



# 2021 RENEWAL PACKAGE

# GLASSBORO BOARD OF EDUCATION





April 8, 2021

Glassboro Board of Education  
Administration Bldg.  
560 Joseph Bowe Blvd.  
Glassboro, NJ 08028

Attn: Lisa Ridgway  
Business Administrator / Board Secretary

Re: Health Renewal  
Effective 7/1/21

Dear Lisa:

We are pleased to provide you with your health renewal that become effective July 1, 2021.

**School Health Insurance Fund (SHIF)** – The renewal rates reflect a guaranteed **4.03% increase** to your current rates, effective July 1, 2021 through June 30, 2022. However, the SHIF declared a dividend in December 2020 in which Glassboro Board of Education's share was \$166,077.

Also enclosed are your Health comparison and rate history for your review and file.

Allen Associates considers the Glassboro Board of Education a valued client, and we appreciate your business. We look forward to serving you and your employees in the years to come.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Richard S. Allen', written in a cursive style.

Richard S. Allen  
RSA:cp  
Enc:

# Glassboro Board of Education

## 2021 Contract Rates

<b>SHIF</b>	
<b>AmeriHealth</b>	
<u>7/1/21-6/30/22</u>	
<b>PPO 10 with \$5/\$15 rx vision rider</b>	
single	\$1,327.00
parent/ch(n)	\$2,625.00
couple	\$2,785.00
family	\$3,447.00
dep 31	\$893.00
<b>PPO HDHP w/Rx vision rider</b>	
single	\$897.00
parent/ch(n)	\$1,774.00
couple	\$1,882.00
family	\$2,331.00
dep 31	\$604.00
<b>EDUC PLAN \$10/\$15 with \$5/\$10 Rx (eff 1/1/21)</b>	
single	\$1,262.00
parent/ch(n)	\$2,496.00
couple	\$2,647.00
family	\$3,277.00
dep 31	\$848.00

<b>Dental</b>	
<b>Horizon</b>	
<u>7/1/20-6/30/22</u>	
<b>Group 00-01-04</b>	
single	\$37.48
parent/ch(n)	\$91.00
couple	\$91.00
family	\$98.60
<b>Group 10-11-14</b>	
single	\$21.42
parent/ch(n)	\$52.09
couple	\$52.09
family	\$56.44

<b>Vision</b>	
<b>NVA</b>	
<u>3/1/21-2/28/25</u>	
single	\$3.74
parent/ch(n)	\$8.22
couple	\$7.10
family	\$11.58

NOTE: These rates are illustrative. Please refer to actual proposal/renewal.



# SCHOOLS HEALTH INSURANCE FUND - Current and Proposed rates to Census

## Prescription Plan

Plan Name: Prescription Drug \$5/\$15 (Glassboro BOE)

Status	CURRENT CENSUS						CURRENT RATES FY2020-2021						RENEWAL RATES FY2021-2022					
	Single	P/C	H/W	Family	EE+1	EE+2 or>	Single	P/C	H/W	Family	EE+1	EE+2 or>	Single	P/C	H/W	Family	EE+1	EE+2 or>
Active	42	13	31	47	0	0	202	400	424	525	0	0	191	378	401	496	0	0
COBRA	0	0	0	0	0	0	202	400	424	525	0	0	191	378	401	496	0	0
DEP 31	0	0	0	0	0	0	136	0	0	0	0	0	129	0	0	0	0	0
Direct Bill Retiree Medica	0	0	0	0	0	0	212	420	445	551	0	0	200	397	421	521	0	0
<b>PLAN Census and Assessment Totals:</b>	<b>42</b>	<b>13</b>	<b>31</b>	<b>47</b>	<b>0</b>	<b>0</b>												

Plan Name: Prescription Drug Educators Plan (Glassboro BOE)

Status	CURRENT CENSUS						CURRENT RATES FY2020-2021						RENEWAL RATES FY2021-2022					
	Single	P/C	H/W	Family	EE+1	EE+2 or>	Single	P/C	H/W	Family	EE+1	EE+2 or>	Single	P/C	H/W	Family	EE+1	EE+2 or>
Active	22	4	8	43	0	0	177	350	371	459	0	0	167	331	351	434	0	0
COBRA	0	0	0	0	0	0	177	350	371	459	0	0	167	331	351	434	0	0
DEP 31	0	0	0	0	0	0	119	0	0	0	0	0	112	0	0	0	0	0
<b>PLAN Census and Assessment Totals:</b>	<b>22</b>	<b>4</b>	<b>8</b>	<b>43</b>	<b>0</b>	<b>0</b>												
<b>MEMBER Grand Total Census and Assessment:</b>	<b>136</b>	<b>36</b>	<b>82</b>	<b>197</b>	<b>0</b>	<b>0</b>												

Increase/Decrease %

4.03%

# Glassboro Board of Education 2021 Renewal

Current Rates				Renewal Rates			
<b>PPO 10 w/Vision Rider</b>				<b>PPO 10 w/Vision Rider</b>			
	<u>employees*</u>	<u>7/1/20-6/30/21</u>	<u>premium</u>		<u>employees</u>	<u>7/1/21-6/30/22</u>	<u>premium</u>
single	44	\$ 1,076.00	\$ 568,128	single	44	\$ 1,136.00	\$ 599,808
parent/ch(n)	13	\$ 2,129.00	\$ 332,124	parent/ch(n)	13	\$ 2,247.00	\$ 350,532
couple	30	\$ 2,258.00	\$ 812,880	couple	30	\$ 2,384.00	\$ 858,240
family	47	\$ 2,796.00	\$ 1,576,944	family	47	\$ 2,951.00	\$ 1,664,364
	<b>134</b>		<b>\$ 3,290,076</b>		<b>134</b>		<b>\$ 3,472,944</b>
<b>Rx \$5/\$15 (PPO 10 Rx Plan)</b>				<b>Rx \$5/\$15 (PPO 10 Rx Plan)</b>			
	<u>employees*</u>	<u>7/1/20-6/30/21</u>	<u>premium</u>		<u>employees</u>	<u>7/1/21-6/30/22</u>	<u>premium</u>
single	44	\$ 202.00	\$ 106,656	single	44	\$ 191.00	\$ 100,848
parent/ch(n)	13	\$ 400.00	\$ 62,400	parent/ch(n)	13	\$ 378.00	\$ 58,968
couple	30	\$ 424.00	\$ 152,640	couple	30	\$ 401.00	\$ 144,360
family	47	\$ 525.00	\$ 296,100	family	47	\$ 496.00	\$ 279,744
	(same as PPO 10)		<b>\$ 617,796</b>		(same as PPO 10)		<b>\$ 583,920</b>
<b>PPO HDHP w/Vision Rider (embedded Rx)</b>				<b>PPO HDHP w/Vision Rider (embedded Rx)</b>			
	<u>employees*</u>	<u>7/1/20-6/30/21</u>	<u>premium</u>		<u>employees</u>	<u>7/1/21-6/30/22</u>	<u>premium</u>
single	8	\$ 850.00	\$ 81,600	single	8	\$ 897.00	\$ 86,112
parent/ch(n)	2	\$ 1,681.00	\$ 40,344	parent/ch(n)	2	\$ 1,774.00	\$ 42,576
couple	4	\$ 1,783.00	\$ 85,584	couple	4	\$ 1,882.00	\$ 90,336
family	17	\$ 2,208.00	\$ 450,432	family	17	\$ 2,331.00	\$ 475,524
	<b>31</b>		<b>\$ 657,960</b>		<b>31</b>		<b>\$ 694,548</b>
<b>Amerihealth PPO Educators Plan</b>				<b>Amerihealth PPO Educators Plan</b>			
	<u>employees*</u>	<u>7/1/20-6/30/21</u>	<u>premium</u>		<u>employees</u>	<u>7/1/21-6/30/22</u>	<u>premium</u>
single	23	\$ 1,037.00	\$ 286,212	single	23	\$ 1,095.00	\$ 302,220
parent/ch(n)	4	\$ 2,051.00	\$ 98,448	parent/ch(n)	4	\$ 2,165.00	\$ 103,920
couple	8	\$ 2,175.00	\$ 208,800	couple	8	\$ 2,296.00	\$ 220,416
family	43	\$ 2,693.00	\$ 1,389,588	family	43	\$ 2,843.00	\$ 1,466,988
	<b>78</b>		<b>\$ 1,983,048</b>		<b>78</b>		<b>\$ 2,093,544</b>
<b>Rx Educators Plan</b>				<b>Rx Educators Plan</b>			
	<u>employees*</u>	<u>1/1/21-6/30/21</u>	<u>premium</u>		<u>employees</u>	<u>7/1/21-6/30/22</u>	<u>premium</u>
single	23	\$ 177.00	\$ 48,852	single	23	\$ 167.00	\$ 46,092
parent/ch(n)	4	\$ 350.00	\$ 16,800	parent/ch(n)	4	\$ 331.00	\$ 15,888
couple	8	\$ 371.00	\$ 35,616	couple	8	\$ 351.00	\$ 33,696
family	43	\$ 459.00	\$ 236,844	family	43	\$ 434.00	\$ 223,944
	<b>78</b>		<b>\$ 338,112</b>		<b>78</b>		<b>\$ 319,620</b>
<b>Total Employees</b>	<b>243</b>			<b>Total Employees</b>	<b>243</b>		
<b>Total Premium</b>			<b>\$ 6,886,992</b>	<b>Total Premium</b>			<b>\$ 7,164,576</b>
				<b>Difference:</b>		<b>\$ 277,584</b>	<b>4.03%</b>

<b>SHIF Dividend 2020:</b>	<b>\$ 166,077</b>
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\*Census based on March Invoice

For illustrative purposes only

**Glassboro Board of Education  
Health Rate History**

<u>Date</u>	<u>Plan</u>	<u>S</u>	<u>H/W</u>	<u>P/C</u>	<u>F</u>	<u>Inc/Dec%</u>	<u>Inc/Dec%</u>	<u>Comment</u>	<u>Provider</u>	<u>Type</u>
<b>2016</b>										
7/1/16	Amerihealth PPO 10	\$998.62	\$2,096.50	\$1,976.17	\$2,597.67				Amerihealth	Health
7/1/16	Amerihealth PPO HDHP w/ RX	\$583.71	\$1,225.17	\$1,154.63	\$1,518.87					
<b>2017</b>										
7/1/17	Amerihealth PPO 10	\$1,050.33	\$2,205.05	\$2,078.51	\$2,732.16				Amerihealth	Health
7/1/17	Amerihealth PPO HDHP w/ RX	\$645.41	\$1,354.71	\$1,276.74	\$1,679.33	5.53%				
<b>2018</b>										
7/1/18	Amerihealth PPO 10	\$1,115.36	\$2,341.56	\$2,207.21	\$2,901.27				Amerihealth	Health
7/1/18	Amerihealth PPO HDHP w/ RX	\$694.42	\$1,457.61	\$1,373.73	\$1,806.81	6.31%				
<b>2019</b>										
7/1/19	Amerihealth PPO 10	\$1,004.00	\$1,987.00	\$2,107.00	\$2,609.00			MOVED to SHIF	AHA - SHIF	Health
7/1/19	Amerihealth PPO HDHP w/ RX	\$793.00	\$1,569.00	\$1,664.00	\$2,061.00	11.05%		11.05% vs 17.5% w/AHNJ		
<b>2020</b>										
7/1/20	Amerihealth PPO 10	\$1,076.00	\$2,129.00	\$2,258.00	\$2,796.00				AHA - SHIF	Health
7/1/20	Amerihealth PPO HDHP w/ RX	\$850.00	\$1,681.00	\$1,783.00	\$2,208.00	4.35%				
<b>2021</b>										
7/1/21	Amerihealth PPO 10	\$1,136.00	\$2,384.00	\$2,247.00	\$2,951.00				AHA - SHIF	Health
7/1/21	Amerihealth PPO HDHP w/ RX	\$897.00	\$1,882.00	\$1,774.00	\$2,331.00	4.03%				
7/1/21	Amerihealth PPO Educators Plan	\$1,095.00	\$2,296.00	\$2,165.00	\$2,843.00					

<b>Average increase over the past 5 years: 6.25%</b>
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