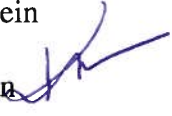


GLASSBORO PUBLIC SCHOOLS
GLASSBORO, NEW JERSEY

TO: Mark Silverstein
FROM: Kathy Mastran 
DATE: May 31, 2016
RE: Item for June 16, 2016 Board Agenda

AmeriHealth High Deductible Insurance

Recommend Board approve AmeriHealth High Deductible Insurance for the 2016-2017 school year as follows:

Single	\$6,930.48
P/child(ren)	\$13,722.24
Two Adults	\$14,553.96
Family	\$18,019.08

KM/b

Glassboro BOE -- Health Insurance (Medical & RX) Premiums - Last Year & Renewal Proposal

Health Ins Plan	Horizon			Horizon - Proposed Renewal			Horizon - Final Proposed Renewal			AmeriHealth - Proposal			
	Effective Date: 7/1/15-6/30/16	Effective Date: 7/1/16-6/30/17	Effective Date: 7/1/16-6/30/17	Effective Date: 7/1/16-6/30/17	Effective Date: 7/1/16-6/30/17	Effective Date: 7/1/16-6/30/17	Effective Date: 7/1/16-6/30/17	Effective Date: 7/1/16-6/30/17	Effective Date: 7/1/16-6/30/17	Effective Date: 7/1/16-6/30/17	Effective Date: 7/1/16-6/30/17		
	Single	2 adults or P/child(ren)	Family	Single	2 adults or P/child(ren)	Family	Single	2 adults or P/child(ren)	Family	Single	P/child(ren)	2 adults	Family
ACTIVES													
Medical	\$717.50	\$1,499.22	\$1,884.09	\$821.39	\$1,716.31	\$2,156.91	\$749.86	\$1,566.83	\$1,969.06	\$731.30	\$1,447.98	\$1,535.74	\$1,901.39
Prescription	\$221.50	\$462.84	\$581.67	\$266.66	\$557.21	\$700.27	\$265.82	\$555.45	\$698.06	\$261.15	\$517.08	\$548.42	\$679.00
Vision										\$6.17	\$11.11	\$12.34	\$17.28
	\$939.00	\$1,962.06	\$2,465.76	\$1,088.05	\$2,273.52	\$2,857.18	\$1,015.68	\$2,122.28	\$2,667.12	\$998.62	\$1,976.17	\$2,096.50	\$2,597.67
	Health Insurance Increase	6.85%	6.85%	15.87%	15.87%	15.87%	8.17%	8.17%	8.17%	6.35%	0.72%	6.85%	5.35%
		76.4%	76.4%	75.5%	75.5%	75.5%	73.8%	73.8%	73.8%	73.2%	73.3%	73.3%	73.2%
	RX %	23.6%	23.6%	24.5%	24.5%	24.5%	26.2%	26.2%	26.2%	26.2%	26.2%	26.2%	26.1%
	Vision %	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	0.6%	0.6%	0.6%	0.7%
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Annual Premiums	\$11,288.00	\$23,544.72	\$29,589.12	\$13,056.60	\$27,282.24	\$34,286.16	\$12,188.16	\$25,467.36	\$32,005.44	\$11,983.44	\$23,714.04	\$25,158.00	\$31,172.04

High-Ded MyWay Direct Access Plan	Horizon High-Ded MyWay Plan			Horizon High-Ded MyWay Plan			Horizon - Final Proposed Renewal			AmeriHealth - Proposal			
	Effective Date: 7/1/15-6/30/16	Effective Date: 7/1/16-6/30/17	Effective Date: 7/1/16-6/30/17	Effective Date: 7/1/16-6/30/17	Effective Date: 7/1/16-6/30/17	Effective Date: 7/1/16-6/30/17	Effective Date: 7/1/16-6/30/17	Effective Date: 7/1/16-6/30/17	Effective Date: 7/1/16-6/30/17	Effective Date: 7/1/16-6/30/17	Effective Date: 7/1/16-6/30/17	Effective Date: 7/1/16-6/30/17	
	Single	2 adults or P/child(ren)	Family	Single	2 adults or P/child(ren)	Family	Single	2 adults or P/child(ren)	Family	Single	P/child(ren)	2 adults	Family
	\$583.69	\$1,219.62	\$1,532.71	\$668.21	\$1,396.22	\$1,754.65	\$610.01	\$1,274.62	\$1,601.84	\$577.54	\$1,143.52	\$1,212.83	\$1,501.59
	Health Insurance Increase	1.67%	1.67%	14.48%	14.48%	14.48%	4.51%	4.51%	4.51%	-1.05%	-6.24%	-0.56%	-2.03%
Annual Premiums	\$7,004.28	\$14,635.44	\$18,392.52	\$8,018.52	\$16,754.64	\$21,055.80	\$7,320.12	\$15,295.44	\$19,222.08	\$6,930.48	\$13,722.24	\$14,553.96	\$18,019.08

Direct Access Plan vs High Deductible Plan - Premium Savings			
Premium Difference	Monthly \$	Annual \$	Percentage Difference
	(\$355.31)	(\$742.44)	(\$933.05)
	(\$4,263.72)	(\$8,909.28)	(\$11,196.60)
	-37.84%	-37.84%	-37.84%
	(\$419.84)	(\$877.30)	(\$1,102.53)
	(\$5,038.08)	(\$10,527.60)	(\$13,230.36)
	-38.59%	-38.59%	-38.59%
	(\$405.67)	(\$847.66)	(\$1,065.28)
	(\$4,868.04)	(\$10,171.92)	(\$12,783.36)
	-39.94%	-39.94%	-39.94%
	(\$421.08)	(\$832.65)	(\$883.67)
	(\$5,052.96)	(\$9,991.80)	(\$10,604.04)
	-42.17%	-42.13%	-42.15%
			-42.19%