

Current

\$60,000 Specific

\$70,000 Specific

\$80,000 Specific

2016 Maximum Rates

		Arizona Foundation High Option	Arizona Foundation Low Option	CIGNA Network High Option Renewal	CIGNA Network Low Option Renewal	CIGNA Network High Option Renewal	CIGNA Network Low Option Renewal	CIGNA Network High Option Renewal	CIGNA Network Low Option Renewal
SPECIFIC		Companion	Companion	Companion	Companion	Companion	Companion	Companion	Companion
Deductible		\$ 60,000	\$ 60,000	\$ 60,000	\$ 60,000	\$ 70,000	\$ 70,000	\$ 80,000	\$ 80,000
Contract Term		12/15	12/15	12/15	12/15	12/15	12/15	12/15	12/15
Contract Maximum		Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited

FIXED COST									
Specific Premium									
Employee	35	\$ 131.23	\$ 131.23	\$ 131.32	\$ 131.32	\$ 113.83	\$ 113.83	\$ 100.17	\$ 100.17
Employee + Spouse	6	\$ 261.41	\$ 261.41	\$ 261.60	\$ 261.60	\$ 226.74	\$ 226.74	\$ 199.53	\$ 199.53
Employee + Children	15	\$ 231.36	\$ 231.36	\$ 231.52	\$ 231.52	\$ 200.68	\$ 200.68	\$ 176.59	\$ 176.59
Family	18	\$ 392.64	\$ 392.64	\$ 392.92	\$ 392.92	\$ 340.57	\$ 340.57	\$ 299.70	\$ 299.70
Administration TPA Fees									
Employee	35	\$ 21.91	\$ 21.91	\$ 21.91	\$ 21.91	\$ 21.91	\$ 21.91	\$ 21.91	\$ 21.91
Employee + Spouse	6	\$ 21.91	\$ 21.91	\$ 21.91	\$ 21.91	\$ 21.91	\$ 21.91	\$ 21.91	\$ 21.91
Employee + Children	15	\$ 21.91	\$ 21.91	\$ 21.91	\$ 21.91	\$ 21.91	\$ 21.91	\$ 21.91	\$ 21.91
Family	18	\$ 21.91	\$ 21.91	\$ 21.91	\$ 21.91	\$ 21.91	\$ 21.91	\$ 21.91	\$ 21.91
PPO Fees		\$ 8.45	\$ 8.45	\$ 8.45	\$ 8.45	\$ 8.45	\$ 8.45	\$ 8.45	\$ 8.45
ID Cards		\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00
U/R		Included	Included	Included	Included	Included	Included	Included	Included
Other Printing									
Aggregate Premium		\$ 17.34	\$ 17.34	\$ 15.47	\$ 15.47	\$ 17.43	\$ 17.43	\$ 20.36	\$ 20.36
RX Administration		\$ 4.00	\$ 4.00	\$ 4.00	\$ 4.00	\$ 4.00	\$ 4.00	\$ 4.00	\$ 4.00
Monthly Aggregate Cap		Included	Included	Included	Included	Included	Included	Included	Included
Terminal Liability Fee		Included	Included	Included	Included	Included	Included	Included	Included
COBRA Administration		Included	Included	Included	Included	Included	Included	Included	Included
HIPPA Administration		Included	Included	Included	Included	Included	Included	Included	Included
Total Fixed Cost (Hard Dollars)									
Employee	35	\$ 182.93	\$ 182.93	\$ 181.15	\$ 181.15	\$ 165.62	\$ 165.62	\$ 154.89	\$ 154.89
Employee + Spouse	6	\$ 313.11	\$ 313.11	\$ 311.43	\$ 311.43	\$ 278.53	\$ 278.53	\$ 254.25	\$ 254.25
Employee + Children	15	\$ 283.06	\$ 283.06	\$ 281.35	\$ 281.35	\$ 252.47	\$ 252.47	\$ 231.31	\$ 231.31
Family	18	\$ 444.34	\$ 444.34	\$ 442.75	\$ 442.75	\$ 392.36	\$ 392.36	\$ 354.42	\$ 354.42
MONTHLY FIXED COST		\$ 20,525.23	\$ 20,525.23	\$ 20,398.58	\$ 20,398.58	\$ 18,317.41	\$ 18,317.41	\$ 16,795.86	\$ 16,795.86
ANNUAL FIXED COST		\$ 246,302.76	\$ 246,302.76	\$ 244,782.96	\$ 244,782.96	\$ 219,808.92	\$ 219,808.92	\$ 201,550.32	\$ 201,550.32
Percent Increase Fixed Costs		0.0%	0.0%	-0.6%	-0.6%	-10.8%	-10.8%	-18.2%	-18.2%
Potential Financial Impact of Lasers		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent Increase Fixed Costs		0.0%	0.0%	-0.6%	-0.6%	-10.8%	-10.8%	-18.2%	-18.2%

AGGREGATE (Soft Dollars)									
Limit of Liability		\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Contract		Paid	Paid	12/12	12/12	12/12	12/12	12/12	12/12
Claims Factors		Maximum	Maximum	Maximum	Maximum	Maximum	Maximum	Maximum	Maximum
Employee	35	\$ 375.37	\$ 326.54	\$ 343.94	\$ 343.94	\$ 351.66	\$ 351.66	\$ 359.38	\$ 359.38
Employee + Spouse	6	\$ 747.74	\$ 650.47	\$ 685.14	\$ 685.14	\$ 700.51	\$ 700.51	\$ 715.88	\$ 715.88
Employee + Children	15	\$ 661.78	\$ 575.69	\$ 606.37	\$ 606.37	\$ 619.98	\$ 619.98	\$ 633.58	\$ 633.58
Family	18	\$ 1,123.12	\$ 977.10	\$ 1,029.08	\$ 1,029.08	\$ 1,052.18	\$ 1,052.18	\$ 1,075.26	\$ 1,075.26
AGGREGATE MONTHLY COST		\$ 47,767.25	\$ 41,554.87	\$ 43,767.73	\$ 43,767.73	\$ 44,750.10	\$ 44,750.10	\$ 45,731.96	\$ 45,731.96
AGGREGATE ANNUAL COST		\$ 573,207.00	\$ 498,658.44	\$ 525,212.76	\$ 525,212.76	\$ 537,001.20	\$ 537,001.20	\$ 548,783.52	\$ 548,783.52
Percent Increase Agg. Costs		0.0%	0.0%	-8.4%	5.3%	-6.3%	7.7%	-4.3%	10.1%

MONTHLY TOTAL									
Fixed & Claims MAXIMUM		\$ 68,292.48	\$ 62,080.10	\$ 64,166.31	\$ 64,166.31	\$ 63,067.51	\$ 63,067.51	\$ 62,527.82	\$ 62,527.82
ANNUAL TOTAL		\$ 819,509.76	\$ 744,961.20	\$ 769,995.72	\$ 769,995.72	\$ 756,810.12	\$ 756,810.12	\$ 750,333.84	\$ 750,333.84
Rates		Maximum / COBRA	Maximum / COBRA	Maximum / COBRA	Maximum / COBRA	Maximum / COBRA	Maximum / COBRA	Maximum / COBRA	Maximum / COBRA
Employee	35	\$ 558.30	\$ 509.47	\$ 525.09	\$ 525.09	\$ 517.28	\$ 517.28	\$ 514.27	\$ 514.27
Employee + Spouse	6	\$ 1,060.85	\$ 963.58	\$ 996.57	\$ 996.57	\$ 979.04	\$ 979.04	\$ 970.13	\$ 970.13
Employee + Children	15	\$ 944.84	\$ 858.75	\$ 887.72	\$ 887.72	\$ 872.45	\$ 872.45	\$ 864.89	\$ 864.89
Family	18	\$ 1,567.46	\$ 1,421.44	\$ 1,471.83	\$ 1,471.83	\$ 1,444.54	\$ 1,444.54	\$ 1,429.68	\$ 1,429.68
Overall Percent Increase		0.0%	0.0%	-6.0%	3.4%	-7.7%	1.6%	-8.4%	0.7%