

Glassboro BOE—Medical, Prescription, & Dental Insurance Financial Summary

	2009						2010 Revised & Final		2011 Renewal \$10 copay		2012 Renewal \$10 copay		2013 Renewal \$10 copay		2014 Renewal \$10 copay		
	2009	2010	2011	2012	2013	2014	Horizon Healthcare Horizon Dental Direct Access Plan		Horizon Healthcare Horizon Dental Direct Access Plan		Horizon Healthcare Horizon Dental Direct Access Plan		Horizon Healthcare Horizon Dental Direct Access Plan (4-User rates)		Horizon Healthcare Horizon Dental Direct Access Plan (4-User rates)		
							<u>Mo. Cost</u>	<u>Monthly Billing</u>	<u>Mo. Cost</u>	<u>Monthly Billing</u>	<u>Mo. Cost</u>	<u>Monthly Billing</u>	<u>Mo. Cost</u>	<u>Monthly Billing</u>	<u>Mo. Cost</u>	<u>Monthly Billing</u>	
Enrollment - July 1																	
Medical & RX																	
One - Single	72	66	55	53	55	59	\$580.22	\$41,775.84	\$686.24	\$45,291.84	\$716.20	\$39,391.00	\$757.89	\$40,168.17	\$819.37	\$45,065.35	
Two - E/S or P/Child(ren)	82	86	78	73	70	70	\$1,212.37	\$99,414.34	\$1,433.91	\$123,316.26	\$1,496.52	\$116,728.56	\$1,583.64	\$115,605.72	\$1,712.09	\$119,846.30	
Three or + - Family	141	135	142	145	147	144	\$1,523.61	\$214,829.01	\$1,802.02	\$243,272.70	\$1,880.71	\$267,060.82	\$1,990.19	\$288,677.55	\$2,151.62	\$318,288.14	
	295	287	275	271	272	273		\$356,019.19		\$411,880.80		\$423,180.38		\$444,351.44		\$481,199.79	
Dental PPO																	
One - Single	124	98	76	62	62	69	\$30.63	\$3,797.87	\$35.35	\$3,464.30	\$36.57	\$2,779.32	\$34.57	\$2,149.54	\$34.03	\$2,109.86	
Two - E/S or P/Child(ren)	57	61	62	69	69	70	\$74.39	\$4,239.95	\$85.86	\$5,237.46	\$88.81	\$5,506.22	\$84.20	\$5,809.80	\$82.64	\$5,702.16	
Three or + - Family	113	110	108	113	113	114	\$90.60	\$9,107.57	\$93.03	\$10,233.30	\$96.23	\$10,392.84	\$91.24	\$10,310.12	\$89.55	\$10,119.15	
	294	269	246	244	244	253		\$17,145.39		\$18,935.06		\$18,678.38		\$18,269.46		\$17,931.17	
Dental DMO																	
One	12	12	10	11	11	13	\$18.91	\$226.92	\$18.91	\$226.92	\$19.48	\$194.80	\$20.26	\$222.86	\$20.67	\$227.97	
Two	8	12	10	8	8	9	\$46.00	\$368.00	\$46.00	\$552.00	\$47.38	\$473.80	\$49.28	\$394.24	\$50.27	\$402.16	
Three or +	6	8	11	15	15	16	\$49.84	\$299.04	\$49.84	\$398.72	\$51.34	\$564.74	\$53.39	\$800.85	\$54.46	\$916.90	
	26	32	31	34	34	38		\$893.96		\$1,177.64		\$1,233.34		\$1,417.95		\$1,446.43	
								\$374,058.54		\$431,993.50		\$443,092.10		\$464,038.85		\$500,577.39	
																\$17,149.70	
																	\$512,694.02
																	\$31.82
																	\$2,195.58
																	\$5,408.90
																	\$77.27
																	\$5,408.90
																	\$83.73
																	\$9,545.22
																	\$17,149.70
																	\$31.82
																	\$2,195.58
																	\$5,408.90
																	\$77.27
																	\$5,408.90
																	\$83.73
																	\$9,545.22
																	\$17,149.70

Annualized Medical/RX Premium =	\$4,272,230	\$4,942,570	\$5,078,165	\$5,332,217	\$5,774,397	\$6,152,328
Annualized Dental Premium =	\$216,472	\$241,352	\$238,941	\$236,249	\$232,531	\$225,600
Annualized Total Premium =	\$4,488,702	\$5,183,922	\$5,317,105	\$5,568,466	\$6,006,929	\$6,377,928
Total Med/RX & Dental Dollar Difference vs. 2009 =>		\$695,220	\$828,403	\$1,079,764	\$1,518,226	\$1,889,226
Total Med/RX & Dental Percentage Difference vs. 2009 =>		15.5%	18.5%	24.1%	33.8%	42.1%
Total Med/RX & Dental Dollar Difference vs. 2010 =>			\$133,183	\$384,544	\$823,007	\$1,194,006
Total Med/RX & Dental Percentage Difference vs. 2010 =>			2.6%	7.4%	15.9%	23.0%
Total Med/RX & Dental Dollar Difference vs. 2011 =>				\$251,361	\$689,823	\$1,060,823
Total Med/RX & Dental Percentage Difference vs. 2011 =>				4.7%	13.0%	20.0%
Total Med/RX & Dental Dollar Difference vs. 2012 =>					\$438,462	\$809,462
Total Med/RX & Dental Percentage Difference vs. 2012 =>					7.9%	14.5%
Total Med/RX & Dental Dollar Difference vs. 2013 =>						\$371,000
Total Med/RX & Dental Percentage Difference vs. 2013 =>						6.2%

2009 Actual	2010 Final	2011 Renewal \$10 copay	2012 Renewal \$10 copay	2013 Renewal \$10 copay	2014 Renewal \$10 copay
Total Annual Premium Health/RX Combined	Total Annual Premium Health/RX Combined	Total Annual Premium Health/RX Combined	Total Annual Premium Health/RX Combined	Total Annual Premium Health/RX Combined	Total Annual Premium Health/RX Combined
One \$6,962.64	One \$8,234.88	One \$8,594.40	One \$9,094.68	Single \$9,832.44	Single \$10,545.60
Two \$14,548.44	Two \$17,206.92	Two \$17,958.24	Two \$19,003.68	2A/PC \$20,545.08	2A/PC \$22,035.24
Three or + \$18,283.32	Three or + \$21,624.24	Three or + \$22,668.52	Three or + \$23,882.28	Family \$25,819.44	Family \$27,692.16



Horizon Blue Cross Blue Shield of New Jersey

Maintaining Healthcare Works



Horizon MyWay HSA

Direct Access

Glassboro Board of Education

Rate Structure

	Non-carveout	Carveout
Tier 4		
Single	\$574.11	
2 Adult	\$1,199.60	
Family	\$1,507.55	
Parent/Child	\$1,199.60	