

**Employee Medical Benefits Board  
Regular Meeting**

Monday, November 16, 2015 @ 6:15pm

Newtown Municipal Center  
Newtown, CT 06470

THESE MINUTES ARE SUBJECT TO APPROVAL BY THE  
EMPLOYEE MEDICAL BENEFITS BOARD

The Employee Medical Benefits Board held a regular meeting Monday, November 16, 2015. The meeting was held in Meeting Room 1, Newtown Municipal Center, 3 Primrose Street, Newtown, CT. The meeting was called to order at 6:22pm.

**Present:** Mark Mattioli, Dan McAloon, Donna Van Waalwijk, Jim Loring

**Absent:** Paul Smith

**Also Present:** Robert Tait, Ron Bienkowski, Joe Spurgen, Clerk Pro-Tem Sue Marcinek

**Acceptance of Minutes from previous meeting:** Ms. Van Waalwijk moved to accept the minutes of September 14, 2015. Mr. McAloon seconded. The minutes were unanimously approved.

**Voter Comments:** none.

**New Business:**

**Review updated claim months of September/October:** September claims were \$995,000 and October claims were 1,272,000. Mr. Tait reviewed claims analysis for the first four months ending October 2015. He pointed out that the prior year's claims had to be adjusted due to Anthem mistake of not including NAF (Network Access Fees) claims totaling \$226,000. High claims detail was reviewed. Claims for the first four months are higher than last year for the same period. Mr. Tait is hoping for better claims experience in November and December.

**Review status of Self-Insurance Reserve Fund:** Mr. Tait reviewed fund analysis forecast for 2015-16. Beginning fund balance is \$3,143,967. Using an estimated annual claims amount of \$13,500,000, assuming better claims experience moving forward, it is estimated that the fund balance at year end will be \$2,842,967, which is 21% of claims. (att.)

**Ask Insurance consultant to report status of projected impact from 40% Cadillac plan Excise tax:** Mr. Spurgen went over the Cadillac Tax hand out (att.). The tax impact in 2018 is \$130,050 for town and \$482,157 for the Board of Education. Estimated tax impact for 2019 is \$181,270 for the Town and \$690,374 for the Board of Education. Town and Board of Education contract have re-openers concerning the Cadillac tax and its effect on employee medical benefits. There was discussion on medical plan changes and the effect on minimizing the Cadillac tax.

Rec'd. for Record 11/18 2015  
Town Clerk of Newtown @ 3:57 pm  
Debbie Aurdie Halstead

**Share Judy Blanchard request for wellness money from 10/15/15:** The request for wellness money was discussed. A report on the effectiveness of the wellness program was expected before any monies are approved. Also, the question of other sources of revenue for wellness was brought up.

**Elect a chairperson for 2016:** Mr. McAloon moved the elect Mark Mattioli as Chairman. Ms. Van Waalwijk seconded. The motion passed unanimously.

**Communications:**

- **Request status/timing of teacher contract negotiations from BOE:** The teachers' contract was ratified. The contract has a re-opener concerning the Cadillac tax.
- **Discuss draft of letter to Board of Finance for early 2016, to assist in budget process:** Mr. Mattioli stated in the past the board has addressed the Board of Finance during the budget process.

**Announcements: Set meeting dates for 2016:** Mr. Loring moved to accept the dates of 2/8/16, 5/9/16, 9/5/16 and 11/14/16 for 2016 meetings. Ms. Van Waalwijk seconded. The motion passed unanimously.

**Adjourn:** The meeting adjourned at 8:29pm

Respectfully submitted,

Sue Marcinek, Clerk Pro-Tem

*Attachments: TON claims analysis; medical self-insurance fund analysis; Anthem high cost claim detail; high cost plan Excise/Cadillac Tax (2018)*

TOWN OF NEWTOWN  
 MEDICAL SELF INSURANCE FUND ANALYSIS @ JUNE 30, 2015  
 FISCAL YEAR 2015 - 2016 FORCAST

FUND BALANCE @ JULY 1, 2015 3,143,967

**ESTIMATED REVENUES**

EMPLOYER CONTRIBUTIONS:

MUNICIPAL	2,892,000
EDUCATION (budget - 3,042,000; grant - 130,000)	8,172,000
	11,064,000

EMPLOYEE CONTRIBUTIONS:

MUNICIPAL	330,000
EDUCATION	2,203,000
	2,533,000

RETIREE/COBRA/AGENCY CONTRIBUTIONS:

MUNICIPAL	350,000
EDUCATION	399,000
	749,000

INTEREST EARNED ON INVESTMENTS

5,000

**TOTAL REVENUES**

14,351,000

**ESTIMATED EXPENSES**

CLAIMS/NAF:

MUNICIPAL	13,500,000	<<<<<FROM CLAIMS ANALYSIS (prior year = 12,347,000) 9.3%
EDUCATION		

ADMINISTRATIVE FEES:

MUNICIPAL	1,097,000
EDUCATION	

CONSULTANT FEES

55,000

**TOTAL EXPENSES**

14,652,000

**ESTIMATED FUND BALANCE @ JUNE 30, 2016**

2,842,967

21%

25% OF TOTAL CLAIMS =

3,375,000

TOWN OF NEWTOWN  
 MEDICAL SELF INSURANCE FUND ANALYSIS @ JUNE 30, 2015  
 FISCAL YEAR 2016 - 2017 FORECAST

ESTIMATED FUND BALANCE @ JULY 1, 2016 2,842,967

ESTIMATED REVENUES

EMPLOYER CONTRIBUTIONS:

MUNICIPAL	3,181,200 (+10%)
EDUCATION	12,027,400
	8,846,200 (+10%)

EMPLOYEE CONTRIBUTIONS:

MUNICIPAL	350,000
EDUCATION	2,747,000
	2,747,000

RETIREE/COBRA/AGENCY CONTRIBUTIONS:

MUNICIPAL	350,000
EDUCATION	742,000
	742,000

INTEREST EARNED ON INVESTMENTS

7,000

**TOTAL REVENUES**

**15,523,400**

ESTIMATED EXPENSES

CLAIMS/NAF:

MUNICIPAL	
EDUCATION	14,377,500 (6.5%)

ADMINISTRATIVE FEES:

MUNICIPAL	1,095,000
EDUCATION	55,000

CONSULTANT FEES

55,000

**TOTAL EXPENSES**

**15,527,500**

ESTIMATED FUND BALANCE @ JUNE 30, 2017

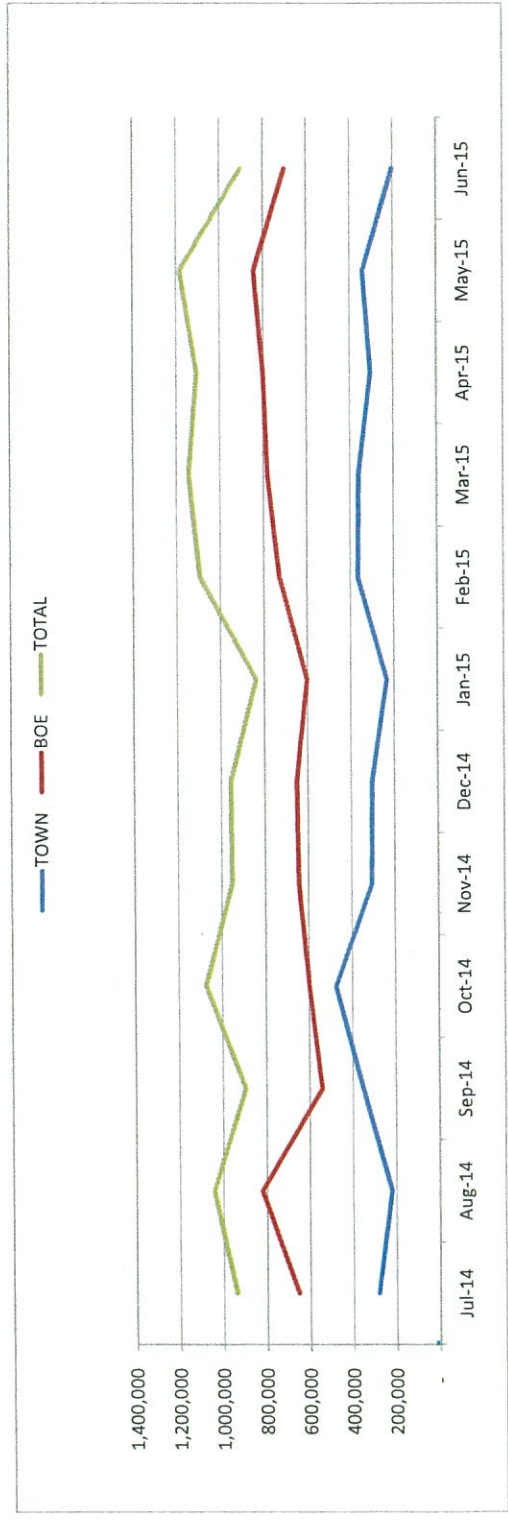
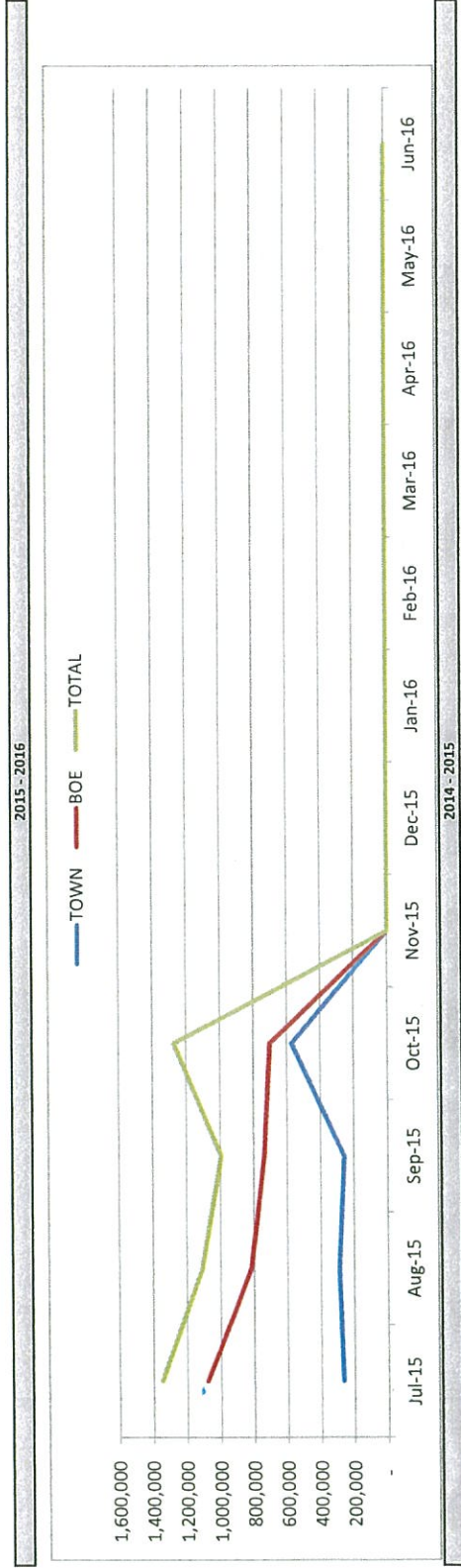
**2,838,867**

20%

25% OF TOTAL CLAIMS = 3,594,375

TOWN OF NEWTOWN CLAIMS ANALYSIS

		FISCAL YEAR 2012 - 2013												TOTALS	
		Jul-12	Aug-12	Sep-12	Oct-12	Nov-12	Dec-12	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13		
TOWN		247,000	226,000	168,000	198,000	190,000	266,000	242,000	246,000	279,000	262,000	304,000	215,000	2,843,000	25%
BOE		722,000	764,000	611,000	812,000	694,000	739,000	596,000	754,000	677,000	765,000	843,000	709,000	8,684,000	75%
TOTAL		969,000	990,000	779,000	1,010,000	884,000	1,005,000	838,000	1,000,000	956,000	1,025,000	1,147,000	924,000	11,527,000	32.5%
		FISCAL YEAR 2011 - 2012												TOTALS	
		Jul-11	Aug-11	Sep-11	Oct-11	Nov-11	Dec-11	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12		
TOWN		213,000	304,000	266,000	171,000	223,000	302,000	238,000	227,000	298,000	276,000	312,000	318,000	3,148,000	28%
BOE		860,000	618,000	742,000	561,000	573,000	621,000	601,000	657,000	692,000	726,000	659,000	802,000	8,112,000	72%
TOTAL		1,073,000	922,000	1,008,000	732,000	796,000	923,000	839,000	884,000	990,000	1,002,000	971,000	1,120,000	11,260,000	33.2%
		FISCAL YEAR 2013 - 2014												TOTALS	
		Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14		
TOWN		275,000	238,000	389,000	180,000	276,000	280,000	220,000	203,000	336,000	261,000	403,000	462,000	3,523,000	27%
BOE		958,000	865,000	493,000	741,000	649,000	804,000	546,000	721,000	856,000	739,000	623,000	803,000	8,798,000	73%
TOTAL		1,233,000	1,103,000	882,000	921,000	925,000	1,084,000	766,000	924,000	1,192,000	1,000,000	1,026,000	1,265,000	12,321,000	33.6%
		FISCAL YEAR 2014 - 2015												TOTALS	
		Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15		
TOWN		284,000	221,000	352,000	475,000	307,000	304,000	234,000	365,000	361,000	304,000	340,000	202,000	3,796,000	32%
BOE		655,000	821,000	543,000	599,000	644,000	652,000	603,000	728,000	782,000	801,000	843,000	701,000	8,551,000	68%
TOTAL		939,000	1,042,000	895,000	1,074,000	951,000	956,000	837,000	1,093,000	1,143,000	1,105,000	1,183,000	903,000	12,347,000	33.4%
		FISCAL YEAR 2015 - 2016												TOTALS	
		Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16		
TOWN		268,000	291,000	258,000	571,000									1,388,000	29%
BOE		1,080,000	817,000	737,000	701,000									3,335,000	71%
TOTAL		1,348,000	1,108,000	995,000	1,272,000									4,723,000	14%



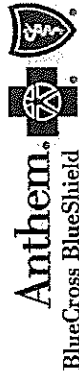


High Cost Claimant Detail with Paid Amounts > \$50,000

Rank	Scrambled Claimant ID	Active (Yes/No)	Relationship	Age Range	Primary Health Condition Category	Primary Medical Diagnosis Contributing to High Cost	Secondary Medical Diagnosis Contributing to High Cost	Medical	Pharmacy	Total	Paid Amount By Setting				Most Recent Month
											Primary Medical Diagnosis	Secondary Medical Diagnosis	All Other Medical Diagnosis		
1	211691667	No	Employee/Self	Ages 55-59	Injury & Poisoning	COMP TRANSPLANTED ORGANS TISSUE	OTHER SEPSIS	\$261,089	\$980	\$262,069	\$125,019	\$107,035	\$29,036	\$1,011	
2	218316199	Yes	Child/Other Dependent	Ages 20-24	Nervous System	INTRACRN INTRASPINAL-ABSC GRANULOMA	PULMONARY EMBOLISM	\$187,932	\$0	\$187,932	\$175,554	\$3,106	\$9,272	\$2,542	
3	64219469	No	Spouse/Partner	Ages 65-74	Neoplasms - Malignant	MALIGNANT NEOPLASM BRONCHUS & LUNG	ENCOUNTER FOR OTHER AFTERCARE	\$97,195	\$2,036	\$99,231	\$53,556	\$35,257	\$8,342	\$36,065	
4	218316781	Yes	Employee/Self	Ages 65-64	Infectious/Parasitic	OTHER SEPSIS	PRESSURE ULCER	\$82,881	\$1,100	\$83,781	\$66,292	\$4,913	\$11,476	\$80,224	
5	64213428	Yes	Child/Other Dependent	Ages 5-9	Injury & Poisoning	OTH COMP SURGICAL MEDICAL CARE NEC	OTH DISEASES UP RESPIRATORY TRACT	\$67,916	\$1,226	\$69,142	\$54,970	\$4,882	\$8,064	\$635	
6	64154679	Yes	Spouse/Partner	Ages 65-74	Aftercare	ENCOUNTER FOR OTHER AFTERCARE	MALIGNANT NEOPLASM BRONCHUS & LUNG	\$66,895	\$38	\$66,934	\$36,648	\$29,370	\$978	\$14,007	
7	37836812	Yes	Employee/Self	Ages 45-49	Diseases of the Blood	NEUTROPENIA	ENCOUNTER FOR OTHER AFTERCARE	\$57,907	\$133	\$58,040	\$20,854	\$16,008	\$21,045	\$24,843	
8	67183214	No	Spouse/Partner	Ages 65-74	Infectious/Parasitic	OTHER SEPSIS		\$51,324	\$0	\$51,324	\$51,324	\$0	\$0	\$0	
High Dollar Claimant Paid Amount								\$872,940	\$4,513	\$878,453	\$584,258	\$200,571	\$98,111	\$159,326	
High Dollar Claimant Paid Amount PMPM - \$107.36															
All Other Claimants Paid Amount								\$2,472,752	\$528,464	\$3,001,217					
All Other Claimants Paid Amount PMPM - \$366.81															
Total Paid Amount								\$3,345,692	\$533,977	\$3,879,669					
Large Claimants > \$50,000 Percent of Total Paid Amount - 22.6%															
Large Claimants > \$50,000 Percent of all Members - 1.2%															

The information in this report may vary from the final data used for stop loss settlements as final adjustments or corrections are not included.

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High Cost Claimant Detail with Paid Amounts > \$50,000

Rank	Scrambled Claimant ID	Active (Yes/No)	Relationship	Age Range	Primary Health Condition Category	Primary Medical Diagnosis Contributing to High Cost	Secondary Medical Diagnosis Contributing to High Cost	Paid Amount By Setting					Most Recent Month	
								Medical	Pharmacy	Total	Primary Medical Diagnosis	Secondary Medical Diagnosis		All Other Medical Diagnosis
1	64212134	Yes	Employee/Self	Ages 50-54	Neoplasms - Malignant	SECONDARY MALIGNANT NEOPLASM OF OTH	ENCOUNTER FOR OTHER AFTERCARE	\$166,703	\$705	\$167,408	\$63,630	\$47,779	\$55,294	\$59,316
2	64212303	Yes	Child/Other Dependent	Ages 10-14	Congenital Abnormalities	CONGENITAL MALFORMATIONS CARD SEPTA	COMP CARD VASC PROSTH DEVIC IMPL GFT	\$140,856	\$129	\$140,985	\$121,990	\$13,678	\$5,588	\$132,160
3	211664979	No	Employee/Self	Ages 60-64	Musculoskeletal System	OTHER SPONDYLOPATHIES	COMP INTRL ORTHO PROS DEV IMPL GFT	\$105,767	\$363	\$106,130	\$86,277	\$10,498	\$8,992	\$96,638
4	37836812	Yes	Employee/Self	Ages 45-49	Aftercare	ENCOUNTER FOR OTHER AFTERCARE	BENIGN NEOPLASM OF OVARY	\$88,697	\$84	\$88,781	\$42,787	\$28,035	\$17,875	\$48,768
5	64212907	Yes	Spouse/Partner	Ages 55-59	Aftercare	ENCOUNTER FOR OTHER AFTERCARE	MALIGNANT NEOPLASM OF BRAIN	\$54,833	\$14,843	\$69,676	\$41,600	\$9,943	\$3,290	\$192
6	63848467	Yes	Spouse/Partner	Ages 55-59	Aftercare	ENCOUNTER FOR OTHER AFTERCARE	MALIGNANT NEOPLASM OF STOMACH	\$59,930	\$1,152	\$61,082	\$30,459	\$23,670	\$5,600	\$8,200
7	64213548	Yes	Spouse/Partner	Ages 60-64	Musculoskeletal System	OSTEOARTHRITIS OF KNEE	ENCOUNTER FOR OTHER AFTERCARE	\$59,533	\$382	\$59,915	\$40,362	\$10,500	\$8,671	\$3,588
8	200257204	Yes	Employee/Self	Ages 60-64	Neoplasms - Malignant	MALIGNANT NEOPLASM OF BREAST	ENC PROC OTH THAN REMEDY HLTH STATE	\$57,745	\$73	\$57,818	\$27,706	\$13,798	\$16,241	\$20,008
9	64213554	Yes	Employee/Self	Ages 30-34	Maternal complication of pregnancy	PRE-ECLAMPSIA	MULTIPLE GESTATION	\$54,519	\$237	\$54,757	\$34,471	\$8,292	\$11,756	\$4,585
10	218316781	Yes	Employee/Self	Ages 60-64	Circulatory System	ATRIAL FIBRILLATION AND FLUTTER	PRESSURE ULCER	\$51,953	\$1,003	\$52,956	\$43,335	\$3,919	\$4,399	\$46,632
High Dollar Claimant Paid Amount								\$840,236	\$18,971	\$859,207	\$532,218	\$170,113	\$137,905	\$420,088
High Dollar Claimant Paid Amount PMPM - \$106.55								\$2,772,825	\$606,563	\$3,379,388				
All Other Claimants Paid Amount								\$3,613,060	\$625,534	\$4,238,594				
All Other Claimants Paid Amount PMPM - \$419.07														
Total Paid Amount														
Large Claimants > \$50,000 Percent of Total Paid Amount - 20.3%														
Large Claimants > \$50,000 Percent of all Members - 1.5%														

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- 40% excise tax imposed on "High-Cost" insurance Plans
- Costs include:
  - Medical & RX "Premiums"
  - Contributions to HSA (Employer and Employee thru payroll)
  - Reimbursements from HRA and FSA
  - DOES NOT INCLUDE: Standalone Dental & Vision "Premiums"
- High-Cost defined as premiums exceeding:
  - \$10,200 for single coverage
  - \$27,500 for other than single coverage (i.e. 2 Person/Family)
  - Single plans with a monthly premium of \$676 as of 2015 are likely to reach \$10,200 in 2018 (using a trend of 8%)
  - 2 Person/Family plans with a monthly premium of just under \$1,820 as of 2015 are likely to get to \$27,500 in 2018 (using a trend of 8%)
- Higher threshold for "High Risk" professions, including:
  - Public Safety (i.e. PD, FD, EMT)
  - Longshore work, construction, mining, agriculture, forestry & fishing
  - Telecommunication line work
- Higher threshold for non-Medicare eligibles age 55 or older in retiree plans
- Higher threshold:
  - \$11,850 for single coverage
  - \$30,950 for other than single coverage (i.e. 2 Person/Family)
- Thresholds increases:
  - 2019 match CPI increase plus one percentage point
  - 2020 and succeeding years, thresholds match percentage rises in the index.
- Tax is a "Plan" Tax
  - Will be added to Fully Insured Premium Rates
  - Will be built into Self Funded Allocation/Working Rates
  - No specifics on who pays the tax (employer, employee, shared)
- Tax is ongoing (no targeted end date)

## **NOTABLE OBSERVATIONS/DISCUSSION POINTS:**

- Who "pays" the tax and at what level will be an item of discussion/negotiations with unions
- Avoidance-v-Mitigation
  - Expected that most Public Sector plans will meet the tax
  - Plan changes will help to mitigate the tax but not likely to avoid the tax all together
    - +Plan changes could include cost shares, managed components, structural network changes, etc...
- Thresholds are stated at the targeted 2018 values (not current dollars indexed)
  - Thresholds have been increased once (to current values) since ACA passed
- Will the tax be eliminated?
  - It is unlikely that tax will be eliminated. The revenue generated by the Cadillac tax has been allocated to fund many features of the ACA.
  - Elimination of the tax would require reduction in the scope of the ACA or tax revenue replacement from other sources.

**SAMPLE CALCULATIONS**

<b>July '15 Copay Plan-Using Teachers' Plan</b>			
<b>Full "Premium" Rates-Copay (includes Med &amp; RX)</b>			
	2018	2019	
Threshold-Single <sup>1</sup>	\$ 10,200	\$ 10,537	
Threshold-Other <sup>1</sup>	\$ 27,500	\$ 28,408	
<b>Assumed Trend:</b>	8%		
	<b>Single</b>	<b>2 Person</b>	<b>Family</b>
<b>2015 Monthly Rates:</b>	\$ 770	\$ 1,656	\$ 2,079
<b>Annual Rates</b>			
<b>2015 Proj. Rates</b>	\$ 9,240	\$ 19,866	\$ 24,948
<b>2018 Proj. Rates</b>	\$ 11,640	\$ 25,026	\$ 31,427
Amount over	\$ 1,440	\$ -	\$ 3,927
Tax impact	\$ 576	\$ -	\$ 1,571
<b>Revised Rate</b>	<b>\$ 12,216</b>	<b>\$ 25,026</b>	<b>\$ 32,998</b>
<b>2019 Proj. Rates</b>	\$ 12,571	\$ 27,028	\$ 33,942
Amount over	\$ 2,034	\$ -	\$ 5,534
Tax impact	\$ 814	\$ -	\$ 2,214
<b>Revised Rate</b>	<b>\$ 13,385</b>	<b>\$ 27,028</b>	<b>\$ 36,155</b>

<b>2018 Newtown BOE Tax Impact</b>			
I	II	III	Total
127	110	228	465
\$ 73,146	\$ -	\$ 358,183	\$ 431,330

<b>2019 Newtown BOE Tax Impact</b>			
I	II	III	Total
127	110	228	465
\$ 103,352	\$ -	\$ 504,714	\$ 608,065

<b>Total Caddy Tax-BOE</b>		
	Counts	\$
2018	575	\$ 482,157
2019	575	\$ 690,374

<b>July '15 Teach HSA Plan-2k/4k 10/30/50 Post Rx</b>			
<b>Full "Premium" Rates-Copay (includes Med &amp; RX)</b>			
	2018	2019	
Threshold-Single <sup>1</sup>	\$ 10,200	\$ 10,537	
Threshold-Other <sup>1</sup>	\$ 27,500	\$ 28,408	
<b>Assumed Trend:</b>	8%		
	<b>Single</b>	<b>2 Person</b>	<b>Family</b>
<b>2015 Monthly Rates:</b>	\$ 672	\$ 1,444	\$ 1,812
<b>Annual HSA Contribution<sup>2</sup>:</b>	\$ 1,000	\$ 2,000	\$ 2,000
<b>Annual Rates &amp; HSA Contribution</b>			
<b>2015 Proj. Rates</b>	\$ 8,061	\$ 17,327	\$ 21,744
<b>2018 Proj. Rates</b>	\$ 10,154	\$ 21,827	\$ 27,391
HSA Contribution	\$ 1,000	\$ 2,000	\$ 2,000
<b>2018 Total</b>	\$ 11,154	\$ 23,827	\$ 29,391
Amount over	\$ 954	\$ -	\$ 1,891
Tax impact	\$ 382	\$ -	\$ 756
<b>Revised Rate</b>	<b>\$ 10,536</b>	<b>\$ 21,827</b>	<b>\$ 28,147</b>
<b>2019 Proj. Rates</b>	\$ 10,966	\$ 23,573	\$ 29,582
HSA Contribution	\$ 1,000	\$ 2,000	\$ 2,000
<b>2019 Total</b>	\$ 11,966	\$ 25,573	\$ 31,582
Amount over	\$ 1,430	\$ -	\$ 3,175
Tax impact	\$ 572	\$ -	\$ 1,270
<b>Revised Rate</b>	<b>\$ 11,538</b>	<b>\$ 23,573</b>	<b>\$ 30,852</b>

<b>2018 Newtown BOE Tax Impact</b>			
I	II	III	Total
44	21	45	110
\$ 16,792	\$ -	\$ 34,036	\$ 50,828

<b>2019 Newtown BOE Tax Impact</b>			
I	II	III	Total
44	21	45	110
\$ 25,165	\$ -	\$ 57,144	\$ 82,308

(1) 2019 Thresholds Increased by Assumed CPI of 2.3% + 1% for total of 3.3%

(2) Calculation includes an assumed 50% Employer HSA Contribution Only. Guidance Indicates Employee Contributions made pretax through payroll will also be included.

## SAMPLE CALCULATIONS

July '15 Copay Plan-Using Town Hall Plan			
Full "Premium" Rates-Copay (includes Med & RX)			
	2018	2019	
Threshold-Single <sup>1</sup>	\$ 10,200	\$ 10,537	
Threshold-Other <sup>1</sup>	\$ 27,500	\$ 28,408	
Assumed Trend:	8%		
	Single	2 Person	Family
<b>2015 Monthly Rates:</b>	\$ 770	\$ 1,656	\$ 2,080
<b>Annual Rates</b>			
<b>2015 Proj. Rates</b>	\$ 9,244	\$ 19,873	\$ 24,958
<b>2018 Proj. Rates</b>	\$ 11,645	\$ 25,035	\$ 31,440
Amount over	\$ 1,445	\$ -	\$ 3,940
Tax impact	\$ 578	\$ -	\$ 1,576
<b>Revised Rate</b>	<b>\$ 12,222</b>	<b>\$ 25,035</b>	<b>\$ 33,016</b>
<b>2019 Proj. Rates</b>	\$ 12,576	\$ 27,037	\$ 33,955
Amount over	\$ 2,040	\$ -	\$ 5,547
Tax impact	\$ 816	\$ -	\$ 2,219
<b>Revised Rate</b>	<b>\$ 13,392</b>	<b>\$ 27,037</b>	<b>\$ 36,174</b>

2018 Newtown Town Non-PD			
I	II	III	Total
59	40	60	159
\$ 34,092	\$ -	\$ 94,553	\$ 128,645

2019 Newtown Town Non-PD			
I	II	III	Total
59	40	60	159
\$ 48,133	\$ -	\$ 133,137	\$ 181,270

Total Caddy Tax-Town		
	Counts	\$
2018	200	\$ 130,050
2019	200	\$ 198,111

July '15 Copay Plan-PD			
Full "Premium" Rates-Copay (includes Med & RX)			
	2018	2019	
Threshold-Single <sup>1</sup>	\$ 11,850	\$ 12,241	
Threshold-Other <sup>1</sup>	\$ 30,950	\$ 31,971	
Assumed Trend:	8%		
	Single	2 Person	Family
<b>2015 Monthly Rates:</b>	\$ 762	\$ 1,638	\$ 2,057
<b>Annual HSA Contribution<sup>2</sup>:</b>	\$ -	\$ -	\$ -
<b>Annual Rates &amp; HSA Contribution</b>			
<b>2015 Proj. Rates</b>	\$ 9,140	\$ 19,650	\$ 24,681
<b>2018 Proj. Rates</b>	\$ 11,514	\$ 24,754	\$ 31,090
HSA Contribution	\$ -	\$ -	\$ -
<b>2018 Total</b>	<b>\$ 11,514</b>	<b>\$ 24,754</b>	<b>\$ 31,090</b>
Amount over	\$ -	\$ -	\$ 140
Tax impact	\$ -	\$ -	\$ 56
<b>Revised Rate</b>	<b>\$ 11,514</b>	<b>\$ 24,754</b>	<b>\$ 31,147</b>
<b>2019 Proj. Rates</b>	\$ 12,435	\$ 26,734	\$ 33,578
HSA Contribution	\$ -	\$ -	\$ -
<b>2019 Total</b>	<b>\$ 12,435</b>	<b>\$ 26,734</b>	<b>\$ 33,578</b>
Amount over	\$ 194	\$ -	\$ 1,606
Tax impact	\$ 78	\$ -	\$ 643
<b>Revised Rate</b>	<b>\$ 12,513</b>	<b>\$ 26,734</b>	<b>\$ 34,220</b>

2018 Newtown BOE Tax Impact			
I	II	III	Total
10	6	25	41
\$ -	\$ -	\$ 1,405	\$ 1,405

2019 Newtown BOE Tax Impact			
I	II	III	Total
10	6	25	41
\$ 777	\$ -	\$ 16,064	\$ 16,841

(1) 2019 Thresholds Increased by Assumed CPI of 2.3% + 1% for total of 3.3%

(2) Calculation includes an assumed 50% Employer HSA Contribution Only. Guidance Indicates Employee Contributions made pretax through payroll will also be included.