

Kenai Peninsula Borough School District
KPEA and KPESA Proposal to KPBSD 5/13/19 4:30pm
 100% Migration - No Cap

	<u>HDHP 85/15</u>		
	\$ 2,114.54		
	<u>\$ 373.15</u>		
	\$ 2,487.69		
FY20 - Broker Recommended Rate	\$ 2,487.69		
District per Month	\$ 2,114.54		
Employee per Month	\$ 373.15		
Total FY20 Monthly Amounts	\$ 2,487.69		
Monthly District Cost For All Employees	\$ 2,271,012.20		
Monthly Employee Cost For All Employees	\$ 541,807.41		
Yearly District Cost For All Employees	\$ 27,252,146.41		
Yearly Employee Cost For All Employees	\$ 6,501,688.92		
Employee Contribution Amount			
Yearly	\$ 4,477.84		
12 Month	\$ 373.15		
9 Month	\$ 497.54		
Reserve Repayment			
Yearly	\$ 618.07		
9 Month	\$ 68.67		
Total 9 Month Contribution Amount + Reserve	\$ 566.21		

		KPBSD Current Plan Benefit Level	
		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	\$ 4,000.00
		(Prescription Drug included with Medical coverage)	
		Plus an HRA Allowance of \$750 per fiscal year.	

Kenai Peninsula Borough School District
KPEA & KPESA Counter Proposal Cost 8/13/2019
 100% Migration

	HRA HDHP 95/5	HSA HDHP 95/5
District 95% Share of Cap Amount	\$ 2,221.91	\$ 2,221.91
Employee 5% Share of Cap Amount	\$ 116.94	\$ 116.94
Soft-Cap Level	\$ 2,338.85	\$ 2,338.85
FY20 - Broker Recommended Rate	\$ 2,412.34	\$ 2,403.35
Amount above/below Cap	\$ 73.49	\$ 64.50
50% of Excess District	\$ 36.75	\$ 32.25
50% of Excess Employees	\$ 36.75	\$ 32.25
District per Month	\$ 2,258.65	\$ 2,254.16
Employee per Month	\$ 153.69	\$ 149.19
Total FY20 Monthly Amounts	\$ 2,412.34	\$ 2,403.35
Numbers of employees On Each Plan	536.00	536.00
Monthly District Cost For Employees In Each Plan	\$ 1,210,637.74	\$ 1,208,228.42
Monthly Employee Cost For All Employees	\$ 82,376.50	\$ 79,967.18
Yearly District Cost For All Employees	\$ 14,527,652.88	\$ 14,498,741.04
Yearly Employee Cost For All Employees	\$ 988,518.00	\$ 959,606.16
Yearly District Cost Both Plans	\$ 29,026,393.92	
Yearly Employee Cost Both Plans	\$ 1,948,124.16	
Employee Contribution Amount	HRA HDHP 95/5	HSA HDHP 95/5
Yearly	\$ 1,844.25	\$ 1,790.31
12 Month	\$ 153.69	\$ 149.19
9 Month	\$ 204.92	\$ 198.92

	HRA 5/13/2019 KPEA/KPESA Previous Offer	HRA 8/13/2019 KPEA/KPESA Current Offer	HSA 8/13/2019 KPEA/KPESA Current Offer	HRA Difference	HSA Difference
District Per Month	\$ 2,114.54	\$ 2,258.65	\$ 2,254.16	\$ 144.11	\$ 139.62
Employee Per Month	\$ <u>373.15</u>	\$ <u>153.69</u>	\$ <u>149.19</u>	\$ <u>(219.46)</u>	\$ <u>(223.96)</u>
Monthly Total	\$ 2,487.69	\$ 2,412.34	\$ 2,403.35	\$ (75.35)	\$ (84.34)
Total Yearly District	\$ 27,252,146.41	\$ 14,527,652.88	\$ 14,498,741.04	\$ 29,026,393.92	\$ 1,774,247.51
Total Yearly Employee	\$ <u>6,501,688.92</u>	\$ <u>988,518.00</u>	\$ <u>959,606.16</u>	\$ <u>1,948,124.16</u>	\$ <u>(4,553,564.76)</u>
Total Both District & EE	\$ 33,753,835.33	\$ 15,516,170.88	\$ 15,458,347.20	\$ 30,974,518.08	\$ (2,779,317.25)

Total

Total Difference