



# GENESEO

COMMUNITY UNIT  
SCHOOL DISTRICT #228

Where the *future* grows.

## Health Insurance Renewal 2019 Recommendation to the Board of Education

Last November, the Board of Education approved a 3 year phase-in Implementation Plan for changes in deductibles, out of pocket maximums, prescription benefits, and separating the major medical out of pocket charges away from the prescription out of pocket benefits. Under the Affordable Care Act, we were also made to eliminate our Wrap plan for the few remaining staff still on the plan. Based on historical data and the information available to us today, recommendations are as follows:

1. Active premiums shall remain the same for the 2019 Plan Year.
2. Retiree premiums shall remain the same for the 2019 Plan Year.
3. We have a healthy balance of \$2,239,195.01 in our Self-Funded Plan, a slight decrease of 2% compared to one year ago.
4. The Board's 2019 annual contribution will be \$1,476,908.64, a slight increase of 0.16% compared to one year ago.

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Geneseo Schools 2019							
	Enrollment as of (9/30/18)	2018 Rates	2019 Rates	Employee/Retiree Cost 2019	2019 Employee/Retiree Annual Contribution	Board Cost 2019	2019 Board Annual Contributions
<b>Active (0% Inc)</b>							
Single	115	\$380.28	\$380.28	\$0.00	\$0.00	\$380.28	\$524,786.40
Single Wrap	Move to Single 2019	\$380.28					
Family	94	\$998.68	\$998.68	\$154.60	\$174,388.80	\$844.08	\$952,122.24
Family Wrap	Move to Family 2019	\$452.72					
<b>ACTIVE TOTAL</b>	209				<b>\$174,388.80</b>		<b>\$1,476,908.64</b>
<b>Retiree (0% Inc)</b>							
Retiree Single under 65	8	\$444.77	\$444.77	\$444.77	\$42,697.92	-	-
Retiree Family Under 65	1	\$1,168.05	\$1,168.05	\$1,168.05	\$0.00	\$1,168.05	\$14,016.60
Retiree Single Medicare	12	\$288.62	\$288.62	\$288.62	\$41,561.28	-	-
Retiree Family A (1 Medicare Single, 1 Single)	0	\$736.82	\$736.82	\$736.82	\$0.00	-	-
Retiree + Spouse both Medicare	6	\$577.24	\$577.24	\$577.24	\$41,561.28	-	-
Retiree B Medicare Family	0	\$1,021.99	\$1,021.99	\$1,021.99	\$0.00	-	-
<b>RETIREE TOTAL</b>	27				<b>\$125,820.48</b>		
			<b>TOTAL CONTRIBUTION (PARTICIPANTS + DISTRICT)</b>		<b>\$300,209.28</b>		
	236						
	<b>TOTALS</b>						
	<b>GRAND TOTAL</b>		<b>\$1,777,117.92</b>		<b>\$300,209.28</b>		<b>\$1,476,908.64</b>

2016 plan costs	\$1,687,094
2017 actual fixed & claim costs	\$2,037,085
2018 est. fixed & claim costs	\$2,068,877

**Geneseo School District**  
Health Plan Comparison

**Alternate 2**

MEDICAL & RX BENEFITS	Geneseo Csd #228 Current	2018 Change	2019 Change	2020 Change
<b>Median Deductible</b>				
In-Network (Single/Family)	\$150 / \$300	\$200 / \$400	\$300 / \$600	\$400 / \$800
Out-of-Network (Single/Family)	\$300 / \$600	\$400 / \$800	\$500 / \$1,200	\$750 / \$1,600
<b>Median Out of Pocket Maximums</b>				
In-Network (Single/Family)	\$550 / \$1,100	\$700 / \$1,400	\$800 / \$1,600	\$1,000 / \$2,000
Out-of-Network (Single/Family)	\$1,250 / \$2,500	\$1,500 / \$3,000	\$1,750 / \$3,500	\$2,000 / \$4,000
<b>Office Visit Copay</b>				
In-Network (PCP/Specialist)	deductible/coinsurance	deductible/coinsurance	deductible/coinsurance	deductible/coinsurance
Out-of-Network	deductible/coinsurance	deductible/coinsurance	deductible/coinsurance	deductible/coinsurance
<b>ER Copay</b>	\$100 + ded/coins	\$100 + ded/coins	\$100 + ded/coins	\$100 + ded/coins
<b>Coinsurance</b>				
In-Network (Plan Pays/Employee Pays)	80% / 20%	80% / 20%	80% / 20%	80% / 20%
Out-of-Network (Plan Pays/Employee Pays)	50% / 50%	50% / 50%	50% / 50%	50% / 50%
<b>Prescription Benefits</b>				
<b>RX Out of Pocket separate from Medical</b>		\$500/\$1,000	\$600/\$1,200	\$750/\$1,500
Generic	\$10	\$10	\$10	\$10
Preferred	\$25	\$25	\$25	\$25
Non-Preferred	\$40	\$40	\$40	\$40
Preferred Specialty/Non Preferred		\$100/50%	\$100/50%	\$100/50%
<b>2017 Minimum Value Bases On ACA</b>	94%	91.1%	89.5%	87.8%
<b>Monthly Employee Contributions</b>	Active	Active	Active	Active
Single	\$0	\$0	\$0	\$0
Employee +Spouse				
Employee +Child(ren)				
Family	\$159	\$159	\$159	\$159
<b>Medical &amp; RX Cost Per Employee</b>	\$8,297			

*Savings for changes based on \$1.2M spend*

Deductible change Impact Plan savings	2%	2%	2%
Out of pocket Change impact	1%	1%	1%
RX out of pocket change impact	0.50%	0.50%	0.50%
specialty copay change impact	0.15%	0.15%	0.15%

Deductible change Impact plan savings	\$24,000	\$48,000	\$72,000
Out of pocket Change impact	\$12,000	\$24,000	\$36,000
RX out of pocket change impact	\$6,000	\$12,000	\$18,000
specialty copay change impact	\$1,800	\$3,600	\$5,400
	<b>\$43,800</b>	<b>\$87,600</b>	<b>\$131,400</b>

Estimated Medical & RX trend  
Less: Year Over Year Plan Savings  
Net \$ Trend to Geneseo Costs

2018	2019	2020
\$72,000	\$73,692	\$75,486
\$43,800	\$43,800	\$43,800
<b>\$28,200</b>	<b>\$29,892</b>	<b>\$31,686</b>

## 2019 GENESEO CUSD #228 HEALTH INSURANCE RATES

Category	2011 Rates (3% incr)	2012 Rates (1% decrease to employee)	2013 Rates (1% decrease to employee)	2014 Rates (2% incr)	2015 Rates (2.5% decrease to employee, no change for retiree)	2016 Rates (5% decrease to employee, no change for retiree)	2017 Rates (4% decrease to employee, 1.5% increase for retiree)	2018 Rates (1.5% increase to employee, 4.0 % increase for retiree)	2019 Rates (no change for employee, no change for retiree)
<b>ACTIVE EMPLOYEE RATES</b>									
Board Cost for Single Employee	\$421.46	\$417.25	\$413.08	\$421.34	\$410.81	\$390.27	\$374.66	\$380.28	\$380.28
Employee Cost for Family	\$171.35	\$169.64	\$167.94	\$171.30	\$167.01	\$158.66	\$152.31	\$154.60	\$154.60
Board Cost for Family	\$935.51	\$926.15	\$916.89	\$935.23	\$911.86	\$866.26	\$831.61	\$844.08	\$844.08
Employee Cost for Family Wrap	\$80.29	\$79.49	\$78.70	\$80.27	\$78.26	\$74.34	\$71.37	\$71.37	
<b>RETIREE RATES</b>									
Retiree Single	\$421.46	\$417.25	\$413.08	\$421.34	\$421.34	\$421.34	\$427.66	\$444.77	\$444.77
Retiree Family	\$1,106.86	\$1,095.79	\$1,084.83	\$1,106.53	\$1,106.53	\$1,106.53	\$1,123.13	\$1,168.05	\$1,168.05
Retiree Medicare	\$273.50	\$270.77	\$268.06	\$273.42	\$273.42	\$273.42	\$277.52	\$288.62	\$288.62
Retiree Family A (1 Medicare Single, 1 Single)	\$698.22	\$691.24	\$684.33	\$698.01	\$698.01	\$698.01	\$708.48	\$736.82	\$736.82
Retiree Family B (2 Medicare Single)	\$546.99	\$541.52	\$536.10	\$546.82	\$546.82	\$546.84	\$555.04		