

Geneseo Schools 2018							
	Enrollment as of (9/30/17)	2017 Rates	2018 Rates	Employee/Retiree Cost 2018	2018 Employee/Retiree Annual Contribution	Board Cost 2018	2018 Board Annual Contributions
Active (1.5% Inc)							
Single	83	\$374.66	\$380.28	\$0.00	\$0.00	\$380.28	\$378,757.97
Single Wrap	42	\$374.66	\$380.28	\$0.00	\$0.00	\$380.28	\$191,660.66
Family	87	\$983.92	\$998.68	\$154.60	\$161,403.17	\$844.08	\$881,220.89
Family Wrap	5	\$446.03	\$452.72	\$71.37	\$4,282.20	\$380.28	\$22,816.75
ACTIVE TOTAL	217				\$165,685.37		\$1,474,456.26
Retiree (4% Incr)							
Retiree Single under 65	11	\$427.66	\$444.77	\$444.77	\$58,709.18		
Retiree Family Under 65	0	\$1,123.13	\$1,168.05	\$1,168.05	\$0.00		
Retiree Single Medicare	15	\$277.52	\$288.62	\$288.62	\$51,951.99		-
Retiree Family A (1 Medicare Single, 1 Single)	0	\$708.48	\$736.82	\$736.82	\$0.00	-	-
Retiree + Spouse both Medicare	7	\$555.04	\$577.24	\$577.24	\$48,488.52		
Retiree B Medicare Family	0	\$982.68	\$1,021.99	\$1,021.99	\$0.00	NO updates due to no enrollment	
RETIREE TOTAL	33				\$159,149.69		
			TOTAL CONTRIBUTION (PARTICIPANTS + DISTRICT)		\$324,835.06		
	250						
	TOTALS						
	GRAND TOTAL		\$1,799,291.32		\$324,835.06		\$1,474,456.26

2016 actual 12 month Costs \$1,678,414
2017 Est Annual Costs \$2,063,909

4% decrease actives
 1.5% increase retirees

Geneseo Schools 2017							
	Current Enrollment (9/30/16)	Final 2016 Rates	Proposed 2017 Rates	Employee/Retiree Cost 2017	2017 Employee/Retiree Annual Contribution	Board Cost 2017	2017 Board Annual Contributions
Active							
Single	89	\$390.27	\$374.66	\$0.00	\$0.00	\$374.66	\$400,136.03
Single Wrap	44	\$390.27	\$374.66	\$0.00	\$0.00	\$374.66	\$197,820.06
Family	84	\$1,024.92	\$983.92	\$152.32	\$153,534.53	\$831.61	\$838,260.06
Family Wrap	4	\$464.61	\$446.03	\$71.37	\$3,425.76	\$374.66	\$17,983.64
ACTIVE TOTAL	221				\$156,960.29		\$1,454,199.78
Retiree							
Retiree Single under 65	12	\$421.34	\$427.66	\$427.66	\$61,583.05		
Retiree Family Under 65	0	\$1,106.53	\$1,123.13	\$1,123.13	\$0.00		
Retiree Single Medicare	15	\$273.42	\$277.52	\$277.52	\$49,953.83		-
Retiree Family A (1 Medicare Single, 1 Single)	0	\$698.01	\$708.48	\$708.48	\$0.00	-	-
Retiree + Spouse both Medicare	7	\$546.84	\$555.04	\$555.04	\$46,623.58		
Retiree B Medicare Family	0	\$968.16	\$982.68	\$982.68	\$0.00	NO updates due to no enrollment	
RETIREE TOTAL	34				\$158,160.47		
			TOTAL CONTRIBUTION (PARTICIPANTS + DISTRICT)		\$315,120.75		
	255						
	TOTALS						
	GRAND TOTAL		\$1,769,320.54		\$315,120.75		\$1,454,199.78

Geneseo Csd #228

Claims by Line of Coverage

8503 & 8504 (Active & Retirees)

	01/01/15 -- 12/31/15	01/01/16 -- 12/31/16	01/01/17 -- 09/30/17	Current Year Annualized	% Change (CYA/PY1)
Medical Claims	\$1,065,399	\$1,067,628	\$1,190,112	\$1,507,973	41.2%
Prescription Drug Claims	\$265,831	\$232,884	\$169,128	\$225,504	-3.2%
Subtotal Claims	\$1,331,230	\$1,300,511	\$1,359,240	\$1,733,478	33.3%
Stop Loss Reimbursements	\$0	\$82,178	\$56,528	\$56,528	-31.2%
Net Claims	\$1,331,230	\$1,218,333	\$1,302,712	\$1,676,949	37.6%
SISCO Fees	\$47,819	\$53,580	\$39,189	\$52,252	-2.5%
HealthCorp Fees	\$14,360	\$16,181	\$8,671	\$11,561	-28.6%
PPO Fees	\$34,550	\$39,383	\$29,566	\$39,422	0.1%
Stop Loss Premium	\$259,492	\$318,091	\$188,238	\$250,984	-21.1%
Misc. Fees	\$32,236	\$32,845	\$24,556	\$32,741	-0.3%
Subtotal Administrative Fees	\$388,457	\$460,081	\$290,220	\$386,960	-15.9%
Total Plan Costs	\$1,719,687	\$1,678,414	\$1,592,932	\$2,063,909	23.0%
Employee Contributions	\$334,881	\$300,179	\$241,666	\$322,221	7.3%
Net Employer Cost	\$1,384,806	\$1,378,235	\$1,351,266	\$1,741,688	26.4%
Average Single Enrollment	149	160	150	150	-6.4%
Average Family Enrollment	91	94	99	99	4.7%
Total Average Enrollment	240	255	249	249	-2.3%
Total Average Members	448	468	467	467	-0.2%
Dependent Ratio	1.9	1.8	1.9	1.9	2.1%
Total Cost per Employee	\$7,178	\$6,595	\$6,404	\$8,297	25.8%
Employee Contributions per Employee	\$1,398	\$1,179	\$972	\$1,295	9.8%
Net Employer Cost per Employee	\$5,780	\$5,415	\$5,432	\$7,002	29.3%

	01/01/15 – 12/31/15	01/01/16 – 12/31/16	01/01/17 – 09/30/17	Current Year Annualized	% Change (CYA/PY1)
Medical Claims	\$970,531	\$981,436	\$1,066,442	\$1,343,080	36.8%
Prescription Drug Claims	\$155,276	\$158,006	\$114,104	\$152,139	-3.7%
Subtotal Claims	\$1,125,807	\$1,139,442	\$1,180,546	\$1,495,218	31.2%
Stop Loss Reimbursements	\$0	\$82,178	\$56,528	\$75,371.25	-8.3%
Net Claims	\$1,125,807	\$1,057,264	\$1,124,017	\$1,419,847	34.3%
SISCO Fees	\$40,360	\$46,139	\$33,942	\$45,256	-1.9%
HealthCorp Fees	\$12,120	\$13,934	\$8,183	\$10,911	-21.7%
PPO Fees	\$32,360	\$37,388	\$28,214	\$37,618	0.6%
Stop Loss Premium	\$221,484	\$279,943	\$181,921	\$242,562	-13.4%
Misc. Fees	\$31,897	\$32,460	\$24,287	\$32,383	-0.2%
Subtotal Administrative Fees	\$338,221	\$409,864	\$276,547	\$368,729	-10.0%
Total Plan Costs	\$1,464,028	\$1,467,129	\$1,400,564	\$1,788,576	21.9%
Employee Contributions	\$164,160	\$162,377	\$128,592	\$171,456	5.6%
Net Employer Cost	\$1,299,868	\$1,304,752	\$1,271,972	\$1,617,120	23.9%
Average Single Enrollment	118	132	124	124	-6.1%
Average Family Enrollment	84	87	92	92	5.1%
Total Average Enrollment	202	219	216	216	-1.6%
Total Average Members	403	426	427	427	0.3%
Dependent Ratio	2.0	1.9	2.0	2.0	2.0%
Total Cost per Employee	\$7,248	\$6,694	\$6,497	\$8,296	23.9%
Employee Contributions per Employee	\$813	\$741	\$596	\$795	7.3%
Net Employer Cost per Employee	\$6,435	\$5,953	\$5,900	\$7,501	26.0%

Geneseo CSD #228

Retiree Plans

	01/01/15 -- 12/31/15	01/01/16 -- 12/31/16	01/01/17 -- 09/30/17	Current Year Annualized	% Change (CYA/PY1)
Medical Claims	\$94,868	\$86,192	\$123,670	\$164,894	91.3%
Prescription Drug Claims	\$110,555	\$74,877	\$55,024	\$73,365	-2.0%
Subtotal Claims	\$205,423	\$161,069	\$178,694	\$238,259	47.9%
Stop Loss Reimbursements	\$0	\$0	\$0	\$0	0.0%
Net Claims	\$205,423	\$161,069	\$178,694	\$238,259	47.9%
SISCO Fees	\$7,459	\$7,441	\$5,247	\$6,997	-6.0%
HealthCorp Fees	\$2,240	\$2,247	\$488	\$650	-71.1%
PPO Fees	\$2,189	\$1,995	\$1,352	\$1,803	-9.6%
Stop Loss Premium	\$38,008	\$38,148	\$6,317	\$8,422	-77.9%
Misc. Fees	\$339	\$385	\$269	\$359	-6.8%
Subtotal Administrative Fees	\$50,236	\$50,216	\$13,673	\$18,231	-63.7%
Total Plan Costs	\$255,659	\$211,285	\$192,368	\$256,490	21.4%
Employee Contributions	\$170,721	\$137,802	\$113,074	\$150,765	9.4%
Net Employer Cost	\$84,938	\$73,483	\$79,294	\$105,725	43.9%
Average Single Enrollment	31	28	26	26	-7.6%
Average Family Enrollment	7	7	7	7	0.0%
Total Average Enrollment	38	35	33	33	-6.1%
Total Average Members	45	42	40	40	-5.1%
Dependent Ratio	1.2	1.2	1.2	1.2	1.1%
Total Cost per Employee	\$6,802	\$5,980	\$5,800	\$7,733	29.3%
Employee Contributions per Employee	\$4,542	\$3,900	\$3,409	\$4,546	16.6%
Net Employer Cost per Employee	\$2,260	\$2,080	\$2,391	\$3,188	53.3%

2017 GENESEO CUSD #228 HEALTH INSURANCE RATES

Category	2010 Rates (7% incr)	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 retirees)	2016 Rates (5% decrease to employee, no change for retirees)	2017 Rates (4% decrease to employee, 1.5% increase for retirees)	2018 Rates (2% increase to employees, 2.5% increase for retirees)
ACTIVE EMPLOYEE RATES									
Board Cost for Single Employee	\$409.19	\$421.46	\$417.25	\$413.08	\$421.34	\$410.81	\$390.27	\$374.66	\$ 380.28
Employee Cost for Family	\$166.36	\$171.35	\$169.64	\$167.94	\$171.30	\$167.01	\$158.66	\$152.31	\$ 154.60
Board Cost for Family	\$908.26	\$935.51	\$926.15	\$916.89	\$935.23	\$911.86	\$866.26	\$831.61	\$ 844.08
Employee Cost for Family Wrap	\$77.94	\$80.29	\$79.49	\$78.70	\$80.27	\$78.26	\$74.34	\$71.37	\$ 71.37
RETIREE RATES									
Retiree Single	\$409.19	\$421.46	\$417.25	\$413.08	\$421.34	\$421.34	\$421.34	\$427.66	\$ 444.77
Retiree Family	\$1,074.62	\$1,106.86	\$1,095.79	\$1,084.83	\$1,106.53	\$1,106.53	\$1,106.53	\$1,123.13	\$ 1,168.05
Retiree Medicare	\$265.53	\$273.50	\$270.77	\$268.06	\$273.42	\$273.42	\$273.42	\$277.52	\$ 288.62
Retiree Family A (1 Medicare Single, 1 Single)	\$677.88	\$698.22	\$691.24	\$684.33	\$698.01	\$698.01	\$698.01	\$708.48	\$ 736.82
Retiree Family B (2 Medicare Single)	\$531.06	\$546.99	\$541.52	\$536.10	\$546.82	\$546.82	\$546.84	\$555.04	NA