MANATEE COUNTY SCHOOL BOARD SELF-FUNDED HEALTH PLAN

OPERATING PROJECTIONS FOR SELF-INSURED HEALTH BENEFIT PLANS

PART 1

			Choice Benefits \$1500 Ded & \$3000 MOOP, Contributions increased 25%; Options Filed Rates; Care - Single \$40, Other Emplyee tiers increased 7.5% CURRENT YEAR January 2011 - December 2011 January 2012 - December 2012		Rates shown below PLAN YEAR 2 January 2013 - December 2013		
1.	NUMB	BER OF EMPLOYEES		4,871		4,871	4,871
2.	PREM	IUM INCOME		\$ 41,637,000		\$ 45,901,000	\$ 49,082,000
3.	OTHER INCOME (INCLUDES INVESMENT INCOME)			\$ -		\$ -	\$ -
4.	TOTAL INCOME (2 + 3)			\$ 41,637,000		\$ 45,901,000	\$ 49,082,000
5.	TOTAL INCURRED CLAIMS*			\$ 34,023,000		\$ 36,430,000	\$ 40,146,000
6.	TOTAL	L EXPENSES		\$ 3,178,000	•	\$ 3,226,000	\$ 3,274,000
7.	TOTAL	L DISBURSMENTS (5 + 6)		\$ 37,201,000	. /	\$ 39,656,000	\$ 43,420,000
8.	TOTAL	L GAIN OR LOSS (4 - 7)		\$ 4,436,000		\$ 6,245,000	\$ 5,662,000
9.	SURPI	LUS BEGINNING OF YEAR (12,	/31/2010)	\$ (9,374,000)	///	\$ (4,938,000)	\$ 1,307,000
10.	SURPI	LUS END OF YEAR (8 + 9)		\$ (4,938,000)		\$ 1,307,000	\$ 6,969,000
11.	OIR 60)-DAY SURPLUS REQUIREME	NT	\$ 5,593,000		\$ 5,988,000	\$ 6,599,000
12.	12. ADDITIONAL FUNDING NEEDED TO MEET SURPLUS REQUIREMENT			\$ 10,537,000 \$ 4,681,			\$ -
Revenue Increase A.a. Claim Trend (Composite Medical & Rx) Expense Trend Premium Contributions (See Below) Specific Stop Loss Attachment Point			CURRENT YEAR Actual Premium Actual Expense PEPM \$425,000		PLAN YEAR 1 10.2% 7.5% 1.5%	PLAN YEAR 2 7.00% 10.2% 1.5%	
)			_
			$\sqrt{/}$	MONTHLY 2011	PREMIUM CONTR	RUBUTIONS January 2012 - December 2012	2013
				2011		BLUE CHOICE	2013
		SINGLE	Board	\$354.00	\$335.00	\$380.00	\$407.00
			Employee	\$100.00	\$119.00	\$125.00	\$134.00
		EMPLOYEE + 1	Board	\$559.00		\$600.00	\$642.00
		EMBLOVEE 2	Employee	\$300.00	\$300.00	\$375.00	\$401.00
		EMPLOYEE + 2 or more	Board	\$824.00 \$500.00	\$824.00 \$500.00	\$884.00 \$625.00	\$946.00 \$669.00
			Employee	\$300.00	\$500.00	BLUE OPTIONS	\$009.00
		SINGLE	Board	\$371.81	\$362.83	\$390.00	\$417.00
			Employee	\$47.26	\$56.24	\$71.00	\$76.00
		EMPLOYEE + 1	Board	\$606.25	\$559.00	\$600.00	\$642.00
			Employee	\$210.00	\$257.25	\$288.00	\$308.00
		EMPLOYEE + 2 or more	Board	\$930.31	\$824.00	\$884.00	\$946.00
			Employee	\$236.26	\$342.57	\$416.00 BLUE CARE	\$445.00
		SINGLE	Board	\$416.63	\$414.63	\$400.00	\$417.00
			Employee	\$10.50	\$12.50	\$40.00	\$50.00
		EMPLOYEE + 1	Board	\$653.88	\$559.00	\$600.00	\$642.00
			Employee	\$157.50	\$252.38	\$272.00	\$291.00
			Employee	Ψ10 /1.00	7-0-00	7-1-11	7-7-100
		EMPLOYEE + 2 or more	Board Employee	\$962.18 \$183.76	\$824.00	\$884.00 \$347.00	\$946.00 \$371.00

IF LINE 8 IS NEGATIVE, PROVIDE AN EXPLANATION AS TO WHY PREMIUM RATES CAN NOT BE INCREASED.

MANATEE COUNTY SCHOOL BOARD SELF-FUNDED HEALTH PLAN

OPERATING PROJECTIONS FOR SELF-INSURED HEALTH BENEFIT PLANS

PART 1

				Choice Benefits \$1 MOOP, Contribu 25%; Options Fil Single \$40, Other increase	tions increased ed Rates;Care - r Emplyee tiers	Rate	es shown below
		CURRENT YEAR		PLAN Y	EAR 1	PI	LAN YEAR 2
		January 2011 - December				Ianuary	2013 - December
		2011		January 2012 - I	December 2012	o arraar y	2013
		2011		January 2012 1	Seconder 2012		2015
1.	NUMBER OF EMPLOYEES	4,871			4,871		4,871
2.	PREMIUM INCOME	\$ 41,637,000		\$	45,901,000	\$	49,082,000
3.	OTHER INCOME (INCLUDES	\$ -		\$	_	\$	
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	INVESMENT INCOME)						
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4.	TOTAL INCOME (2 + 3)	\$ 41,637,000		\$	45,901,000	\$	49,082,000
5.	TOTAL INCURRED CLAIMS*	\$ 34,023,000		8	36,430,000	\$	40,146,000
6.	TOTAL EXPENSES	\$ 3,178,000		<u></u>	3,226,000	\$	3,274,000
		'					_
7.	TOTAL DISBURSMENTS (5 + 6)	\$ 37,201,000		s \	39,656,000	\$	43,420,000
		-		\longrightarrow			<u> </u>
8.	TOTAL GAIN OR LOSS (4 - 7)	\$ 4,436,000		\rangle_{s}	6,245,000	\$	5,662,000
٥.	TOTAL GIME ON LOGIS (1 7)	1,150,000	·\ \/ /		0,215,000		5,002,000
9.	SURPLUS BEGINNING OF YEAR (12/31/2010)	\$ (9,374,000)		\$	(4,938,000)	\$	1,307,000
9.	SURFLUS BEGINNING OF TEAR (12/31/2010)	\$ (9,374,000)		J.	(4,938,000)	Φ	1,307,000
10	CURPLING END OF WEAR (0 - 0)	¢ (1.020.000)		0	1 207 000	Ф	6.060.000
10.	SURPLUS END OF YEAR (8 + 9)	\$ (4,938,000)		<u></u> \$	1,307,000	\$	6,969,000
			> \ `				
11.	OIR 60-DAY SURPLUS REQUIREMENT	\$ 5,593,000		\$	5,988,000	\$	6,599,000
12.		\$ 10,531,000	. \	\$	4,681,000	\$	•
	SURPLUS REQUIREMENT	/) / \	>				
		PART 2	- ASSUMPTIONS				
		CURRENT YEAR			PLAN YEAR 1		PLAN YEAR 2
1.	Revenue Increase	Actual Premium			10.2%		7.00%
2.a.		Vicinal Freihlum			7.5%		10.2%
		Actual Expense PEPM			1.5%		1.5%
	Expense Trend	Actual Expense PEPM			1.5%		1.5%
3.	Premium Contributions (See Below)	/					
4.	Specific Stop Loss Attachment	\$425,000					
	Point						

	TOTAL MONTHLY PREMI	IUM CONTRUBUTI	IONS (BOARD + EMPLOYEE)		
	2011		January 2012 - December 2012	2013	
			BLUE CHOICE		
SINGLE	\$454.00	\$454.00	\$505.00	\$541.00	
EMPLOYEE + 1	\$859.00	\$859.00	\$975.00	\$1,043.00	
EMPLOYEE + 2 or more	\$1,324.00	\$1,324.00	\$1,509.00	\$1,615.00	
			BLUE OPTIONS		
SINGLE	\$419.07	\$419.07	\$461.00	\$493.00	
EMPLOYEE + 1	\$816.25	\$816.25	\$888.00	\$950.00	
EMPLOYEE + 2 or more	\$1,166.57	\$1,166.57	\$1,300.00	\$1,391.00	
			BLUE CARE		
SINGLE	\$427.13	\$427.13	\$440.00	\$467.00	
EMPLOYEE + 1	\$811.38	\$811.38	\$872.00	\$933.00	
EMPLOYEE + 2 or more	\$1,145.94	\$1,145.94	\$1,231.00	\$1,317.00	

IF LINE 8 IS NEGATIVE, PROVIDE AN EXPLANATION AS TO WHY PREMIUM RATES CAN NOT BE INCREASED.

* INCLUDES PREMIUMS FOR STOP LOSS INSURANCE.

OIR-B2-573 FY Adjusted BC;R (2)