.7%
HealthCorp Fees	\$0	\$11,790	\$10,355	\$12,426	5.4%
PPO Fees	\$0	\$29,356	\$25,770	\$30,923	5.3%
Stop Loss Premium	\$0	\$199,578	\$142,064	\$170,476	-14.6%
Misc. Fees	\$1,616	\$23,580	\$26,662	\$31,995	35.7%
<b>Subtotal Administrative Fees</b>	<b>\$1,616</b>	<b>\$302,860</b>	<b>\$239,773</b>	<b>\$287,727</b>	<b>-5.0%</b>
<b>Total Plan Costs</b>	<b>\$1,325,882</b>	<b>\$1,160,432</b>	<b>\$1,131,730</b>	<b>\$1,358,076</b>	<b>17.0%</b>
<b>Employee Contributions</b>	<b>\$365,455</b>	<b>\$161,304</b>	<b>\$136,608</b>	<b>\$163,929</b>	<b>1.6%</b>
<b>Net Employer Cost</b>	<b>\$960,427</b>	<b>\$999,128</b>	<b>\$995,122</b>	<b>\$1,194,146</b>	<b>19.5%</b>
Average Single Enrollment	133	121	123	123	1.5%
Average Family Enrollment	99	83	84	84	1.3%
<b>Total Average Enrollment</b>	<b>232</b>	<b>204</b>	<b>207</b>	<b>207</b>	<b>1.4%</b>
Total Average Members	231	405	408	408	0.7%
<b>Dependent Ratio</b>	<b>1.0</b>	<b>2.0</b>	<b>2.0</b>	<b>2.0</b>	<b>-0.7%</b>
<b>Total Cost per Employee</b>	<b>\$5,715</b>	<b>\$5,688</b>	<b>\$5,469</b>	<b>\$6,563</b>	<b>15.4%</b>
<b>Employee Contributions per Employee</b>	<b>\$1,575</b>	<b>\$791</b>	<b>\$660</b>	<b>\$792</b>	<b>0.2%</b>
<b>Net Employer Cost per Employee</b>	<b>\$4,140</b>	<b>\$4,898</b>	<b>\$4,809</b>	<b>\$5,771</b>	<b>17.8%</b>



**Geneseo Schools 2012**

	Jan-12	Proposed 2012 Rates (1% Decrease)	Employee/Retiree Cost 2012	2012 Employee/Retiree Annual Contribution	Board Cost 2012	2012 Board Annual Contributions
<b>Active</b>						
Single	95	\$417.25	\$0.00	\$0.00	\$417.25	\$475,665.00
Single Wrap	21	\$417.25	\$0.00	\$0.00	\$417.25	\$105,147.00
Family	78	\$1,095.79	\$169.64	\$158,783.04	\$926.15	\$866,876.40
Family Wrap	5	\$496.73	\$79.49	\$4,769.40	\$417.25	\$25,035.00
Active Total				\$163,552.44		\$1,472,723.40
<b>Retiree</b>						
Retiree Single under 65	14	\$417.25	\$417.25	\$70,098.00		
Retiree Family Under 65	1	\$1,095.79	\$1,095.79	\$13,149.48		
Retiree Single Medicare	14	\$270.77	\$270.77	\$45,489.36		
Retiree Family A (1 Medicare Single, 1 Single)	1	\$691.24	\$691.24	\$8,294.88	-	
Retiree B Medicare	8	\$541.52	\$541.52	\$51,985.92	-	
Retiree Total				\$189,017.64		
	237	<b>TOTAL CONTRIBUTION (PARTICIPANTS + DISTRICT)</b>				
<b>TOTALS</b>						
<b>GRAND TOTAL</b>		<b>1,825,293.48</b>		<b>352,570.08</b>		<b>1,472,723.40</b>

**Geneseo Schools 2013**

1.0 % DECREASE	Current Enrollment	Proposed 2013 Rates	Employee/Retiree Cost 2013	2013 Employee/Retiree Annual Contribution	Board Cost 2013	2013 Board Annual Contributions
<b>Active</b>						
Single	99	\$413.08	\$0.00	\$0.00	\$413.08	\$490,736.07
Single Wrap	25	\$413.08	\$0.00	\$0.00	\$413.08	\$123,923.25
Family	76	\$1,084.83	\$167.94	\$153,160.05	\$916.89	\$836,206.83
Family Wrap	5	\$491.76	\$78.70	\$4,721.71	\$413.08	\$24,784.80
ACTIVE TOTAL				\$157,881.75		\$1,475,650.95
<b>Retiree</b>						
Retiree Single under 65	14	\$413.08	\$413.08	\$69,397.02		
Retiree Family Under 65	0	\$1,084.83	\$1,084.83	\$0.00		
Retiree Single Medicare	15	\$268.06	\$268.06	\$48,251.21		-
Retiree Family A (1 Medicare Single, 1 Single)	1	\$684.33	\$684.33	\$8,211.93	-	-
Retiree B Medicare Family	9	\$536.10	\$536.10	\$57,899.32		
RETIREE TOTAL				\$183,759.48		
	244	<b>TOTAL CONTRIBUTION (PARTICIPANTS + DISTRICT)</b>				
<b>TOTALS</b>						
<b>GRAND TOTAL</b>		<b>\$1,817,292.18</b>		<b>\$341,641.24</b>		<b>\$1,475,650.95</b>

**Geneseo Schools 2014**

2.0% Increase	Current Enrollment	Proposed 2014 Rates	Employee/Retiree Cost 2014	2014 Employee/Retiree Annual Contribution	Board Cost 2014	2014 Board Annual Contributions
<b>Active</b>						
Single	96	\$421.34	\$0.00	\$0.00	\$421.34	\$485,382.59
Single Wrap	27	\$421.34	\$0.00	\$0.00	\$421.34	\$136,513.85
Family	79	\$1,106.53	\$171.30	\$162,389.96	\$935.23	\$886,599.29
Family Wrap	5	\$501.60	\$80.27	\$4,816.14	\$421.33	\$25,279.74
ACTIVE TOTAL	207			\$167,206.10		\$1,533,775.47
<b>Retiree</b>						
Retiree Single under 65	14	\$421.34	\$421.34	\$70,784.96		
Retiree Family Under 65	0	\$1,106.53	\$1,106.53	\$0.00		
Retiree Single Medicare	16	\$273.42	\$273.42	\$52,497.32		-
Retiree Family A (1 Medicare Single, 1 Single)	1	\$698.01	\$698.01	\$8,376.17	-	-
Retiree B Medicare Family	8	\$562.91	\$562.91	\$54,039.36		
RETIREE TOTAL	39			\$185,697.81		
	246	<b>TOTAL CONTRIBUTION (PARTICIPANTS + DISTRICT)</b>				
<b>TOTALS</b>						
<b>GRAND TOTAL</b>		<b>\$1,886,679.38</b>		<b>\$352,903.91</b>		<b>\$1,533,775.47</b>

**Geneseo Schools 2012**

	Jan-12	Proposed 2012 Rates (1% Decrease)	Employee/Retiree Cost 2012	2012 Employee/Retiree Annual Contribution	Board Cost 2012	2012 Board Annual Contributions
<b>Active</b>						
Single	95	\$417.25	\$0.00	\$0.00	\$417.25	\$475,665.00
Single Wrap	21	\$417.25	\$0.00	\$0.00	\$417.25	\$105,147.00
Family	78	\$1,095.79	\$169.64	\$158,783.04	\$926.15	\$866,876.40
Family Wrap	5	\$496.73	\$79.49	\$4,769.40	\$417.25	\$25,035.00
Active Total				<b>\$163,552.44</b>		<b>\$1,472,723.40</b>
<b>Retiree</b>						
Retiree Single under 65	14	\$417.25	\$417.25	\$70,098.00		
Retiree Family Under 65	1	\$1,095.79	\$1,095.79	\$13,149.48		
Retiree Single Medicare	14	\$270.77	\$270.77	\$45,489.36		
Retiree Family A (1 Medicare Single, 1 Single)	1	\$691.24	\$691.24	\$8,294.88	-	
Retiree B Medicare	8	\$541.52	\$541.52	\$51,985.92	-	
Retiree Total				<b>\$189,017.64</b>		
	237	<b>TOTAL CONTRIBUTION (PARTICIPANTS + DISTRICT)</b>				
<b>TOTALS</b>						
<b>GRAND TOTAL</b>		<b>1,825,293.48</b>		<b>352,570.08</b>		<b>1,472,723.40</b>

**Geneseo Schools 2013**

1.0 % DECREASE	Current Enrollment	Proposed 2013 Rates	Employee/Retiree Cost 2013	2013 Employee/Retiree Annual Contribution	Board Cost 2013	2013 Board Annual Contributions
<b>Active</b>						
Single	99	\$413.08	\$0.00	\$0.00	\$413.08	\$490,736.07
Single Wrap	25	\$413.08	\$0.00	\$0.00	\$413.08	\$123,923.25
Family	76	\$1,084.83	\$167.94	\$153,160.05	\$916.89	\$836,206.83
Family Wrap	5	\$491.76	\$78.70	\$4,721.71	\$413.08	\$24,784.80
ACTIVE TOTAL				<b>\$157,881.75</b>		<b>\$1,475,650.95</b>
<b>Retiree</b>						
Retiree Single under 65	14	\$413.08	\$413.08	\$69,397.02		
Retiree Family Under 65	0	\$1,084.83	\$1,084.83	\$0.00		
Retiree Single Medicare	15	\$268.06	\$268.06	\$48,251.21		
Retiree Family A (1 Medicare Single, 1 Single)	1	\$684.33	\$684.33	\$8,211.93	-	
Retiree B Medicare Family	9	\$536.10	\$536.10	\$57,899.32		
RETIREE TOTAL				<b>\$183,759.48</b>		
	244	<b>TOTAL CONTRIBUTION (PARTICIPANTS + DISTRICT)</b>				
<b>TOTALS</b>						
<b>GRAND TOTAL</b>		<b>\$1,817,292.18</b>		<b>\$341,641.24</b>		<b>\$1,475,650.95</b>

**Geneseo Schools 2014**

5.0% Increase	Current Enrollment	Proposed 2014 Rates	Employee/Retiree Cost 2014	2014 Employee/Retiree Annual Contribution	Board Cost 2014	2014 Board Annual Contributions
<b>Active</b>						
Single	96	\$433.73	\$0.00	\$0.00	\$433.73	\$499,658.54
Single Wrap	27	\$433.73	\$0.00	\$0.00	\$433.73	\$140,528.97
Family	79	\$1,139.07	\$176.34	\$167,166.13	\$962.74	\$912,675.74
Family Wrap	5	\$516.35	\$82.63	\$4,957.79	\$433.72	\$26,023.26
ACTIVE TOTAL	207			<b>\$172,123.92</b>		<b>\$1,578,886.51</b>
<b>Retiree</b>						
Retiree Single under 65	14	\$433.73	\$433.73	\$72,866.87		
Retiree Family Under 65	0	\$1,139.07	\$1,139.07	\$0.00		
Retiree Single Medicare	16	\$281.47	\$281.47	\$54,041.36		
Retiree Family A (1 Medicare Single, 1 Single)	1	\$718.54	\$718.54	\$8,622.53	-	
Retiree B Medicare Family	8	\$562.91	\$562.91	\$54,039.36		
RETIREE TOTAL	39			<b>\$189,570.12</b>		
	246	<b>TOTAL CONTRIBUTION (PARTICIPANTS + DISTRICT)</b>				
<b>TOTALS</b>						
<b>GRAND TOTAL</b>		<b>\$1,940,580.55</b>		<b>\$361,694.05</b>		<b>\$1,578,886.51</b>

**Geneseo Schools 2012**

	Jan-12	Proposed 2012 Rates (1% Decrease)	Employee/Retiree Cost 2012	2012 Employee/Retiree Annual Contribution	Board Cost 2012	2012 Board Annual Contributions
<b>Active</b>						
Single	95	\$417.25	\$0.00	\$0.00	\$417.25	\$475,665.00
Single Wrap	21	\$417.25	\$0.00	\$0.00	\$417.25	\$105,147.00
Family	78	\$1,095.79	\$169.64	\$158,783.04	\$926.15	\$866,876.40
Family Wrap	5	\$496.73	\$79.49	\$4,769.40	\$417.25	\$25,035.00
Active Total				<b>\$163,552.44</b>		<b>\$1,472,723.40</b>
<b>Retiree</b>						
Retiree Single under 65	14	\$417.25	\$417.25	\$70,098.00		
Retiree Family Under 65	1	\$1,095.79	\$1,095.79	\$13,149.48		
Retiree Single Medicare	14	\$270.77	\$270.77	\$45,489.36		
Retiree Family A (1 Medicare Single, 1 Single)	1	\$691.24	\$691.24	\$8,294.88	-	
Retiree B Medicare	8	\$541.52	\$541.52	\$51,985.92	-	
Retiree Total				<b>\$189,017.64</b>		
	237	<b>TOTAL CONTRIBUTION (PARTICIPANTS + DISTRICT)</b>				
<b>TOTALS</b>						
<b>GRAND TOTAL</b>		<b>1,825,293.48</b>		<b>352,570.08</b>		<b>1,472,723.40</b>

**Geneseo Schools 2013**

1.0 % DECREASE	Current Enrollment	Proposed 2013 Rates	Employee/Retiree Cost 2013	2013 Employee/Retiree Annual Contribution	Board Cost 2013	2013 Board Annual Contributions
<b>Active</b>						
Single	99	\$413.08	\$0.00	\$0.00	\$413.08	\$490,736.07
Single Wrap	25	\$413.08	\$0.00	\$0.00	\$413.08	\$123,923.25
Family	76	\$1,084.83	\$167.94	\$153,160.05	\$916.89	\$836,206.83
Family Wrap	5	\$491.76	\$78.70	\$4,721.71	\$413.08	\$24,784.80
ACTIVE TOTAL				<b>\$157,881.75</b>		<b>\$1,475,650.95</b>
<b>Retiree</b>						
Retiree Single under 65	14	\$413.08	\$413.08	\$69,397.02		
Retiree Family Under 65	0	\$1,084.83	\$1,084.83	\$0.00		
Retiree Single Medicare	15	\$268.06	\$268.06	\$48,251.21		-
Retiree Family A (1 Medicare Single, 1 Single)	1	\$684.33	\$684.33	\$8,211.93	-	-
Retiree B Medicare Family	9	\$536.10	\$536.10	\$57,899.32		
RETIREE TOTAL				<b>\$183,759.48</b>		
	244	<b>TOTAL CONTRIBUTION (PARTICIPANTS + DISTRICT)</b>				
<b>TOTALS</b>						
<b>GRAND TOTAL</b>		<b>\$1,817,292.18</b>		<b>\$341,641.24</b>		<b>\$1,475,650.95</b>

**Geneseo Schools 2014**

8.0% Increase	Current Enrollment	Proposed 2014 Rates	Employee/Retiree Cost 2014	2014 Employee/Retiree Annual Contribution	Board Cost 2014	2014 Board Annual Contributions
<b>Active</b>						
Single	96	\$446.12	\$0.00	\$0.00	\$446.12	\$513,934.50
Single Wrap	27	\$446.12	\$0.00	\$0.00	\$446.12	\$144,544.08
Family	79	\$1,171.62	\$181.37	\$171,942.31	\$990.24	\$938,752.19
Family Wrap	5	\$531.10	\$84.99	\$5,099.44	\$446.11	\$26,766.78
ACTIVE TOTAL	207			<b>\$177,041.75</b>		<b>\$1,623,997.55</b>
<b>Retiree</b>						
Retiree Single under 65	14	\$446.12	\$446.12	\$74,948.78		
Retiree Family Under 65	0	\$1,171.62	\$1,171.62	\$0.00		
Retiree Single Medicare	16	\$289.51	\$289.51	\$55,585.40		-
Retiree Family A (1 Medicare Single, 1 Single)	1	\$739.07	\$739.07	\$8,868.89	-	-
Retiree B Medicare Family	8	\$562.91	\$562.91	\$54,039.36		
RETIREE TOTAL	39			<b>\$193,442.43</b>		
	246	<b>TOTAL CONTRIBUTION (PARTICIPANTS + DISTRICT)</b>				
<b>TOTALS</b>						
<b>GRAND TOTAL</b>		<b>\$1,994,481.73</b>		<b>\$370,484.18</b>		<b>\$1,623,997.55</b>

## 2013 Health Insurance Premium Comparisons

## Single Coverage

District and Plan	Percent Pd	County	District	Insurance Type	Plan Name	Total Premium
Dunlap CUSD 323 PPO \$500	90.00%	PEORIA	Dunlap CUSD 323	PPO	PPO \$500	\$320.00
GENESEO CUSD 228 PPO \$150	100.00%	HENRY	GENESEO CUSD 228	PPO	PPO \$150	\$413.08
Somonauk CUSD 432 HSA PPO \$2500	100.00%	DEKALB	Somonauk CUSD 432	HSA	HSA PPO \$2500	\$429.02
East Dubuque USD 119 HMO Medical Associates	100.00%	JO DAVIESS	East Dubuque USD 119	HMO	HMO Medical Associates	\$440.75
Earlville CUSD 9 HMO Illinois	100.00%	LA SALLE	Earlville CUSD 9	HMO	HMO Illinois	\$448.99
Earlville CUSD 9 PPO \$1000	100.00%	LA SALLE	Earlville CUSD 9	PPO	PPO \$1000	\$448.99
Eureka CUD 140 PPO \$500	70.00%	WOODFORD	Eureka CUD 140	PPO	PPO \$500	\$474.80
ALWOOD CUSD 225 PPO \$250	100.00%	HENRY	ALWOOD CUSD 225	PPO	PPO \$250	\$536.14
Heyworth CUSD 4 PPO \$250	95.00%	MCLEAN	Heyworth CUSD 4	PPO	PPO \$250	\$541.50
DeKalb CUSD 428 HMO Blue Advantage	95.00%	DEKALB	DeKalb CUSD 428	HMO	HMO Blue Advantage	\$544.06
Oak Grove SD 68 HSA \$1500	90.00%	PEORIA	Oak Grove SD 68	HSA	HSA \$1500	\$544.09
Oak Grove SD 68 HMO Blue Advantage	85.00%	PEORIA	Oak Grove SD 68	HMO	HMO Blue Advantage	\$563.02
Sandwich CUSD 430 HMO Blue Advantage	100.00%	DEKALB	Sandwich CUSD 430	HMO	HMO Blue Advantage	\$583.24
BLOOMINGTON SD 87 PPO \$100	100.00%	MCLEAN	BLOOMINGTON SD 87	PPO	PPO \$100	\$590.00
DeKalb CUSD 428 HMO Illinois	95.00%	DEKALB	DeKalb CUSD 428	HMO	HMO Illinois	\$604.51
Dixon USD 170 PPO \$500	92.00%	LEE	Dixon USD 170	PPO	PPO \$500	\$625.00
Oak Grove SD 68 PPO \$250	85.00%	PEORIA	Oak Grove SD 68	PPO	PPO \$250	\$628.93
DeKalb CUSD 428 PPO \$1500	95.00%	DEKALB	DeKalb CUSD 428	PPO	PPO \$1500	\$647.62
Sandwich CUSD 430 PPO \$750	100.00%	DEKALB	Sandwich CUSD 430	PPO	PPO \$750	\$698.33
Sterling CUSD 5 PPO \$300	87.50%	WHITESIDE	Sterling CUSD 5	PPO	PPO \$300	\$699.34
DeKalb CUSD 428 PPO \$500	95.00%	DEKALB	DeKalb CUSD 428	PPO	PPO \$500	\$714.52
Sandwich CUSD 430 PPO \$500	100.00%	DEKALB	Sandwich CUSD 430	PPO	PPO \$500	\$728.70
Princeton HSD 500 PPO \$500	100.00%	BUREAU	Princeton HSD 500	PPO	PPO \$500	\$729.58
Sandwich CUSD 430 PPO \$250	100.00%	DEKALB	Sandwich CUSD 430	PPO	PPO \$250	\$755.14
Sycamore CUSD 427 PPO \$300	97.00%	DEKALB	Sycamore CUSD 427	PPO	PPO \$300	\$778.62
Olympia CUSD 16 PPO \$1000	100.00%	MCLEAN	Olympia CUSD 16	PPO	PPO \$1000	\$787.00