

Kenai Peninsula Borough School District
 KPBSD HSA Proposal
 50% Migration
 FY20 Cost Estimate

District Portion of Cap Increase By \$150 Per Month

HDHP 90/10

District \$ 1,795.61

Employee \$ 199.51

Total with \$150 Increase to District Portion of Cap \$ 1,995.12

FY20 - Broker Recommended Rate HSA Plan \$ 2,403.35

Amount above/below Cap \$ 408.23

50% of Excess District \$ 204.12

50% of Excess Employees \$ 204.12

District per Month \$ 1,999.73

Employee per Month **\$ 403.63**

Total FY20 Monthly Amounts \$ 2,403.35

Monthly District Cost For All Employees \$ 1,073,852.33

Monthly Employee Cost For All Employees \$ 216,746.63

Yearly District Cost For All Employees \$ 12,886,227.90

Yearly Employee Cost For All Employees \$ 2,600,959.50

Employee Contribution Amount

Yearly \$ 4,843.50

12 Month \$ 403.63

9 Month \$ 538.17

Benefit Level - HSA Benefits proposed by KPEA and KPESA 8/13/19

Deductible - Individual \$ 1,500.00
 Deductible - Family \$ 3,000.00

Emergency Room Deductible for Non-Emergency \$ 250.00

Coinsurance - Preferred Provider 80% / 20%
 Coinsurance - Non-Preferred Provider 80% / 20%

Out of Pocket - After Deductible
 Medical and Prescription - Individual \$ 2,000.00
 Medical and Prescription - Family * \$ 6,000.00
 (Prescription Drug included with Medical coverage)

Plus an HRA Allowance of \$750 per fiscal year.

*Change from Current KPBSD Plan

Kenai Peninsula Borough School District
 KPBSD HRA Proposal
 50% Migration
 FY20 Cost Estimate

District Portion of Cap Increase By \$150 Per Month

HDHP 90/10

District	\$ 1,795.61
Employee	\$ <u>199.51</u>
Total with \$150 Increase to District Portion of Cap	\$ 1,995.12
FY20 - Broker Recommended Rate HSA Plan	\$ 2,412.34
Amount above/below Cap	\$ 417.22
50% of Excess District	\$ 208.61
50% of Excess Employees	\$ 208.61
District per Month	\$ 2,004.22
Employee per Month	\$ 408.12
Total FY20 Monthly Amounts	\$ 2,412.34
Monthly District Cost For All Employees	\$ 1,076,266.14
Monthly Employee Cost For All Employees	\$ 219,160.44
Yearly District Cost For All Employees	\$ 12,915,193.68
Yearly Employee Cost For All Employees	\$ 2,629,925.28
Employee Contribution Amount	
Yearly	\$ 4,897.44
12 Month	\$ 408.12
9 Month	\$ 544.16

Benefit Level - HRA Benefits proposed by KPEA and KPESA 8/13/19

Deductible - Individual	* \$ 2,500.00
Deductible - Family	* \$ 5,000.00
Emergency Room Deductible for Non-Emergency	\$ 250.00
Coinsurance - Preferred Provider	80% / 20%
Coinsurance - Non-Preferred Provider	80% / 20%
Out of Pocket - After Deductible	
Medical and Prescription - Individual	\$ 2,000.00
Medical and Prescription - Family	\$ 4,000.00
(Prescription Drug included with Medical coverage)	
Plus an HRA Allowance of \$750 per fiscal year.	
*Change from Current KPBSD Plan	

Kenai Peninsula Borough School District
 KPBSD HSA Proposal
 50% Migration
 FY21 Estimate

District Portion of Cap Increase By \$150 Per Month

HDHP 90/10

District \$ 1,795.61

Employee \$ 199.51

Total with \$150 Increase to District Portion of Cap \$ 1,995.12

FY20 - Broker Recommended Rate HSA Plan \$ 2,571.58

Amount above/below Cap \$ 576.46

50% of Excess District \$ 288.23

50% of Excess Employees \$ 288.23

District per Month \$ 2,083.84

Employee per Month \$ 487.74

Total FY20 Monthly Amounts \$ 2,571.58

Monthly District Cost For All Employees \$ 1,119,023.29

Monthly Employee Cost For All Employees \$ 261,917.59

Yearly District Cost For All Employees \$ 13,428,279.46

Yearly Employee Cost For All Employees \$ 3,143,011.06

Employee Contribution Amount

Yearly \$ 5,852.91

12 Month \$ 487.74

9 Month \$ 650.32

Benefit Level - HSA Benefits proposed by KPEA and KPESA 8/13/19

Deductible - Individual \$ 1,500.00

Deductible - Family \$ 3,000.00

Emergency Room Deductible for Non-Emergency \$ 250.00

Coinsurance - Preferred Provider 80% / 20%

Coinsurance - Non-Preferred Provider 80% / 20%

Out of Pocket - After Deductible

Medical and Prescription - Individual \$ 2,000.00

Medical and Prescription - Family * \$ 6,000.00

(Prescription Drug included with Medical coverage)

Plus an HRA Allowance of \$750 per fiscal year.

*Change from Current KPBSD Plan

Kenai Peninsula Borough School District
 KPBSD HRA Proposal
 50% Migration
 FY21 Cost Estimate

District Portion of Cap Increase By \$150 Per Month

HDHP 90/10

District	\$ 1,795.61
Employee	<u>\$ 199.51</u>
Total with \$150 Increase to District Portion of Cap	\$ 1,995.12
FY20 - Broker Recommended Rate HSA Plan	\$ 2,581.20
Amount above/below Cap	\$ 586.08
50% of Excess District	\$ 293.04
50% of Excess Employees	\$ 293.04
District per Month	\$ 2,088.65
Employee per Month	\$ 492.55
Total FY20 Monthly Amounts	\$ 2,581.20
Monthly District Cost For All Employees	\$ 1,121,606.07
Monthly Employee Cost For All Employees	\$ 264,500.37
Yearly District Cost For All Employees	\$ 13,459,272.84
Yearly Employee Cost For All Employees	\$ 3,174,004.44
Employee Contribution Amount	
Yearly	\$ 5,910.62
12 Month	\$ 492.55
9 Month	\$ 656.74

Benefit Level - HRA Benefits proposed by KPEA and KPESA 8/13/19

Deductible - Individual	*	\$ 2,500.00
Deductible - Family	*	\$ 5,000.00
Emergency Room Deductible for Non-Emergency		\$ 250.00
Coinsurance - Preferred Provider		80% / 20%
Coinsurance - Non-Preferred Provider		80% / 20%
Out of Pocket - After Deductible		
Medical and Prescription - Individual		\$ 2,000.00
Medical and Prescription - Family		\$ 4,000.00
(Prescription Drug included with Medical coverage)		

Plus an HRA Allowance of \$750 per fiscal year.

*Change from Current KPBSD Plan

Kenai Peninsula Borough School District
 KPBSD HAS & HRA
 FY21 Cost Estimate

	<u>HSA FY20 HDHP 90/10</u>	<u>HSA FY21 HDHP 90/10</u>	<u>HSA FY21 Increase</u>	<u>HRA FY20 HDHP 90/10</u>	<u>HRA FY21 HDHP 90/10</u>	<u>HRA FY21 Increase</u>	Total HRA & HAS
District	\$ 1,795.61	\$ 1,795.61		\$ 1,795.61	\$ 1,795.61		
Employee	\$ 199.51	\$ 199.51		\$ 199.51	\$ 199.51		
Total with \$150 Increase to District Portion of Cap	\$ 1,995.12	\$ 1,995.12		\$ 1,995.12	\$ 1,995.12		
FY20 - Broker Recommended Rate HSA Plan	\$ 2,403.35	\$ 2,571.58	\$ 168.23	\$ 2,412.34	\$ 2,581.20	\$ 168.86	
Amount above/below Cap	\$ 408.23	\$ 576.46	\$ 168.23	\$ 417.22	\$ 586.08	\$ 168.86	
50% of Excess District	\$ 204.12	\$ 288.23	\$ 84.12	\$ 208.61	\$ 293.04	\$ 84.43	
50% of Excess Employees	\$ 204.12	\$ 288.23	\$ 84.12	\$ 208.61	\$ 293.04	\$ 84.43	
District per Month	\$ 1,999.73	\$ 2,083.84	\$ 84.12	\$ 2,004.22	\$ 2,088.65	\$ 84.43	
Employee per Month	\$ 403.63	\$ 487.74	\$ 84.12	\$ 408.12	\$ 492.55	\$ 84.43	
Total FY20 Monthly Amounts	\$ 2,403.35	\$ 2,571.58	\$ 168.23	\$ 2,412.34	\$ 2,581.20	\$ 168.86	
Monthly District Cost For All Employees	\$ 1,073,852.33	\$ 1,119,023.29	\$ 45,170.96	\$ 1,076,266.14	\$ 1,121,606.07	\$ 45,339.93	
Monthly Employee Cost For All Employees	\$ 216,746.63	\$ 261,917.59	\$ 45,170.96	\$ 219,160.44	\$ 264,500.37	\$ 45,339.93	
Yearly District Cost For All Employees	\$ 12,886,227.90	\$ 13,428,279.46	\$ 542,051.56	\$ 12,915,193.68	\$ 13,459,272.84	\$ 544,079.16	\$ 1,086,130.72
Yearly Employee Cost For All Employees	\$ 2,600,959.50	\$ 3,143,011.06	\$ 542,051.56	\$ 2,629,925.28	\$ 3,174,004.44	\$ 544,079.16	
<u>Employee Contribution Amount Per Employee</u>				<u>HSA FY21 Increase</u>		<u>HRA FY21 Increase</u>	
Yearly	\$ 4,843.50	\$ 5,852.91	\$ 1,009.41	\$ 4,897.44	\$ 5,910.62	\$ 1,013.18	
12 Month	\$ 403.63	\$ 487.74	\$ 84.12	\$ 408.12	\$ 492.55	\$ 84.43	
9 Month	\$ 538.17	\$ 650.32	\$ 112.16	\$ 544.16	\$ 656.74	\$ 112.58	
<u>District Contribution Amount Per Employee</u>							
Yearly	\$ 23,996.70	\$ 25,006.11	\$ 1,009.41	\$ 24,050.64	\$ 25,063.82	\$ 1,013.18	
12 Month	\$ 1,999.73	\$ 2,083.84	\$ 84.12	\$ 2,004.22	\$ 2,088.65	\$ 84.43	
9 Month	\$ 2,666.30	\$ 2,778.46	\$ 112.16	\$ 2,672.29	\$ 2,784.87	\$ 112.58	