

**AGENDA**

Joint Administrative Services Board  
Monday October 25, 2021 10:00 a.m.  
Joint Government Center

1. **Call to Order.**
2. **Determination of Quorum.**
3. **Approval of Minutes. (August 24, 2021 Attached).**
4. **FY23 Health Insurance meeting.** Dr Bishop, Chris Boies and Brenda Bennett met September 8<sup>th</sup> with Sam Irby of Innovative Insurance Group to discuss health insurance plan options. During the meeting they reviewed a report showing monthly rates for the current plans as compared to estimated monthly rates for a 5 tier plan option (based on current plan deductibles). That information is attached and includes optional 400 and 750 deductible plans for comparison. Also attached are reports showing Clarke’s current health insurance rates in comparison to other counties and school divisions. These comparisons show a significant difference in the employee share of the insurance premiums with Clarke’s employee share being generally higher. Possible solutions to help Clarke become more comparable with neighboring counties and school divisions:
  - 1- Increase the employer share for the family plans, decreasing the employer share for the employee only plans.
  - 2- Increase the employer share for all plans.
  - 3- Increase plans deductibles.
  - 4- Increase the employer High Deductible annual contribution amount to encourage more employees to participate in High Deductible plans.
  - 5- Issue an RFP.
5. **Joint Administrative Services staff/work update.**
6. **Closed Session.**
  - a. *I move to convene a closed session to discuss personnel matters pursuant to Code of Virginia § 2.2 - 3711 (A) (1).*
  - b. *I move to reconvene in Open Session.*
  - c. *I certify that, to the best of my knowledge, the Joint Administrative Services Board discussed only matters (1) lawfully exempt for the open meeting requirements under §2.2 – 3711 of the Code of Virginia and (2) identified in the motion convening the Closed Session.*
7. **Next Meeting November 22, 2021**
8. **Adjournment**

Joint Administrative Services Board  
August 24, 2021                      Regular Meeting                      10:00 am

At a regular meeting of the Joint Administrative Services Board held on Tuesday, August 24, 2021, at 10:00 am in the Meeting Room AB, Berryville Clarke County Government Center, 101 Chalmers Court, 2nd Floor, Berryville, Virginia.

Members Present:    Chuck Bishop, Chris Boies, Sharon Keeler, Chip Schutte, David Weiss

Members Absent:    None

Staff Present:        Brenda Bennett

Others Present:     None

Press Present:        None

**1. Call to Order**

At 10:00 am, Chair Chip Schutte called the meeting to order.

**2. Determination of Quorum**

Chair Chip Schutte determined that a quorum was present.

**3. Approval of Minutes - May 24, 2021**

**Sharon Keeler, seconded by Chuck Bishop, moved to approve the minutes of May 24, 2021, as presented. The motion carried by the following vote:**

Chuck Bishop	-	Aye
Chris Boies	-	Aye
Sharon Keeler	-	Aye
Chip Schutte	-	Aye
David Weiss	-	Aye

**4. Update on unemployment claims pertaining to Government and Schools**

Brenda Bennett highlights included:

- Compared to this time last year, the unemployment claims have slowed significantly.

- For the last two (2) quarters that ended in March and June, there were only three (3) claims on the County account and eight (8) on the School account.
- Virginia Employment Commission (VEC) updated the quarterly billing subsidy from 50% to 75%, so our costs have dropped an additional 25% of the amount billed.
- For the June quarter, the County equated to \$190, and the School equated to \$332.
- It is down significantly because the VEC is using the CARES Act funding and American Rescue Plan Act funding to offset.
- Sally Sheckels, Payroll Coordinator, is reviewing the claims for fraud as they come in, we are still getting fraudulent claims for both the County and School, and most of those fraudulent claims are full-time employees who did not claim for unemployment. Those are all being reported as they occur.
- Budgeted \$10K, so we have the budget available for these claims.
- David Weiss asked if anyone was let go validly on the County or School. Chris Boies that the County did not have any. Chuck Bishop stated that the School did not let anyone go, but there were some positions that were not filled.
- Brenda Bennett explained for some of the ones being paid if that person had a part-time job that was shut down, when they filed the claim, Clarke County had to pick up portions of that because of the lookback period.
- Chuck Bishop expressed that several of the School employees who applied for unemployment were the summer workers who worked throughout the summer, and then when the job ended, they filed, even though it was temporary, seasonal employment.

## **5. Anthem TLC Adverse Experience Adjustment**

Brenda Bennett highlights included:

- As part of the agreement with Anthem TLC, when you leave the insurance pool, the regulations say that you are required to contribute a share of any operating loss experienced during the last plan year that you were participating in.
- Anthem TLC sent a formal letter a few weeks ago that stated that there are no further adjustments, so there is no money owed.
- Chris Boies stated that that was a calculated risk when we left Anthem TLC.

## **6. Health Insurance related newsletter**

Brenda Bennet highlights included:

- The newsletters were included in the packet.
- They are sending these out on a monthly basis as updates.
- Would like to find a mechanism to get these through to all employees to ensure that they have all of the updates and information.
- Chris Boies and Chuck Bishop stated that they could get that distributed to their employees.

- Brenda Bennett clarified that it only affects the people who are enrolled in the health insurance, so it does not apply to all employees. Chuck Bishop conveyed that if it was sent to all, even those who are not currently enrolled, they could view the different programs offered and then have more knowledge to decide to enroll in the future.

## 7. Health Insurance (including Dental & Vision) plans

Brenda Bennett highlights included:

- The latest update is that the American Rescue Plan Act (ARPA) provides for special enrollment through COBRA.
- Received a notification to reach out to anyone who would be eligible for this group.
- It is called COBRA Premium Assistance; it is being offered as a part of ARPA and is mandatory. The American Rescue Plan Act provides up to six (6) months of free COBRA coverage for assistance eligible individuals (AEIs).
- In order to be eligible, the employee had to involuntarily lose their job between November 2019 and April 2021.
- All who were eligible needed to be notified; those notices were sent out, and the persons had 60-days to reply.
- Only one (1) person replied, so that person was eligible for COBRA coverage from April 2021 to September 2021, at no cost to them.
- When we file our taxes, we will get that money back through a credit. When Sally Sheckels, Payroll Coordinator, files the quarterly 941 that ends on September 30, any money that was paid for the premiums to cover this employee gets recuperated through a reduction in payroll taxes. This recuperation is a dollar-per-dollar match, so no financial impact in the end.
- Innovative Insurance Group has been very helpful with this.

Health Insurance Plans and Options TimeLine:

- Discussed this with Sam Irby, Innovative Insurance Group; he would like to come in and talk to us about the different plans and options.
- Brenda Bennett explained that Sam Irby stated that if an RFP needs to be done, it could go out in December and back by January. Brenda Bennett added that that feels late for our purposes because the more time that we have, the more time that gives us for discussion, review, and analysis.
- Chris Boies stated that if we went out as an option, do we want to go out with five (5) plans that we want you to price? Brenda Bennett communicated that that is what she believes Sam Irby was discussing and that this Board needs to decide what plans will be offered or at least priced out.
- Chris Boies asked Brenda Bennett to get a rough outline from Sam Irby; for the following two (2) scenarios. The first is if we stayed with Benefit Plan Administrators (BPA), what is the timeframe to get everything done. The other is if we went out of BPA, what is the timeframe to get it all done.

- Chuck Bishop conveyed that in either scenario, we need to figure out what plan designs we would like to have, so those can be bid or BPA could reprice them. Chris Boies agreed that that needs to be done before we start moving forward.
- Brenda Bennett confirmed that the meeting with Sam Irby would go over the various plan options and the insurance group options. Then that would be brought back to this Board for final review and approval.
- Brenda Bennett explained that Sam Irby stated that renewal rates from BPA would be available in mid-January and then have the tentative general price by February 1, but would not have the firm number until mid-February/early March. The tentative number should not change much unless something happened to our claims.
- Chuck Bishop expressed that he would like to post the final version of the School Board budget at the late February meeting; therefore, he needs a plug factor number by early February.
- Chuck Bishop agreed with Brenda Bennett's earlier statement that sending out an RFP in December seems too late. The other factor that we have to look at with that is if we do an RFP earlier, will those companies hold their price until July 1.
- David Weiss asked what the probability is to have to go out for an RFP. Chris Boies stated that Brenda Bennett and I have a meeting tomorrow with Constitutional Officers and Department Heads; one of the items is to discuss our health insurance. Many people have complained about how bad it is. He then explained that Brenda Bennett had spent a lot of time on this to see exactly what has changed, what employees are running into when they are using the insurance. Gave the examples; that in some cases, I think it has cost people more to do things than it did before, and in other cases, people do not understand because it has not been explained to them correctly.
- Brenda Bennett confirmed that the pharmacy issues were a huge problem, told Sam Irby that employees do not differentiate between Express Scripts and BPA. If they are having a terrible time with the pharmacy, they automatically blame BPA because that is who the insurance is through. Even though the pharmacy is one (1) plan and the health insurance is another. She further explained that BPA does manage both of them, but they are not fully connected. Asked Sam Irby if there were other options for the pharmacy side if we stay with BPA because if not, Clarke will be looking at other options to ensure that the pharmacy piece is suitable for our employees.
- Chuck Bishop stated that at the meeting with Sam Irby, we need to discuss the options of plans. Many employers do not offer the 250 plan or the 500 plan, the industry-standard three (3) years ago when Tom Judge and I had a conversation with Ed White was the 1000 plan.
- Chuck Bishop conveyed that he would also like to see more differentiation in the plans, for example, having an employee plus child(ren) option instead of just the dual plan. Brenda Bennett explained that it might also be nice to see if there is a way to allow employees the option to only choose dentally or only choose health insurance because some employees may be on their spouses' health insurance but need dental.

- Chris Boies said that many people have complained about the dental option.
- Chuck Bishop expressed that there will always be people who have an issue with different things when insurance is changed, no matter which provider is used.
- Chris Boies stated that if we do another RFP, Anthem may bid again. He added that when you had the same carrier for 20-years and made a change, there are always going to be problems.
- Chris Boies conveyed that if there are legitimate things that keep coming up that BPA will not fix then we do need to do something.
- Brenda Bennett explained that when an issue is known, she reaches out to both BPA and Innovative Insurance Group. She added that the BPA representative is very responsive and usually calls the individual to get more details and figure out the issue, sometimes it is resolved, and sometimes it is not because it is just not provided in the BPAs plan.
- Chuck Bishop expressed that his goal with the meeting with Sam Irby is for it to be productive, to start moving forward, and not wait until the last minute.
- Chip Schutte stated that many of the larger health insurance groups do not work with small-town pharmacies, it is a change for the employee, but sometimes it is cheaper when the switch is made.

*By consensus, the Joint Administrative Services Board agreed to have Sam Irby, Innovative Insurance Group Consultant, meet with Brenda Bennett, Chuck Bishop, and Chris Boies to discuss the plan options and the insurance group options, then bring information back to the Board.*

- Chris Boies communicated that Brenda Bennett is managing the cash flow of the self-funded account, there are timing issues in the month where payments are due, but we have not had the payroll occur since we only do payroll once a month; therefore, the cash flow gets really close, we have not gone into the negative. Brenda Bennett added that when she says really close, it is \$70K; at that point, we start to worry because if BPA decides to take out the administrative fees of \$56K, then it would bring that account down until the premiums are processed the next month.
- Chris Boies explained that this would likely be brought to the Board of Supervisors Finance Committee in September as a request since the Board of Supervisors had set aside an amount for the insurance fund, but it was kept as a fund balance, so staff does not have access to it, staff may ask to transfer \$100K of that into the insurance fund, not to be spent for anything, but as a buffer, so we are not worrying week to week of that cash-flow. Brenda Bennett conveyed that our prescription rebates will be coming up in the middle to end of next month; if that comes through then, staff will not have to make the request to the Board of Supervisors Finance Committee. Chris Boies confirmed that it might be presented in a way that it is available to staff to use, but only used when needed instead of transferring it to the insurance fund; the staff just does not want to have worry about it every month.

- David Weiss asked that it be brought to the Board of Supervisors Finance Committee either way so that it can be discussed and options can be looked at, the funds are there, but they need to be available at the moment if need be.

## 8. Covid related sick leave

Brenda Bennett highlights included:

- This came up at the Board of Supervisors Finance Committee; some of the Agency Personnel Administrators had asked about reimbursing sick leave for COVID reasons from January 1, 2021. Prior to that, COVID sick leave was reimbursed under the CARES Act.
- Chris Boies and I have discussed how to make this retroactive; do we go back and reimburse those employees who had to take COVID sick leave in January and February, up to 80-hours, do that through June 30, to finish out the FY21 year. Are there any provisions going into FY22?
- Feel like this Board should have a discussion because if it is done on the County side, it should also be an option on the School side.
- Want to have a clear protocol for the employee benefits with the whole COVID sick leave.
- At this point on the County side, there are possibilities, but nothing is decided.
- Chuck Bishop stated that the School situation, last year, was a little different. We did do the CARES Act COVID sick leave through December as a reimbursement. But because of the nature of what we do, we did continue to cover an employee who had COVID-related exposure at work. However, those people, while they were in quarantine, still had an expectation of performing their job function, even if it was teaching, they would log in remotely to the classroom with a substitute in the classroom supervising the kids, and the teacher would teach remotely. If they worked, we did not charge their leave, the only instances where we would have that not happened if the person was too ill to carry out their job functions. With other positions, for example, secretaries, if they were able to perform their job from home, then we allowed them to do so. He iterated that this probably does not affect the School like it does the Sheriff's Office because, obviously, a Deputy Sheriff does not have the option to work remotely.
- Chris Boies explained that on the County side, telework is always our first option. Even our maintenance crew has been told that there are training opportunities that can all be done from home. There have been situations where an employee was too sick to do anything. We wanted to ask that from January 1 to June 30, 2021, do 80-hours again for COVID sick leave. With the list of employees who have already put that in their time, we cannot reimburse ourselves because we would have to go back to the last fiscal year, but we would make those people whole, which is the instructions that staff had gotten from the Board of Supervisors. Then starting July 1, 2021, to June 30, 2022, propose another 80-hours that could be reimbursed, but only propose that to employees who have been vaccinated; with the thought being that we have asked people to get vaccinated, it has been voluntary, this is an

- incentive/reward for those people. In theory, those people should not get sick, so there should not be a lot of need for the leave, but vaccinated people are testing positive and may have to be quarantined.
- Chuck Bishop confirmed that that would be consistent with what he had proposed to the School Board last night, and they had adopted several criteria. The School would do paid COVID sick leave this year for individuals who meet the following criteria; one is that they are vaccinated and that they can prove the fact they are, the second criteria is that the exposure had to be an exposure at work which is easier with the contact tracing in place, and the third criteria are that they were unable to telework. They would have to meet all three of these criteria to be eligible for the 10-days which is consistent with the Counties 80-hours.
  - David Weiss stated that he felt like this plan and a possible proposal is reasonable.
  - Chuck Bishop stated that the Schools are just shy of 87% of employees who are vaccinated.
  - Chuck Bishop explained that some of the School Board members thought that we should incentivize the vaccine since it does seem to be pretty effective. Instead of being like the State of Maryland, who just paid people \$100 to get vaccinated, if you give a reward to be vaccinated, it is a better incentive. David Weiss agreed with this idea.
  - After this discussion, it was realized that the County and the School plans/proposals correlated with each other and would equal out in the end.

## 9. Joint Administrative Services staff/work update

Brenda Bennett highlights included:

- Two staff members are out for at least this week and possibly next week.
- Nancy Warczyglowa is working on the Annual School Report.
- Started training Emily Johnson on the cost allocation plan, and she is being trained as the backup for payroll.
- Student activity fund audits have been completed and sent back to the auditors for finalization for the draft.
- Auditors are set to come on October 11. Michael Lupton is the point person for this year's audit. Plan to have the draft prepared by the end of October/beginning of November so it can be presented to the Board of Supervisors in December.
- The entire Joint Administrative Services Board agreed that Nancy Warczyglowa is learning fast, is a hard worker, and works well with all of the departments.

## 10. Next Meeting

September 27, 2021, 10:00 pm, Meeting Room AB.

### Adjournment

At 10:53 am, Chair Chip Schutte adjourned the meeting.

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Minutes Recorded by Chris Boies & Transcribed by Brianna R. Taylor



**FY 22 Monthly Health Benefit Rates**

Effective 7/1/2021

Source: Joint Administrative Services

A. Plan Rates	3 TIER			CURRENT CENSUS	5 TIER			EE MONTHLY (inc/dec)
	Cost	Employer	Employee		Cost	Employer	Employee	
<b><u>PPO 250 Plan Option</u></b>								
Single	810.00	663.38	146.62	43	762.37	624.37	138.00	-8.62
EE + Child	1,499.00	724.00	775.00	1	1123.87	542.82	581.05	-193.95
EE + Children	2,187.00	1,056.33	1,130.67	0	1601.93	768.92	833.00	-297.67
EE + Spouse	1,499.00	724.00	775.00	6	1546.80	742.46	804.33	29.33
Family	<u>2,187.00</u>	<u>1,056.33</u>	<u>1,130.67</u>	<u>9</u>	<u>2424.94</u>	<u>1,171.25</u>	<u>1,253.69</u>	123.01
	780,072	517,202	262,870	59	780,133	508,641	271,492	
<b><u>PPO 400 Plan Option</u></b>								
Single	800.28	663.38	146.62	43	753.22	624.37	128.85	-17.77
EE + Child	1,481.01	724.00	775.00	1	1110.38	542.82	567.56	-207.43
EE + Children	2,160.76	1,056.33	1,130.67	0	1582.70	768.92	813.78	-316.89
EE + Spouse	1,481.01	724.00	775.00	6	1528.23	742.46	785.77	10.77
Family	<u>2,160.76</u>	<u>1,056.33</u>	<u>1,130.67</u>	<u>9</u>	<u>2395.84</u>	<u>1,171.25</u>	<u>1,224.59</u>	93.92
	770,711	517,202	262,870	59	770,772	508,641	262,130	
<b><u>PPO 500 Plan Option</u></b>								
Single	722.00	663.38	58.62	116	682.29	664.11	18.18	-40.44
EE + Child	1,336.00	724.00	612.00	5	1005.81	577.43	428.39	-183.61
EE + Children	1,949.00	1,056.33	892.67	2	1433.65	820.13	613.52	-279.15
EE + Spouse	1,336.00	724.00	612.00	16	1384.32	791.91	592.41	-19.59
Family	<u>1,949.00</u>	<u>1,056.33</u>	<u>892.67</u>	<u>32</u>	<u>2170.22</u>	<u>1,241.49</u>	<u>928.73</u>	36.06
	2,136,888	1,536,850	600,038	171	2,143,657	1,607,542	536,114	
<b><u>PPO 750 Plan Option</u></b>								
Single	714.78	663.38	58.62	116	675.47	664.11	11.36	-47.26
EE + Child	1,322.64	724.00	612.00	5	1005.81	577.43	428.39	-183.61
EE + Children	1,929.51	1,056.33	892.67	2	1433.65	820.13	613.52	-279.15
EE + Spouse	1,322.64	724.00	612.00	16	1384.32	791.91	592.41	-19.59
Family	<u>1,929.51</u>	<u>1,056.33</u>	<u>892.67</u>	<u>32</u>	<u>2170.22</u>	<u>1,241.49</u>	<u>928.73</u>	36.06
	2,115,519	1,536,850	600,038	171	2,134,159	1,607,542	526,617	
<b><u>High Deductible</u></b>								
Single	592.00	592.00	.00	18	561.22	561.22	.00	.00
EE + Child	1,095.00	672.99	422.01	3	827.33	508.48	318.85	-103.16
EE + Children	1,598.00	980.74	617.26	0	1179.25	719.34	459.91	-157.35
EE + Spouse	1,095.00	672.99	422.01	1	1138.67	694.59	444.08	22.07
Family	<u>1,598.00</u>	<u>980.74</u>	<u>617.26</u>	<u>7</u>	<u>1785.11</u>	<u>1,095.57</u>	<u>689.53</u>	72.27
	314,664	242,557	72,107	29	314,620	239,891	74,729	

Illustrative Purposes Only. Not for Distribution. Final rates will be produced by the Carrier.

**FY21 PREMIUM INFORMATION FOR LOCAL COUNTIES**

10/19/2021

Clarke County Joint Administrative Svcs

	MONTHLY COSTS	CLARKE - BPA			WARREN - UNITED (High Dental Plan)			FREDERICK - SELF INSURED-ANTHEM			CITY OF WINCHESTER-UNITED			SHENANDOAH- Aetna		
		EMPLOYER	EMPLOYEE	TOTAL	EMPLOYER	EMPLOYEE	TOTAL	EMPLOYER	EMPLOYEE	TOTAL	EMPLOYER	EMPLOYEE	TOTAL	EMPLOYER	EMPLOYEE	TOTAL
	<b><u>\$200 Deductible</u></b>															
								\$ 716.06	\$ 131.66	\$ 847.72						
								\$ 954.90	\$ 301.52	\$ 1,256.42						
Deductible	\$300 Individual/\$1000 Family															
								\$ 1,267.62	\$ 410.36	\$ 1,677.98						
								\$ 1,894.48	\$ 537.42	\$ 2,431.90						
	<b><u>\$250 Deductible</u></b>															
		\$ 663.38	\$ 146.62	\$ 810.00		\$ 95.38								\$ 713.00	\$ 61.00	\$ 774.00
		\$ 724.00	\$ 775.00	\$ 1,499.00		\$ 348.29								\$ 1,089.00	\$ 363.00	\$ 1,452.00
Deductible	\$250 Individual/\$500 Family															
		\$ 1,056.00	\$ 1,130.67	\$ 2,187.00												
		\$ 724.00	\$ 775.00	\$ 1,499.00		\$ 630.53								\$ 1,089.00	\$ 363.00	\$ 1,452.00
		\$ 1,056.00	\$ 1,130.67	\$ 2,187.00		\$ 838.09								\$ 1,444.00	\$ 653.00	\$ 2,097.00
	<b><u>\$300 Deductible</u></b>															
								\$ 743.98	\$ 61.80	\$ 805.78						
								\$ 976.44	\$ 215.32	\$ 1,191.76						
Deductible	\$300 Individual/\$1000 Family															
								\$ 1,283.46	\$ 305.54	\$ 1,589.00						
								\$ 1,884.32	\$ 415.58	\$ 2,299.90						
	<b><u>\$500 Deductible</u></b>															
		\$ 663.38	\$ 58.62	\$ 722.00							\$ 646.08	\$ 12.92	\$ 659.00	\$ 713.00	\$ -	\$ 713.00
		\$ 724.00	\$ 612.00	\$ 1,336.00							\$ 1,130.23	\$ 87.77	\$ 1,218.00	\$ 1,089.00	\$ 250.00	\$ 1,339.00
Deductible	\$500 Individual/\$1000 Family															
		\$ 1,056.33	\$ 892.67	\$ 1,949.00												
		\$ 724.00	\$ 612.00	\$ 1,336.00							\$ 1,130.23	\$ 87.77	\$ 1,218.00	\$ 1,089.00	\$ 250.00	\$ 1,339.00
		\$ 1,056.33	\$ 892.67	\$ 1,949.00							\$ 1,562.96	\$ 215.04	\$ 1,778.00	\$ 1,444.00	\$ 488.00	\$ 1,932.00
	<b><u>\$1,000 Deductible</u></b>															
								\$ 23.35			\$ 631.00	\$ -	\$ 631.00			
								\$ 215.02			\$ 1,103.31	\$ 64.69	\$ 1,168.00			
Deductible	\$500 Individual/\$1000 Family															
								\$ 497.26			\$ 1,103.31	\$ 64.69	\$ 1,168.00			
								\$ 643.59			\$ 1,523.11	\$ 180.89	\$ 1,704.00			
	<b><u>\$2,800 Deductible HDHP</u></b>															
		\$ 592.00	\$ -	\$ 592.00												
		\$ 672.99	\$ 422.01	\$ 1,095.00												
Deductible	\$2,800 Individual/\$5,600 Family															
		\$ 980.74	\$ 617.26	\$ 1,598.00												
		\$ 672.99	\$ 422.01	\$ 1,095.00												
		\$ 980.74	\$ 617.26	\$ 1,598.00												
	<b>HSA CONTRIBUTION (Annual)</b>		<b>\$300/\$450</b>													

**PLAN AND PREMIUM INFORMATION FOR LOCAL SCHOOLS**

10/18/2021

		MONTHLY COSTS	CLARKE - BPA			WARREN - LOCAL CHOICE			FREDERICK - ANTHEM			SHENANDOAH - AETNA		
			EMPLOYER	EMPLOYEE	TOTAL	EMPLOYER	EMPLOYEE	TOTAL	EMPLOYER	EMPLOYEE	TOTAL	EMPLOYER	EMPLOYEE	TOTAL
	<b><u>\$0 Deductible HMO Copay Plan</u></b>	EMPLOYEE ONLY												
Deductible	\$0	EMPLOYEE + CHILD												
		EMPLOYEE + CHILDREN												
		EMPLOYEE + SPOUSE												
		EMPLOYEE + FAMILY												
	<b><u>\$250 Deductible</u></b>	EMPLOYEE ONLY	\$ 663.38	\$ 146.62	\$ 810.00	\$ 453.00	\$ 153.00	\$ 606.00				\$ 684.39	\$ 122.00	\$ 806.39
		EMPLOYEE + CHILD	\$ 724.00	\$ 775.00	\$ 1,499.00	\$ 955.00	\$ 450.00	\$ 1,405.00				\$ 684.85	\$ 810.00	\$ 1,494.85
Deductible	\$250 Individual/\$500 Family	EMPLOYEE + CHILDREN	\$ 1,056.00	\$ 1,130.67	\$ 2,187.00	\$ 1,523.00	\$ 450.00	\$ 1,973.00				\$ 696.74	\$ 1,497.00	\$ 2,193.74
		EMPLOYEE + SPOUSE	\$ 724.00	\$ 775.00	\$ 1,499.00	\$ 793.00	\$ 612.00	\$ 1,405.00				\$ 684.85	\$ 810.00	\$ 1,494.85
		EMPLOYEE + FAMILY	\$ 1,056.00	\$ 1,130.67	\$ 2,187.00	\$ 901.00	\$ 1,072.00	\$ 1,973.00				\$ 696.74	\$ 1,497.00	\$ 2,193.74
	<b><u>\$500 Deductible</u></b>	EMPLOYEE ONLY	\$ 663.38	\$ 58.62	\$ 722.00					\$ 78.90				
		EMPLOYEE + CHILD	\$ 724.00	\$ 612.00	\$ 1,336.00					\$ 153.67				
Deductible	\$500 Individual/\$1000 Family	EMPLOYEE + CHILDREN	\$ 1,056.33	\$ 892.67	\$ 1,949.00					\$ 153.67				
		EMPLOYEE + SPOUSE	\$ 724.00	\$ 612.00	\$ 1,336.00					\$ 502.80				
		EMPLOYEE + FAMILY	\$ 1,056.33	\$ 892.67	\$ 1,949.00					\$ 538.33				
	<b><u>\$1,000 Deductible</u></b>	EMPLOYEE ONLY				\$ 498.00	\$ 51.00	\$ 549.00				\$ 687.84	\$ -	\$ 687.84
		EMPLOYEE + CHILD				\$ 1,111.00	\$ 160.00	\$ 1,271.00				\$ 691.54	\$ 584.00	\$ 1,275.54
Deductible	\$1,000 Individual/\$2,000 Family	EMPLOYEE + CHILDREN				\$ 1,625.00	\$ 160.00	\$ 1,785.00				\$ 705.67	\$ 1,168.00	\$ 1,873.67
		EMPLOYEE + SPOUSE				\$ 867.00	\$ 404.00	\$ 1,271.00				\$ 691.54	\$ 584.00	\$ 1,275.54
		EMPLOYEE + FAMILY				\$ 1,159.00	\$ 626.00	\$ 1,785.00				\$ 705.67	\$ 1,168.00	\$ 1,873.67
	<b><u>\$1,500 Deductible HDHP</u></b>	EMPLOYEE ONLY								\$ 60.99				
		EMPLOYEE + CHILD								\$ 77.98				
Deductible	\$1,500 Individual/\$3,000 Family	EMPLOYEE + CHILDREN								\$ 77.98				
		EMPLOYEE + SPOUSE								\$ 343.31				
		EMPLOYEE + FAMILY								\$ 352.76				
		<b>HSA CONTRIBUTION (Annual)</b>								<b>\$ 1,000.00</b>				
	<b><u>\$2,000 Deductible HDHP</u></b>	EMPLOYEE ONLY												
		EMPLOYEE + CHILD												
Deductible	\$2,000 Individual/\$4,000 Family	EMPLOYEE + CHILDREN												
		EMPLOYEE + SPOUSE												
		EMPLOYEE + FAMILY												
		<b>HSA CONTRIBUTION (Annual)</b>												
	<b><u>\$2,800 Deductible HDHP</u></b>	EMPLOYEE ONLY	\$ 592.00	\$ -	\$ 592.00	\$ 442.00	\$ -	\$ 442.00				\$ 585.93	\$ -	\$ 585.93
		EMPLOYEE + CHILD	\$ 672.99	\$ 422.01	\$ 1,095.00	\$ 950.00	\$ 71.00	\$ 1,021.00				\$ 585.01	\$ 502.00	\$ 1,087.01
Deductible	\$2,800 Individual/\$5,600 Family	EMPLOYEE + CHILDREN	\$ 980.74	\$ 617.26	\$ 1,598.00	\$ 1,367.00	\$ 71.00	\$ 1,438.00				\$ 593.51	\$ 1,005.00	\$ 1,598.51
		EMPLOYEE + SPOUSE	\$ 672.99	\$ 422.01	\$ 1,095.00	\$ 760.00	\$ 261.00	\$ 1,021.00				\$ 585.01	\$ 502.00	\$ 1,087.01
		EMPLOYEE + FAMILY	\$ 980.74	\$ 617.26	\$ 1,598.00	\$ 1,029.00	\$ 409.00	\$ 1,438.00				\$ 593.51	\$ 1,005.00	\$ 1,598.51
		<b>HSA CONTRIBUTION (Annual)</b>		<b>\$300/\$450</b>		<b>\$ 1,000.00</b>						<b>\$ 1,152.00</b>		