

**THE SCHOOL BOARD OF SARASOTA COUNTY, FLORIDA**

**FINANCIAL SERVICES DEPARTMENT**

**M\_E\_M\_O\_R\_A\_N\_D\_U\_M**

TO: Mitsi Corcoran, Chief Financial Officer  
FROM: Lynn Peterson, Risk Manager  
DATE: September 4, 2012  
SUBJECT: Group Medical Insurance – Renewal 01/01/2013

**2013 Group Medical Renewal**

Florida Blue has proposed a **rate deduction of 2%** across the board on all four of the plans offered by the district. This deduction was based on the Sarasota County School Board trend of 5.4%, retention of 10% of premium and adjustments for benefit changes effective 1/1/12. Florida Blue has also included Wellness Dollars equal to 0.5% of total premium or about \$200,000.00. The expiring and proposed Florida Blue monthly contract rates are as follows:

<b>2012 Group Medical Monthly Contract Rates (Expiring)</b>				
<b>Coverage Tier</b>	<b>HMO 5</b>	<b>HMO 42</b>	<b>PPO 702</b>	<b>PPO 727</b>
Single Only	\$521.60	\$483.08	\$654.52	\$372.90
Single + Spouse	\$1,084.86	\$1,004.78	\$1,360.34	\$774.98
Single + Children	\$986.56	\$913.69	\$1,236.68	\$704.56
Single + Family	\$1,512.00	\$1,400.36	\$1,895.98	\$1,080.16

<b>2013 Group Medical Monthly Contract Rates - (Renewal)</b>				
<b>Coverage Tier</b>	<b>HMO 5</b>	<b>HMO 42</b>	<b>PPO 702</b>	<b>PPO 727</b>
Single Only	\$511.27	\$473.51	\$641.55	\$365.51
Single + Spouse	\$1,063.37	\$984.88	\$1,333.39	\$759.63
Single + Children	\$967.02	\$895.58	\$1,212.18	\$690.60
Single + Family	\$1,482.05	\$1,372.62	\$1,858.42	\$1,058.76

The estimated 2013 calendar year total plan cost [district paid & employee paid] based on enrollments as of August 2012 is \$ 35,413,815. This is a total decrease of \$715,699 or 2%. The estimate does not include retirees and Cobra. The projected annual district cost is \$30,809,939 or \$622,635 less than last year.

In addition to the application of the rate reduction, Sarasota County School Board will apply the Medical Loss Ratio Rebate across all medical plans. This Rebate [\$805,160.14] is part of the Affordable Care Act which requires health insurers (Florida Blue) to spend 85 percent of the premiums they receive (from the District) on direct patient care and health care quality improvements versus administrative costs. For 2011, the District's medical loss ratio did not reach 85 percent for the two HMO plans. The MLR Rebate will be distributed as outlined below:

<b>2011</b>	<b>Total Premium Paid Amount</b>	<b>Percentage Paid of Total Premium</b>	<b>Total \$ Amount of MLR Rebate</b>
SBSC	\$34,642,944	81.6%	\$657,028
Active Employees	5,056,575	11.9%	95,902
Retirees	2,568,805	6.1%	48,719
Cobra	185,135	0.4%	3,511
Grand Total	42,453,460	100.0%	805,160

  

Total MLR Reimbursement	\$805,160
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See attached worksheet for MLR Rebate amounts applied to 2013 Monthly Premium rates.

**Recommendation**

It is recommended the Sarasota County School Board accept the 2% renewal reduction and distribute the MLR Rebate as an offset to dependent premiums as outlined above.

Attachments (3)

School Board of Sarasota County  
2013 Contribution Analysis - Post Rebate



**ACTIVE ONLY**

	Enrolled	2012 Premium Monthly Rates	2012 Employee Contribution	2012 SBSC Contribution	2013 Premium Monthly Rates	2013 Employee Contribution	2013 SBSC Contribution	EE Difference Per Month	
<b>HMO 5</b>					<b>HMO 5</b>				
Single Only	2426	\$521.60	\$0.00	\$521.60	\$511.27	\$0.00	\$500.31	\$0.00	
Single + Spouse	106	\$1,084.86	\$563.26	\$521.60	\$1,063.37	\$540.27	\$500.31	-\$22.99	
Single + Children	129	\$986.56	\$464.96	\$521.60	\$967.02	\$445.98	\$500.31	-\$18.98	
Single + Family	24	\$1,512.00	\$990.40	\$521.60	\$1,482.05	\$949.97	\$500.31	-\$40.43	
<b>PPO 702</b>					<b>PPO 702</b>				
Single Only	1340	\$654.52	\$0.00	\$654.52	\$641.55	\$0.00	\$628.00	\$0.00	
Single + Spouse	32	\$1,360.34	\$705.82	\$654.52	\$1,333.39	\$677.23	\$628.00	-\$28.59	
Single + Children	28	\$1,236.68	\$582.16	\$654.52	\$1,212.18	\$558.58	\$628.00	-\$23.58	
Single + Family	7	\$1,895.98	\$1,241.46	\$654.52	\$1,858.42	\$1,191.17	\$628.00	-\$50.29	
<b>HMO 42</b>					<b>HMO 42</b>				
Single Only	37	\$483.08	\$0.00	\$483.08	\$473.51	\$0.00	\$463.22	\$0.00	
Single + Spouse	53	\$1,004.78	\$483.18	\$521.60	\$984.88	\$463.17	\$500.31	-\$20.01	
Single + Children	97	\$913.68	\$392.08	\$521.60	\$895.58	\$375.81	\$500.31	-\$16.27	
Single + Family	37	\$1,400.36	\$878.76	\$521.60	\$1,372.62	\$842.49	\$500.31	-\$36.27	
<b>PPO 727</b>					<b>PPO 727</b>				
Single Only	7	\$372.90	\$0.00	\$372.90	\$365.51	\$0.00	\$358.03	\$0.00	
Single + Spouse	109	\$774.98	\$253.38	\$521.60	\$759.63	\$243.78	\$500.31	-\$9.60	
Single + Children	147	\$704.56	\$182.96	\$521.60	\$690.60	\$176.16	\$500.31	-\$6.80	
Single + Family	89	\$1,080.16	\$558.56	\$521.60	\$1,058.76	\$536.79	\$500.31	-\$21.77	
		<b>Total Premium</b>	<b>Employee</b>	<b>SBSC</b>	<b>Total Premium</b>	<b>Employee</b>	<b>SBSC</b>		<b>Total Contributions</b>
<b>Annual Totals</b>	<b>4,668</b>	<b>\$36,129,514</b>	<b>\$4,696,941</b>	<b>\$31,432,573</b>	<b>\$35,413,815</b>	<b>\$4,507,975</b>	<b>\$30,152,910</b>	<b>EE + SBSC</b>	<b>\$34,660,886</b>
				<b>Change %</b>	<b>-2.0%</b>	<b>-4.0%</b>	<b>-4.1%</b>	<b>Combined Rebate</b>	<b>\$752,930</b>
				<b>Change \$</b>	<b>(\$715,699)</b>	<b>(\$188,966)</b>	<b>(\$1,279,663)</b>	<b>Grand Total</b>	<b>\$35,413,815</b>

\*\*Based on Active Enrollment as of June 2012

School Board of Sarasota County  
2013 Contribution Analysis - 2012 vs. 2013



**ACTIVE ONLY**

	Enrolled	2012 Premium Monthly Rates	2012 Employee Contribution	2013 Premium Monthly Rates	2013 Employee Contribution Before Rebate	2013 MLR Rebate Amount	2013 Employee Contribution After Rebate	2013 Annual Savings Per Employee
<b>HMO 5</b>								
Single Only	2426	\$521.60	\$0.00	\$511.27	\$0.00	\$0.00	\$0.00	\$0.00
Single + Spouse	106	\$1,084.86	\$563.26	\$1,063.37	\$552.10	\$11.83	\$540.27	\$275.92
Single + Children	129	\$986.56	\$464.96	\$967.02	\$455.75	\$9.77	\$445.98	\$227.74
Single + Family	24	\$1,512.00	\$990.40	\$1,482.05	\$970.78	\$20.81	\$949.97	\$485.12
<b>PPO 702</b>								
Single Only	1340	\$654.52	\$0.00	\$641.55	\$0.00	\$0.00	\$0.00	\$0.00
Single + Spouse	32	\$1,360.34	\$705.82	\$1,333.39	\$691.84	\$14.61	\$677.23	\$343.12
Single + Children	28	\$1,236.68	\$582.16	\$1,212.18	\$570.63	\$12.05	\$558.58	\$283.00
Single + Family	7	\$1,895.98	\$1,241.46	\$1,858.42	\$1,216.87	\$25.70	\$1,191.17	\$603.52
<b>HMO 42</b>								
Single Only	37	\$483.08	\$0.00	\$473.51	\$0.00	\$0.00	\$0.00	\$0.00
Single + Spouse	53	\$1,004.78	\$483.18	\$984.88	\$473.61	\$10.44	\$463.17	\$240.09
Single + Children	97	\$913.68	\$392.08	\$895.58	\$384.31	\$8.50	\$375.81	\$195.21
Single + Family	37	\$1,400.36	\$878.76	\$1,372.62	\$861.35	\$18.86	\$842.49	\$435.25
<b>PPO 727</b>								
Single Only	7	\$372.90	\$0.00	\$365.51	\$0.00	\$0.00	\$0.00	\$0.00
Single + Spouse	109	\$774.98	\$253.38	\$759.63	\$248.36	\$4.58	\$243.78	\$115.22
Single + Children	147	\$704.56	\$182.96	\$690.60	\$179.33	\$3.17	\$176.16	\$81.59
Single + Family	89	\$1,080.16	\$558.56	\$1,058.76	\$547.49	\$10.70	\$536.79	\$261.25
		<b>Total Premium</b>	<b>Employee</b>	<b>Total Premium</b>	<b>Employee (Before Rebate)</b>	<b>Employee Portion of Rebate</b>	<b>Employee (After Rebate)</b>	<b>Total Employee Savings</b>
<b>Annual Totals</b>	<b>4,668</b>	<b>\$36,129,514</b>	<b>\$4,696,941</b>	<b>\$35,413,815</b>	<b>\$4,603,877</b>	<b>\$95,902</b>	<b>\$4,507,975</b>	<b>\$188,966</b>
			<b>Change % from 2012</b>	<b>-2.0%</b>	<b>-2.0%</b>	<b>N/A</b>	<b>-4.0%</b>	
			<b>Change \$ from 2012</b>	<b>(\$715,699)</b>	<b>(\$93,064)</b>	<b>N/A</b>	<b>(\$188,966)</b>	

\*\*Based on Active Enrollment as of June 2012

School Board of Sarasota County  
Rebate Allocation Analysis

2011	Total Premium Paid Amount	Percentage Paid of Total Premium	Total \$ Amount of MLR Rebate
SBSC	\$34,642,944	81.6%	\$657,028
Active Employees	\$5,056,575	11.9%	\$95,902
Retirees	\$2,568,805	6.1%	\$48,719
COBRA	\$185,135	0.4%	\$3,511
<b>Grand Total</b>	<b>\$42,453,460</b>	<b>100%</b>	<b>\$805,160</b>
Total MLR Reimbursement		\$805,160	

Prospective 2013 Rebate Allocation Analysis

ACTIVES										
HMO Active Totals	Current Enrollment	2011 Premium Monthly Rates	2011 SBSC Contribution	2011 Employee Contribution	2011 Annual \$ by Tier	Rebate Annual \$ Employee Contribution by tier	Rebate % Employee Contribution by tier	Rebate Monthly \$ Employee Contribution by tier	2013 Current EE Contribution	2013 Reduced EE Contribution
<b>HMO 5</b>										
Single Only	2,426	\$577.80	\$577.80	\$0.00	\$0	\$0	0%	\$0.00	\$0.00	\$0.00
Single + Spouse	106	\$1,201.74	\$577.80	\$623.94	\$7,487	\$142	2%	\$11.83	\$552.10	\$540.27
Single + Children	129	\$1,092.84	\$577.80	\$515.04	\$6,180	\$117	2%	\$9.77	\$455.75	\$445.98
Single + Family	24	\$1,674.88	\$577.80	\$1,097.08	\$13,165	\$250	2%	\$20.81	\$970.78	\$949.97
<b>HMO 15</b>										
Single Only	37	\$542.38	\$542.38	\$0.00	\$0	\$0	0%	\$0.00	\$0.00	\$0.00
Single + Spouse	53	\$1,128.12	\$577.80	\$550.32	\$6,604	\$125	2%	\$10.44	\$473.61	\$463.17
Single + Children	97	\$1,025.84	\$577.80	\$448.04	\$5,376	\$102	2%	\$8.50	\$384.31	\$375.81
Single + Family	37	\$1,572.26	\$577.80	\$994.46	\$11,934	\$226	2%	\$18.86	\$861.35	\$842.49
<b>Annual Totals</b>		<b>2,909</b>	<b>\$23,374,071</b>	<b>\$20,154,116</b>	<b>\$3,219,955</b>	<b>\$3,219,955</b>	<b>2%</b>	<b>\$5,089</b>	<b>\$2,818,349</b>	<b>\$2,757,280</b>
<b>PPO Active Totals</b>										
PPO Active Totals	Current Enrollment	2011 Premium Monthly Rates	2011 SBSC Contribution	2011 Employee Contribution	2011 Annual \$ by Tier	Rebate Annual \$ Employee Contribution by tier	Rebate % Employee Contribution by tier	Rebate Monthly \$ Employee Contribution by tier	2013 Current EE Contribution	2013 Reduced EE Contribution
<b>PPO 702</b>										
Single Only	1,340	\$714.50	\$714.50	\$0.00	\$0	\$0	0%	\$0.00	\$0.00	\$0.00
Single + Spouse	32	\$1,485.00	\$714.50	\$770.50	\$9,246	\$175	2%	\$14.61	\$691.84	\$677.23
Single + Children	28	\$1,350.02	\$714.50	\$635.52	\$7,626	\$145	2%	\$12.05	\$570.63	\$558.58
Single + Family	7	\$2,069.74	\$714.50	\$1,355.24	\$16,263	\$308	2%	\$25.70	\$1,216.87	\$1,191.17
<b>PPO 727</b>										
Single Only	7	\$394.26	\$394.26	\$0.00	\$0	\$0	0%	\$0.00	\$0.00	\$0.00
Single + Spouse	109	\$819.38	\$577.80	\$241.58	\$2,899	\$55	2%	\$4.58	\$248.36	\$243.78
Single + Children	147	\$744.92	\$577.80	\$167.12	\$2,005	\$38	2%	\$3.17	\$179.33	\$176.16
Single + Family	89	\$1,142.02	\$577.80	\$564.22	\$6,771	\$128	2%	\$10.70	\$547.49	\$536.79
<b>Annual Totals</b>		<b>1,759</b>	<b>\$16,325,448</b>	<b>\$14,488,828</b>	<b>\$1,836,620</b>	<b>\$1,836,620</b>	<b>2%</b>	<b>\$2,903</b>	<b>\$1,785,528</b>	<b>\$1,750,695</b>
<b>Active Grand Total</b>		<b>4,668</b>	<b>\$39,699,519</b>	<b>\$34,642,944</b>	<b>\$5,056,575</b>	<b>\$5,056,575</b>	<b>2%</b>	<b>\$7,992</b>	<b>\$4,603,877</b>	<b>\$4,507,975</b>

School Board of Sarasota County  
Rebate Allocation Analysis

2011	Total Premium Paid Amount	Percentage Paid of Total Premium	Total \$ Amount of MLR Rebate
SBSC	\$34,642,944	81.6%	\$657,028
Active Employees	\$5,056,575	11.9%	\$95,902
Retirees	\$2,568,805	6.1%	\$48,719
COBRA	\$185,135	0.4%	\$3,511
<b>Grand Total</b>	<b>\$42,453,460</b>	<b>100%</b>	<b>\$805,160</b>
Total MLR Reimbursement		\$805,160	

Prospective 2013 Rebate Allocation Analysis

RETIREES										
HMO Retiree Totals	Current Enrollment	2011 Premium Monthly Rates	2011 SBSC Contribution	2011 Employee Contribution	2011 Annual \$ by Tier	Rebate Annual \$ Employee Contribution by tier	Rebate % Employee Contribution by tier	Rebate Monthly \$ Employee Contribution by tier	2013 Current EE Contribution	2013 Reduced EE Contribution
<b>HMO 5</b>										
Single Only	71	\$577.80	\$0.00	\$577.80	\$6,934	\$132	0%	\$10.96	\$511.27	\$500.31
Single + Spouse	10	\$1,201.74	\$0.00	\$1,201.74	\$14,421	\$274	2%	\$22.79	\$1,063.37	\$1,040.58
Single + Children	1	\$1,092.84	\$0.00	\$1,092.84	\$13,114	\$249	2%	\$20.73	\$967.02	\$946.29
Single + Family	0	\$1,674.88	\$0.00	\$1,674.88	\$20,099	\$0	0%	\$0.00	\$1,482.05	\$1,482.05
<b>HMO 15</b>										
Single Only	12	\$542.38	\$0.00	\$542.38	\$6,509	\$123	0%	\$10.29	\$473.51	\$463.22
Single + Spouse	0	\$1,128.12	\$0.00	\$1,128.12	\$13,537	\$0	0%	\$0.00	\$984.88	\$984.88
Single + Children	2	\$1,025.84	\$0.00	\$1,025.84	\$12,310	\$233	2%	\$19.46	\$895.58	\$876.12
Single + Family	0	\$1,572.26	\$0.00	\$1,572.26	\$18,867	\$0	0%	\$0.00	\$1,372.62	\$1,372.62
		<b>Total Premium</b>	<b>SBSC</b>	<b>Employee</b>	<b>Employee</b>					
<b>Annual Totals</b>	<b>96</b>	<b>\$752,331</b>	<b>\$0</b>	<b>\$752,331</b>	<b>\$752,331</b>	<b>\$14,269</b>	<b>2%</b>	<b>\$1,189</b>	<b>\$664,490</b>	<b>\$650,222</b>
<b>PPO Retiree Totals</b>										
PPO Retiree Totals	Current Enrollment	2011 Premium Monthly Rates	2011 SBSC Contribution	2011 Employee Contribution	2011 Annual \$ by Tier	Rebate Annual \$ Employee Contribution by tier	Rebate % Employee Contribution by tier	Rebate Monthly \$ Employee Contribution by tier	2013 Current EE Contribution	2013 Reduced EE Contribution
<b>PPO 702</b>										
Single Only	51	\$714.50	\$0.00	\$714.50	\$8,574	\$163	0%	\$13.55	\$641.55	\$628.00
Single + Spouse	1	\$1,485.00	\$0.00	\$1,485.00	\$17,820	\$338	2%	\$28.16	\$1,333.39	\$1,305.23
Single + Children	0	\$1,350.02	\$0.00	\$1,350.02	\$16,200	\$0	0%	\$0.00	\$1,212.18	\$1,212.18
Single + Family	0	\$2,069.74	\$0.00	\$2,069.74	\$24,837	\$0	0%	\$0.00	\$1,858.42	\$1,858.42
<b>PPO 727</b>										
Single Only	230	\$394.26	\$0.00	\$394.26	\$4,731	\$90	0%	\$7.48	\$365.51	\$358.03
Single + Spouse	25	\$819.38	\$0.00	\$819.38	\$9,833	\$186	2%	\$15.54	\$759.63	\$744.09
Single + Children	0	\$744.92	\$0.00	\$744.92	\$8,939	\$0	0%	\$0.00	\$690.60	\$690.60
Single + Family	2	\$1,142.02	\$0.00	\$1,142.02	\$13,704	\$260	2%	\$21.66	\$1,058.76	\$1,037.10
		<b>Total Premium</b>	<b>SBSC</b>	<b>Employee</b>	<b>Employee</b>					
<b>Annual Totals</b>	<b>309</b>	<b>\$1,816,474</b>	<b>\$0</b>	<b>\$1,816,474</b>	<b>\$1,816,474</b>	<b>\$34,451</b>	<b>2%</b>	<b>\$2,871</b>	<b>\$1,670,736.12</b>	<b>\$1,636,285.39</b>
<b>Retiree Grand Total</b>	<b>405</b>	<b>\$2,568,805</b>	<b>\$0</b>	<b>\$2,568,805</b>	<b>\$2,568,805</b>	<b>\$48,719</b>	<b>2%</b>	<b>\$4,060</b>	<b>\$2,335,226</b>	<b>\$2,286,507</b>

School Board of Sarasota County  
Rebate Allocation Analysis

2011	Total Premium Paid Amount	Percentage Paid of Total Premium	Total \$ Amount of MLR Rebate
SBSC	\$34,642,944	81.6%	\$657,028
Active Employees	\$5,056,575	11.9%	\$95,902
Retirees	\$2,568,805	6.1%	\$48,719
COBRA	\$185,135	0.4%	\$3,511
<b>Grand Total</b>	<b>\$42,453,460</b>	<b>100%</b>	<b>\$805,160</b>
Total MLR Reimbursement		\$805,160	

Prospective 2013 Rebate Allocation Analysis

COBRA										
HMO COBRA Totals	Current Enrollment	2011 Premium Monthly Rates	2011 SBSC Contribution	2011 Employee Contribution	2011 Annual \$ by Tier	Rebate Annual \$ Employee Contribution by tier	Rebate % Employee Contribution by tier	Rebate Monthly \$ Employee Contribution by tier	2013 Current EE Contribution	2013 Reduced EE Contribution
<b>HMO 5</b>										
Single Only	7	\$577.80	\$0.00	\$577.80	\$6,934	\$132	2%	\$10.96	\$521.50	\$510.54
Single + Spouse	0	\$1,201.74	\$0.00	\$1,201.74	\$14,421	\$0	0%	\$0.00	\$1,084.64	\$1,084.64
Single + Children	0	\$1,092.84	\$0.00	\$1,092.84	\$13,114	\$0	0%	\$0.00	\$986.36	\$986.36
Single + Family	1	\$1,674.88	\$0.00	\$1,674.88	\$20,099	\$381	2%	\$31.77	\$1,511.69	\$1,479.93
<b>HMO 15</b>										
Single Only	1	\$542.38	\$0.00	\$542.38	\$6,509	\$123	2%	\$10.29	\$482.98	\$472.69
Single + Spouse	1	\$1,128.12	\$0.00	\$1,128.12	\$13,537	\$257	2%	\$21.40	\$1,004.58	\$983.18
Single + Children	0	\$1,025.84	\$0.00	\$1,025.84	\$12,310	\$0	0%	\$0.00	\$913.49	\$913.49
Single + Family	0	\$1,572.26	\$0.00	\$1,572.26	\$18,867	\$0	0%	\$0.00	\$1,400.07	\$1,400.07
		<b>Total Premium</b>	<b>SBSC</b>	<b>Employee</b>	<b>Employee</b>					
<b>Annual Totals</b>	<b>10</b>	<b>\$88,680</b>	<b>\$0</b>	<b>\$88,680</b>	<b>\$88,680</b>	<b>\$1,682</b>	<b>2%</b>	<b>\$140</b>	<b>\$79,797</b>	<b>\$78,115</b>
PPO COBRA Totals	Current Enrollment	2011 Premium Monthly Rates	2011 SBSC Contribution	2011 Employee Contribution	2011 Annual \$ by Tier	Rebate Annual \$ Employee Contribution by tier	Rebate % Employee Contribution by tier	Rebate Monthly \$ Employee Contribution by tier	2013 Current EE Contribution	2013 Reduced EE Contribution
<b>PPO 702</b>										
Single Only	8	\$714.50	\$0.00	\$714.50	\$8,574	\$163	2%	\$13.55	\$654.38	\$640.83
Single + Spouse	0	\$1,485.00	\$0.00	\$1,485.00	\$17,820	\$0	0%	\$0.00	\$1,360.06	\$1,360.06
Single + Children	0	\$1,350.02	\$0.00	\$1,350.02	\$16,200	\$0	0%	\$0.00	\$1,236.42	\$1,236.42
Single + Family	0	\$2,069.74	\$0.00	\$2,069.74	\$24,837	\$0	0%	\$0.00	\$1,895.59	\$1,895.59
<b>PPO 727</b>										
Single Only	4	\$394.26	\$0.00	\$394.26	\$4,731	\$90	2%	\$7.48	\$372.82	\$365.34
Single + Spouse	0	\$819.38	\$0.00	\$819.38	\$9,833	\$0	0%	\$0.00	\$774.82	\$774.82
Single + Children	1	\$744.92	\$0.00	\$744.92	\$8,939	\$170	2%	\$14.13	\$704.41	\$690.28
Single + Family	0	\$1,142.02	\$0.00	\$1,142.02	\$13,704	\$0	0%	\$0.00	\$1,079.94	\$1,079.94
		<b>Total Premium</b>	<b>SBSC</b>	<b>Employee</b>	<b>Employee</b>					
<b>Annual Totals</b>	<b>13</b>	<b>\$96,456</b>	<b>\$0</b>	<b>\$96,456</b>	<b>\$96,456</b>	<b>\$1,829</b>	<b>2%</b>	<b>\$152</b>	<b>\$89,168.89</b>	<b>\$87,339.54</b>
<b>COBRA Grand Total</b>	<b>23</b>	<b>\$185,135</b>	<b>\$0</b>	<b>\$185,135</b>	<b>\$185,135</b>	<b>\$3,511</b>	<b>2%</b>	<b>\$293</b>	<b>\$168,965</b>	<b>\$165,454</b>

Note: COBRA rebates are based on 100% of premium and do not include the additional 2% administration charge that COBRA members pay.