



Insurance | Risk Management | Consulting

Medical/Rx Budget & PA 152 Analysis for Active Emp

	2019 Current	2020 Renewal	2020 PA 152: 80 Percent
HAP Medical/Rx (178 EEs) - Without HSA Funding	\$2,829,331	\$2,971,012	\$2,971,012
HSA Funding (82 EEs)	\$193,200	\$193,200	\$193,200
Medical Opt-outs (32 EEs)	\$82,560	\$82,560	\$82,560
Gross Medical Total	\$3,105,091	\$3,246,772	\$3,246,772
Gross Medical PEPY	\$14,786	\$15,461	\$15,461
Less: Employee Contributions (Medical)	\$64,335	\$83,940	\$632,845
Total Net (Employer Contribution)	\$3,040,757	\$3,162,831	\$2,613,927
Total Net (ER Contribution) PEPY	\$14,480	\$15,061.10	\$12,447
Difference from Current		\$122,075	(\$426,829)
% Difference from Current		4.01%	-14.04%
Difference from Renewal			(\$548,904)
% Difference from Renewal			-17.35%

Figures shown taken from the 2019 GBS Renewal Report

Budget includes all current applicable federal and state imposed taxes and fees.

The analysis does not incorporate the BenefitWallet's \$2.25 PEPY HSA administrative fee, HSA funding assumes the City's current funding of \$1,400/\$2,800 continues.

2019 HAP figures were updated with current headcounts as reported from HAP on the 2020 Renewal package and represent August 2019 enrollment.

Employees

2020
PA 152: Hard Cap
\$2,971,012
\$193,200
\$82,560
\$3,246,772
\$15,461
\$687,578
\$2,559,194
\$12,187
(\$481,562)
-15.84%
(\$603,637)
-19.09%