

1 **ISSUE # 6 – Health Insurance Plan and Premiums**

2 6. Article XII – Compensation and Insurance, Section 5 (Health Insurance for both Teachers  
3 and Paraprofessionals)

4  
5 *What shall be the Self-Insured Health Insurance Plan benefits and premiums for the 2012*  
6 *plan year effective January 1, 2012?*

7 **MEA Position:** MEA proposes to accept the August 30, 2011 recommendations of the Health Insurance  
8 Committee established under Article XII, Section 5 related to modifications to the Blue Choice Health  
9 Plan option benefits and the recommended Health Insurance Plan premiums for the 2012 plan year  
10 covering January 1, 2012 through December 31, 2012. The Health Insurance Committee worked over  
11 several months to review the plan specific data related to each of the three plan options benefits,  
12 utilization, medical cost ratios, high cost claims, prescription drug costs, employee out of pocket  
13 expenses, alternative plan designs for the current plans, alternative plan design options available from  
14 the current Third Party Administrator, alternative Pharmacy Benefit Plan designs available from the  
15 Pharmacy Benefit Manager, including a variety of plan cost savings alternative. The Committee also  
16 utilized the Actuary to calculate premium requirements for the options identified and for the final plan  
17 design recommendations to ensure the plan financial viability. Premiums were increased for the 2011  
18 year resulting in bargaining unit employee premiums of \$429,017 for the September 2011 through  
19 December 31, 2011 or an average of \$151.22 per employee. The impact of the Health Insurance  
20 Committee recommendations is an increase in premiums for both the District and the Employees,  
21 primarily due to the need to reduce the reported past plan deficits. This recommendation will result in  
22 increased employee premiums for the period of January 2012 through the August 2012 of \$741,929 or  
23 an additional increase of \$261.52 per bargaining unit member. Total increases in employee premiums  
24 for the 2011-12 year as proposed are \$1,170,946 or \$412.74 per bargaining unit employee. Some  
25 employees will realize increases much higher than this amount for dependent coverage. MEA's  
26 proposal is \$93,424 less than the District's proposal for bargaining unit employee share of premiums for  
27 the 2011-12 year. MEA's proposal is \$139,833 more than the District's proposal for bargaining unit  
28 Board share of premiums for the 2011-12 contract year.

29  
30 **MEA Proposal: Union Exhibit #6A**

31  
32 The Health Insurance Committee voted to recommend the plan modifications and premium structure  
33 developed by the Actuary as evident in Union Exhibit #6A.

34  
35 **MEA Rationale:** MEA proposed the acceptance of the Health Insurance Committee (HIC)  
36 recommendations included within Union Exhibit #6A. The committee studied the financial condition of  
37 the plan, the health insurance and prescription claims data for the past 3 years, the administrative cost  
38 trends, as well as the claims and plan cost projections developed by the Actuary for 2012. The  
39 committee also reviewed data about the premium share for the District and Employees as well as the  
40 out of pocket expenses for employees prior to making the recommendation. The District's proposal is  
41 based on a report developed based on direction of the Superintendent in 2010 that did not include any  
42 data for claims for the second half of 2010 or any of 2011. The report also stated that recommendations  
43 for the 2012 should be reviewed and updated based on the continuing data collection prior to making  
44 the recommendation for premiums for the 2012 year. The Committee never reviewed the additional

1 HMO plan recommended by the Superintendent. However the Committee reviewed and rejected a  
2 number of plan alternatives prior to making the plan design recommendations. The Superintendent's  
3 additional plan recommendations were done without any discussion with the Committee. The HIC  
4 recommendation shows that more than six million dollars in premiums for 2012 (\$6,245,000) will be  
5 used to reduce the prior years' deficit. The deficit created over a number of years of poor claims  
6 experience and no increases in premiums will be eliminated by the end of the 2012 plan year. In 2011,  
7 nearly four and one-half million dollars (\$4,436,000) in premiums went toward reducing prior years'  
8 deficit. The difference in total plan premium collected between the MEA proposed HIC  
9 recommendation and the Superintendent's recommendation is \$291,000 for MEA bargaining unit  
10 employees for the 2012 plan year. The difference in the employee premium is \$484,382 with the  
11 District proposal being more expensive for employees. The difference in the District share of premiums  
12 is \$193,200, with the HIC and MEA proposal being higher for the 2012 plan year.

13 As a result of the recent open enrollment for the 2012 plan year, the calculations and  
14 comparisons have been updated.

15

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 Rate; Care - Single \$40, Other Employees here increased 7.5%*

*Rates shown below*  
PLAN YEAR 2  
January 2013 - December 2013

	CURRENT YEAR January 2011 - December 2011	PLAN YEAR 1 January 2012 - December 2012	PLAN YEAR 2 January 2013 - December 2013
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 INVESTMENT 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 EXPENSES	\$ 3,178,000	\$ 3,226,000	\$ 3,274,000
7. TOTAL DISBURSMENTS (5 + 6)	\$ 37,201,000	\$ 39,656,000	\$ 43,420,000
8. TOTAL GAIN OR LOSS (4 - 7)	\$ 4,436,000	\$ 6,245,000	\$ 5,662,000
9. SURPLUS BEGINNING OF YEAR (12/31/2010)	\$ (9,374,000)	\$ (4,938,000)	\$ 1,307,000
10. SURPLUS END OF YEAR (8 + 9)	\$ (4,938,000)	\$ 1,307,000	\$ 6,969,000
11. 60-DAY SURPLUS REQUIREMENT	\$ 8,593,000	\$ 5,988,000	\$ 6,599,000
12. ADDITIONAL FUNDING NEEDED TO MEET SURPLUS REQUIREMENT	\$ 10,531,000	\$ 4,681,000	\$ -

PART 2 - ASSUMPTIONS

	CURRENT YEAR Actual Premium	PLAN YEAR 1 Actual Expense PEPM	PLAN YEAR 2
1. Revenue Increase		10.2%	7.00%
2.a. Claim Trend (Composite Medical & Rx)		7.5%	10.2%
2.b. Expense Trend		1.5%	1.5%
3. Premium Contributions (See Below)			
4. Specific Stop Loss Attachment Point	\$425,000		

MONTHLY PREMIUM CONTRIBUTIONS

		2011	January 2012 - December 2012	2013
<b>BLUE CHOICE</b>				
SINGLE	Board	\$354.00	\$335.00	\$380.00
	Employee	\$100.00	\$119.00	\$125.00
EMPLOYEE + 1	Board	\$559.00	\$559.00	\$600.00
	Employee	\$300.00	\$300.00	\$375.00
EMPLOYEE + 2 or more	Board	\$824.00	\$824.00	\$884.00
	Employee	\$500.00	\$500.00	\$625.00
<b>BLUE OPTIONS</b>				
SINGLE	Board	\$371.81	\$362.83	\$390.00
	Employee	\$47.26	\$56.24	\$71.00
EMPLOYEE + 1	Board	\$606.25	\$559.00	\$600.00
	Employee	\$210.00	\$257.25	\$288.00
EMPLOYEE + 2 or more	Board	\$930.31	\$824.00	\$884.00
	Employee	\$236.26	\$342.57	\$416.00
<b>BLUE CARE</b>				
SINGLE	Board	\$416.63	\$414.63	\$400.00
	Employee	\$10.50	\$12.50	\$40.00
EMPLOYEE + 1	Board	\$653.88	\$559.00	\$600.00
	Employee	\$157.50	\$252.38	\$272.00
EMPLOYEE + 2 or more	Board	\$962.18	\$824.00	\$884.00
	Employee	\$183.76	\$321.94	\$347.00

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

OIR-E2-573 FY Adjusted BC;Rerc

\* INCLUDES PREMIUMS FOR STOP LOSS INSURANCE.

MANATEE COUNTY SCHOOL BOARD  
SELF-FUNDED HEALTH PLAN

OPERATING PROJECTIONS FOR SELF-INSURED HEALTH BENEFIT PLANS

PART I

*Choice Benefits \$1500 Ded & \$3000 MOOP, Contributions increased 25%; Options Filled Rates; Care - Single \$40, Other Employee tiers increased 7.5%*

*Rates shown below*

	CURRENT YEAR January 2011 - December 2011	PLAN YEAR 1 January 2012 - December 2012	PLAN YEAR 2 January 2013 - December 2013
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 INVESTMENT 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
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2.a. Claim Trend (Composite Medical & Rx)		7.5%	10.2%
2.b. Expense Trend	Actual Expense PEPM	1.5%	1.5%
3. Premium Contributions (See Below)			
4. Specific Stop Loss Attachment Point	\$425,000		

TOTAL MONTHLY PREMIUM CONTRIBUTIONS (BOARD + EMPLOYEE)				
	2011		January 2012 - December 2012	2013
<b>BLUE CHOICE</b>				
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
<b>BLUE OPTIONS</b>				
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
<b>BLUE CARE</b>				
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.

**MEA PROPOSAL FOR HEALTH INSURANCE PREMIUMS 2012**  
**Based on the Health Insurance Committee Recommendation August 2011**

**Health Insurance Potential Premium Changes 2011-2012-2013**

**JANUARY - JULY 2011**

	EE	BOARD	TOTAL
<b>Blue Choice</b>			
Single	\$ 100.00	\$ 354.00	\$ 454.00
Employee + 1	\$ 300.00	\$ 559.00	\$ 859.00
Family	\$ 500.00	\$ 824.00	\$ 1,324.00
<b>Blue Options</b>			
Single	\$ 47.26	\$ 371.82	\$ 419.08
Employee + 1	\$ 210.00	\$ 606.26	\$ 816.26
Family	\$ 236.26	\$ 930.32	\$ 1,166.58
<b>Blue Care HMO</b>			
Single	\$ 10.50	\$ 416.64	\$ 427.14
Employee + 1	\$ 157.50	\$ 653.88	\$ 811.38
Family	\$ 183.76	\$ 962.18	\$ 1,145.94

**AUG - DECEMBER 2011 (Board Imposed Rates July 7, 2011)**

	EE \$ CHANGE	EE % CHANGE	BOARD	BOARD \$ CHANGE	BOARD % CHANGE	TOTAL	TOTAL % CHANGE
	\$ 119.00	19.00%	\$ 335.00	\$ (19.00)	-5.37%	\$ 454.00	0.00%
	\$ 300.00	0.00%	\$ 559.00	\$ -	0.00%	\$ 859.00	0.00%
	\$ 500.00	0.00%	\$ 824.00	\$ -	0.00%	\$ 1,324.00	0.00%
	\$ 56.24	19.00%	\$ 362.84	\$ (8.98)	-2.42%	\$ 419.08	0.00%
	\$ 257.24	22.50%	\$ 559.00	\$ (47.26)	-7.80%	\$ 816.24	0.00%
	\$ 342.56	44.99%	\$ 824.00	\$ (106.32)	-11.43%	\$ 1,166.56	0.00%
	\$ 12.50	19.05%	\$ 414.64	\$ (2.00)	-0.48%	\$ 427.14	0.00%
	\$ 252.38	60.24%	\$ 559.00	\$ (94.88)	-14.51%	\$ 811.38	0.00%
	\$ 321.94	75.20%	\$ 824.00	\$ (138.18)	-14.36%	\$ 1,145.94	0.00%

**JANUARY - DECEMBER 2012 (HIC Recommendation August 30, 2011)**

	EE	EE \$ CHANGE	EE % CHANGE	BOARD	BOARD \$ CHANGE	BOARD % CHANGE	TOTAL	TOTAL % CHANGE
	\$ 125.00	\$ 6.00	5.04%	\$ 380.00	\$ 45.00	13.43%	\$ 505.00	11.23%
	\$ 375.00	\$ 75.00	25.00%	\$ 600.00	\$ 41.00	7.33%	\$ 975.00	13.50%
	\$ 625.00	\$ 125.00	25.00%	\$ 884.00	\$ 60.00	7.28%	\$ 1,509.00	13.97%
	\$ 71.00	\$ 14.76	26.24%	\$ 390.00	\$ 27.16	7.49%	\$ 461.00	10.00%
	\$ 288.00	\$ 30.76	11.96%	\$ 600.00	\$ 41.00	7.33%	\$ 888.00	8.79%
	\$ 416.00	\$ 73.44	21.44%	\$ 884.00	\$ 60.00	7.28%	\$ 1,300.00	11.44%
	\$ 40.00	\$ 27.50	220.00%	\$ 400.00	\$ (14.64)	-3.53%	\$ 440.00	3.01%
	\$ 272.00	\$ 19.62	7.77%	\$ 600.00	\$ 41.00	7.33%	\$ 872.00	7.47%
	\$ 347.00	\$ 25.06	7.78%	\$ 884.00	\$ 60.00	7.28%	\$ 1,231.00	7.42%

Superintendent's Proposal Health Insurance Premium Changes 2011-2012

JANUARY - JULY 2011

	EE	BOARD	TOTAL
<b>Blue Choice</b>			
Single	\$ 100.00	\$ 354.00	\$ 454.00
Employee + 1	\$ 300.00	\$ 559.00	\$ 859.00
Family	\$ 500.00	\$ 824.00	\$ 1,324.00
<b>Blue Options</b>			
Single	\$ 47.26	\$ 371.82	\$ 419.08
Employee + 1	\$ 210.00	\$ 606.26	\$ 816.26
Family	\$ 236.26	\$ 930.32	\$ 1,166.58
<b>Blue Care HMO 42</b>			
Single	\$ 10.50	\$ 416.64	\$ 427.14
Employee + 1	\$ 157.50	\$ 653.88	\$ 811.38
Family	\$ 183.76	\$ 962.18	\$ 1,145.94
<b>Blue Care HMO 52</b>			
Single			
Employee + 1			
Family			

AUG- DECEMBER 2011 (Board Imposed Rates July 7, 2011)

	EE	EE \$ CHANGE	EE % CHANGE	BOARD	BOARD \$ CHANGE	BOARD % CHANGE	TOTAL	TOTAL % CHANGE
	\$ 119.00	\$ 19.00	19.00%	\$ 335.00	\$ (19.00)	-5.37%	\$ 454.00	0.00%
	\$ 300.00	\$ -	0.00%	\$ 559.00	\$ -	0.00%	\$ 859.00	0.00%
	\$ 500.00	\$ -	0.00%	\$ 824.00	\$ -	0.00%	\$ 1,324.00	0.00%
	\$ 56.24	\$ 8.98	19.00%	\$ 362.84	\$ (8.98)	-2.42%	\$ 419.08	0.00%
	\$ 257.24	\$ 47.24	22.50%	\$ 559.00	\$ (47.26)	-7.80%	\$ 816.24	0.00%
	\$ 342.56	\$ 106.30	44.99%	\$ 824.00	\$ (106.32)	-11.43%	\$ 1,166.56	0.00%
	\$ 12.50	\$ 2.00	19.05%	\$ 414.64	\$ (2.00)	-0.48%	\$ 427.14	0.00%
	\$ 252.38	\$ 94.88	60.24%	\$ 559.00	\$ (94.88)	-14.51%	\$ 811.38	0.00%
	\$ 321.94	\$ 138.18	75.20%	\$ 824.00	\$ (138.18)	-14.36%	\$ 1,145.94	0.00%

NEW  
Jan-12

JANUARY - DECEMBER 2012 (Superintendent Proposal October, 2011)

	EE	EE \$ CHANGE	EE % CHANGE	BOARD	BOARD \$ CHANGE	BOARD % CHANGE	TOTAL	TOTAL % CHANGE
	\$ 100.00	\$ (19.00)	-15.97%	\$ 380.00	\$ 45.00	13.43%	\$ 480.00	5.73%
	\$ 300.00	\$ -	0.00%	\$ 600.00	\$ 41.00	7.33%	\$ 900.00	4.77%
	\$ 500.00	\$ -	0.00%	\$ 884.00	\$ 60.00	7.28%	\$ 1,384.00	4.53%
	\$ 81.00	\$ 24.76	44.03%	\$ 380.00	\$ 17.16	4.73%	\$ 461.00	10.00%
	\$ 288.00	\$ 30.76	11.96%	\$ 600.00	\$ 41.00	7.33%	\$ 888.00	8.79%
	\$ 416.00	\$ 73.44	21.44%	\$ 884.00	\$ 60.00	7.28%	\$ 1,300.00	11.44%
	\$ 92.00	\$ 79.50	636.00%	\$ 380.00	\$ (34.64)	-8.35%	\$ 472.00	10.50%
	\$ 298.00	\$ 45.62	18.08%	\$ 600.00	\$ 41.00	7.33%	\$ 898.00	10.68%
	\$ 419.00	\$ 97.06	30.15%	\$ 884.00	\$ 60.00	7.28%	\$ 1,303.00	13.71%
	\$ 20.00	\$ 7.50	60.00%	\$ 380.00	\$ (34.64)	-8.35%	\$ 400.00	-6.35%
	\$ 100.00	\$ (152.38)	-60.38%	\$ 600.00	\$ 41.00	7.33%	\$ 700.00	-13.73%
	\$ 150.00	\$ (171.94)	-53.41%	\$ 884.00	\$ 60.00	7.28%	\$ 1,034.00	-9.77%

**MEA HEALTH INSURANCE ... POSAL Employee Share  
2011-12 NEGOTIATIONS  
MEA EXHIBIT SM 2011 091**

**Health Insurance Premium MEA Unit Employee Share Increase September 2011 - December 2011**

Plan	Tier	Imposed Employee rate/pay	Prior Employee rate/pay	Rate Change per pay	% EE Rate Change	Rate change Sept-Dec	Paras	Para share increase	Para Share Sept-Dec	Teachers	Teacher share increase	Teacher Share Sept-Dec	MEA Units Increase	
Blue Choice	Plus one	\$ 150.00	\$ 150.00	\$ -	0.00%	\$ -	5	\$ -	\$ 5,250.00	31	\$ -	\$ 32,550	\$ -	
	Family	\$ 250.00	\$ 250.00	\$ -	0.00%	\$ -	1	\$ -	\$ 1,750.00	11	\$ -	\$ 19,250	\$ -	
	Single	\$ 59.50	\$ 50.00	\$ 9.50	19.00%	\$ 66.50	6	\$ 399.00	\$ 2,499.00	61	\$ 4,056.50	\$ 25,407	\$ 4,456	
Blue Options	Plus one	\$ 128.62	\$ 105.00	\$ 23.62	22.50%	\$ 165.34	121	\$ 20,006.14	\$ 108,941.14	626	\$ 103,502.84	\$ 563,613	\$ 123,509	
	Family	\$ 171.28	\$ 118.13	\$ 53.15	44.99%	\$ 372.05	60	\$ 22,323.00	\$ 71,937.60	349	\$ 129,845.45	\$ 418,437	\$ 152,168	
	Single	\$ 28.12	\$ 23.53	\$ 4.59	19.51%	\$ 32.13	172	\$ 5,526.36	\$ 33,856.48	768	\$ 24,675.84	\$ 151,173	\$ 30,202	
Blue Care	Plus one	\$ 126.19	\$ 78.75	\$ 47.44	60.24%	\$ 332.08	21	\$ 6,973.68	\$ 18,549.93	140	\$ 46,491.20	\$ 123,666	\$ 53,465	
	Family	\$ 160.97	\$ 91.88	\$ 69.09	75.20%	\$ 483.63	42	\$ 20,312.46	\$ 47,325.18	88	\$ 42,559.44	\$ 99,158	\$ 62,872	
	Single	\$ 6.25	\$ 5.25	\$ 1.00	19.05%	\$ 7.00	102	\$ 714.00	\$ 4,462.50	233	\$ 1,631.00	\$ 10,194	\$ 2,345	
<b>TOTALS</b>						<b>530</b>	<b>\$ 76,254.64</b>	<b>\$ 294,572</b>	<b>2307</b>	<b>\$ 352,762</b>	<b>\$ 1,443,447</b>	<b>\$ 429,017</b>	<b>32% increase</b>	
									TOTAL MEA	\$ 1,738,019	\$ 2,594,058			
									TOTAL EE Share	\$ 555.80	\$ 625.68			

School Board Imposed Premiums July, 2011

**Health Insurance Premium MEA Unit Employee Share Increase January - August 2012**

Plan	Tier	Proposed Employee rate/pay	2011 Employee rate/pay	Rate Change per pay	% EE Rate Change	Rate change Jan-Aug	Paras	Para share increase	Para Share Jan-Aug	Teachers	Teacher share increase	Teacher Share Jan-Aug	MEA Units Increase
Blue Choice	Plus one	\$ 187.50	\$ 150.00	\$ 37.50	25.00%	\$ 637.50	5	\$ 3,187.50	\$ 15,937.50	31	\$ 19,762.50	\$ 98,813	\$ 22,950
	Family	\$ 312.50	\$ 250.00	\$ 62.50	25.00%	\$ 1,062.50	1	\$ 1,062.50	\$ 5,312.50	11	\$ 11,687.50	\$ 58,438	\$ 12,750
	Single	\$ 62.50	\$ 59.50	\$ 3.00	5.04%	\$ 72.00	6	\$ 432.00	\$ 6,375.00	61	\$ 4,392.00	\$ 64,813	\$ 4,824
Blue Options	Plus one	\$ 144.00	\$ 128.62	\$ 15.38	11.96%	\$ 261.46	121	\$ 31,636.66	\$ 296,208.00	626	\$ 163,673.96	\$ 1,532,448	\$ 195,311
	Family	\$ 208.00	\$ 171.28	\$ 36.72	21.44%	\$ 624.24	60	\$ 37,454.40	\$ 212,160.00	349	\$ 217,859.76	\$ 1,234,064	\$ 255,314
	Single	\$ 35.50	\$ 28.12	\$ 7.38	26.24%	\$ 125.46	172	\$ 21,579.12	\$ 103,802.00	768	\$ 96,353.28	\$ 463,488	\$ 117,932
Blue Care	Plus one	\$ 136.00	\$ 126.19	\$ 9.81	7.77%	\$ 166.77	21	\$ 3,502.17	\$ 48,552.00	140	\$ 23,347.80	\$ 323,680	\$ 26,850
	Family	\$ 173.50	\$ 160.97	\$ 12.53	7.78%	\$ 213.01	42	\$ 8,946.42	\$ 123,879.00	88	\$ 18,744.88	\$ 259,556	\$ 27,691
	Single	\$ 20.00	\$ 6.25	\$ 13.75	220.00%	\$ 233.75	102	\$ 23,842.50	\$ 34,680.00	233	\$ 54,463.75	\$ 79,220	\$ 78,306
<b>TOTALS</b>						<b>530</b>	<b>\$ 131,643</b>	<b>\$ 846,906</b>	<b>2307</b>	<b>\$ 610,285</b>	<b>\$ 4,114,519</b>	<b>\$ 741,929</b>	<b>17.49% Increase</b>
									TOTAL MEA	\$ 4,961,425	\$ 7,405,111		
									TOTAL EE Share	\$ 740.58	\$ 846.906		

HIC Recommendation 08/30/2011

MEAs	Teacher Increase	MEA Unit Increase
2011-12	\$ 963,048	\$ 1,170,946
2011-12	\$ 1,141,478	\$ 1,709,443
2011-12	\$ 207,897.91	\$ 6,699,443
2011-12	\$ 1,141,478	\$ 18,620,599
TOTAL PLAN	\$ 2,312,494.71	\$ 25,320,042

**MEA Proposal Health Insurance Premiums  
Board Share**

**2011-12 Negotiations  
Health Insurance Premium Board Share Increase September 2011 - December 2011**

Plan	Tier	Imposed Board rate/pay	Prior Board rate/pay	Rate Change per pay	% Board Rate Change	Rate change Sept-Dec	Paras	Board Share Change Paras	Board Share Sept-Dec	Teachers	Board Share Change Teachers	Board Share Sept-Dec	Board Share MEA Units change
Blue Choice	Plus one	\$ 279.50	\$ 279.50	\$ -	0.00%	\$ -	5	\$ -	\$ 9,782.50	31	\$ -	\$ 60,652	\$ -
	Family	\$ 412.00	\$ 412.00	\$ -	0.00%	\$ -	1	\$ -	\$ 2,884.00	11	\$ -	\$ 31,724	\$ -
	Single	\$ 167.50	\$ 167.50	\$ -	0.00%	\$ -	6	\$ -	\$ 7,035.00	61	\$ -	\$ 71,523	\$ -
Blue Options	Plus one	\$ 279.50	\$ 279.50	\$ -	0.00%	\$ -	121	\$ -	\$ 236,736.50	626	\$ -	\$ 1,224,769	\$ -
	Family	\$ 412.00	\$ 412.00	\$ -	0.00%	\$ -	60	\$ -	\$ 173,040.00	349	\$ -	\$ 1,006,516	\$ -
	Single	\$ 181.42	\$ 177.00	\$ 4.42	2.50%	\$ 30.94	172	\$ 5,321.68	\$ 218,429.68	768	\$ 23,761.92	\$ 975,314	\$ 29,084
Blue Care HMO	Plus one	\$ 279.50	\$ 326.94	\$ (47.44)	-14.51%	\$ (332.08)	21	\$ (6,973.68)	\$ 41,086.50	140	\$ (46,491.20)	\$ 273,910	\$ (53,465)
	Family	\$ 412.00	\$ 458.09	\$ (46.09)	-10.06%	\$ (322.63)	42	\$ (13,550.46)	\$ 121,128.00	88	\$ (28,391.44)	\$ 253,792	\$ (41,942)
	Single	\$ 207.32	\$ 208.32	\$ (1.00)	-0.48%	\$ (7.00)	102	\$ (714.00)	\$ 148,022.91	233	\$ (1,631.00)	\$ 338,131	\$ (2,345)
<b>TOTALS</b>						<b>530</b>	<b>\$ (15,916.46)</b>	<b>\$ 958,145</b>	<b>2307</b>	<b>\$ (52,752)</b>	<b>\$ 4,236,330</b>	<b>\$ (68,668)</b>	

ME A UNIT TOTAL BOARD \$ 5,194,475  
PLAN TOTAL BOARD \$ 7,752,947 \$ 1,831

School Board Imposed Premiums July, 2011

**Health Insurance Premium Board Share Increase January - August 2012**

Plan	Tier	Proposed Board rate/pay	Prior Board rate/pay	Rate Change per pay	% Board Rate Change	Rate change Sept-Dec	Paras	Board share change	Board Share JAN - AUG	Teachers	Board share change	Board Share JAN-DEC	Board Share MEA Units change
Blue Choice	Plus one	\$ 300.00	\$ 279.50	\$ 20.50	7.33%	\$ 348.50	5	\$ 1,742.50	\$ 25,500	31	\$ 10,803.50	\$ 158,100	\$ 12,546
	Family	\$ 442.00	\$ 412.00	\$ 30.00	7.28%	\$ 510.00	1	\$ 510.00	\$ 7,514	11	\$ 5,610.00	\$ 82,654	\$ 6,120
	Single	\$ 190.00	\$ 177.00	\$ 13.00	7.34%	\$ 312.00	6	\$ 1,872.00	\$ 19,380	61	\$ 19,032.00	\$ 197,030	\$ 20,904
Blue Options	Plus one	\$ 300.00	\$ 279.50	\$ 20.50	7.33%	\$ 348.50	121	\$ 42,168.50	\$ 617,100	626	\$ 218,161.00	\$ 3,192,600	\$ 260,330
	Family	\$ 442.00	\$ 412.00	\$ 30.00	7.28%	\$ 510.00	60	\$ 30,600.00	\$ 450,840	349	\$ 177,990.00	\$ 2,622,386	\$ 208,590
	Single	\$ 195.00	\$ 181.00	\$ 14.00	7.73%	\$ 238.00	172	\$ 40,936.00	\$ 570,180	768	\$ 182,784.00	\$ 2,545,920	\$ 223,720
Blue Care HMO	Plus one	\$ 300.00	\$ 279.50	\$ 20.50	7.33%	\$ 348.50	21	\$ 7,318.50	\$ 107,100	140	\$ 48,790.00	\$ 714,000	\$ 56,109
	Family	\$ 442.00	\$ 412.00	\$ 30.00	7.28%	\$ 510.00	42	\$ 21,420.00	\$ 315,588	88	\$ 44,880.00	\$ 661,232	\$ 66,300
	Single	\$ 200.00	\$ 207.32	\$ (7.32)	-3.53%	\$ (124.36)	102	\$ (12,684.21)	\$ 346,800	233	\$ (28,974.72)	\$ 792,200	\$ (41,659)
<b>TOTALS</b>						<b>530</b>	<b>\$ 133,883</b>	<b>\$ 2,460,002</b>	<b>2307</b>	<b>\$ 679,076</b>	<b>\$ 10,966,122</b>	<b>\$ 812,959</b>	

January-August 2012  
ME A UNIT TOTAL BOARD \$ 13,426,124  
PLAN TOTAL BOARD \$ 20,038,991 \$ 4,733

HIC Recommendation 08/30/2011

Board Change for Paras 2011-12 \$ 117,967  
Board Change for Paras 2011-12 \$ 3,418,147  
TOTAL for 2011-12 Work Year \$ 3,418,147

Board Change for Teachers 2011-12 \$ 626,324  
Board Change for Teachers 2011-12 \$ 15,202,452  
TOTAL ME A UNIT \$ 18,620,599

Board Change for ME A Unit 2011-12 \$ 744,291  
Board Change for ME A Unit 2011-12 \$ 4.2%