

# Medical Rx Budget & PA 152 Analysis – Actives

	2017 Actual	2018 Renewal	2018 PA 152: 80 Percent	2018 PA 152: Hard Cap
<b>HAP Medical/Rx (176 EEs) - without taxes and fees</b>	\$3,091,167	\$3,301,381	\$3,301,381	\$3,301,381
<b>ACA Taxes and Fees</b>	\$30,266	\$103,047	\$103,047	\$103,047
<b>HSA Funding (69 EEs)</b>	\$170,800	\$170,800	\$170,800	\$170,800
<b>Medical Opt-outs (36 EEs)</b>	\$92,880	\$92,880	\$92,880	\$92,880
<b>Medical Total</b>	<b>\$3,385,113</b>	<b>\$3,668,109</b>	<b>\$3,668,109</b>	<b>\$3,668,109</b>
<b>Total Gross PEPY</b>	\$19,234	\$20,842	\$20,842	\$20,842
<b>Employee Contributions</b>	<b>(\$239,752)</b>	<b>(\$287,053)</b>	<b>(\$715,050)</b>	<b>(\$1,113,133)</b>
<b>Total Net (Employer Contribution)</b>	<b>\$3,145,362</b>	<b>\$3,381,056</b>	<b>\$2,953,058</b>	<b>\$2,554,976</b>
<b>Total Net (ER Contribution) PEPY</b>	\$17,871	\$19,211	\$16,779	\$14,517
<b>Difference from Current</b>		\$235,694	<b>(\$192,304)</b>	<b>(\$590,386)</b>
<b>% Difference from Current</b>		7.5%	-6.1%	-18.8%

-The federal insurance premium was suspended for 1 year in 2017. It has been reinstated effective 1/1/2018.

This is the cause for the large increase in taxes and fees

-2018 Hard Cap was estimated to be 3% over the current 2017 levels

# 2018 Medical Plan Renewals

	Renewal
<b>Medical/Rx</b>	Includes Taxes and Fees
HAP PPO Plan	+9.9%
HAP PPO HSA Plan	+9.9%
HAP HMO Buy-up Plan	+9.0%
<u>HAP HMO Core Plan</u>	<u>+9.0%</u>
Total Medical/Rx	+9.5%