

Geneseo Schools CUSD#228 2012 Insurance Plan Year Premium & Equivalent Proposal

| | Current Enrollment | Current Rates | Employee/Retiree Cost 2011 | 2011 Employee/Retiree Annual Contribution | Board Cost 2011 | 2011 Board Annual Contribution |
|---|----------------------|---|----------------------------|---|-----------------|--------------------------------|
| PPO | | | | | | |
| - Single (Incl Single Wrap) | 117 | \$421.46 | \$ - | \$ - | \$ 421.46 | \$ 591,729.84 |
| -Retiree Single | 14 | \$421.46 | \$ 421.46 | \$ 70,805.28 | | \$ - |
| - Family | 79 | \$1,106.86 | \$ 171.35 | \$ 162,439.80 | \$ 935.51 | \$ 886,863.48 |
| -Retiree Family | 2 | \$1,106.86 | \$ 1,106.86 | \$ 26,564.64 | \$ - | \$ - |
| -Retiree Single Medicare | 15 | \$273.50 | \$ 273.50 | \$ 49,230.00 | \$ - | \$ - |
| -Family Wrap or Dental/Vision | 6 | \$501.75 | \$ 80.29 | \$ 5,780.88 | \$ 421.46 | \$ 30,345.12 |
| -Retiree Family A (1 Medicare Single, 1 Single) | 1 | \$698.22 | \$ 698.22 | \$ 8,378.64 | \$ - | \$ - |
| -Retiree Family B (2 Medicare Single) | 7 | \$546.99 | \$ 546.99 | \$ 45,947.16 | \$ - | \$ - |
| | | TOTAL CONTRIBUTION (PARTICIPANTS + DISTRICT) | | PARTICIPANTS | | BOARD |
| | 241 TOTALS | \$1,878,085 | | \$ 369,146.40 | | \$ 1,508,938.44 |

| 1% Decrease | Current Enrollment | Proposed 2012 Rates (1% Decr) | Employee/Retiree Cost 2012 | 2012 Employee/Retiree Annual Contribution | Board Cost 2012 | 2012 Board Annual Contribution |
|---|--------------------|---|----------------------------|---|-----------------|--------------------------------|
| PPO | | | | | | |
| - Single (Incl Single Wrap) | 117 | \$417.25 | \$ - | \$ - | \$ 417.25 | \$ 585,812.54 |
| -Retiree Single | 14 | \$417.25 | \$ 417.25 | \$ 70,097.23 | | \$ - |
| - Family | 79 | \$1,095.79 | \$ 169.64 | \$ 160,815.40 | \$ 926.15 | \$ 877,994.85 |
| -Retiree Family | 2 | \$1,095.79 | \$ 1,095.79 | \$ 26,298.99 | \$ - | \$ - |
| -Retiree Single Medicare | 15 | \$270.77 | \$ 270.77 | \$ 48,737.70 | \$ - | \$ - |
| -Family Wrap or Dental/Vision | 6 | \$496.73 | \$ 79.49 | \$ 5,723.07 | \$ 417.25 | \$ 30,041.67 |
| -Retiree Family A (1 Medicare Single, 1 Single) | 1 | \$691.24 | \$ 691.24 | \$ 8,294.85 | \$ - | \$ - |
| -Retiree Family B (2 Medicare Single) | 7 | \$541.52 | \$ 541.52 | \$ 45,487.69 | \$ - | \$ - |
| | | TOTAL CONTRIBUTION (PARTICIPANTS + DISTRICT) | | PARTICIPANTS | | BOARD |
| | | \$1,859,304 | | \$ 365,454.94 | | \$ 1,493,849.06 |

| Projected Maximum | Impact to Family Premium (Active Teacher) | | Impact to Family Wrap (Active Teacher) | |
|----------------------|---|--|--|------------------|
| | | Cost to Employee | | Cost to Employee |
| Medical Only | \$ 1,724,546.00 | 2011/Month \$ 171.35 | 2011/Month | \$ 80.29 |
| Medical + Rx | \$ 2,120,016.00 | Proposed Cost \$ 169.64 | Proposed Cost | \$ 79.49 |
| | | Change per month \$ (1.71) | Change per month | \$ (0.80) |
| Shortfall to Maximum | -\$260,712.01 | Change for Plan Year \$ (20.56) | Change for Plan Year | \$ (9.63) |