

**City of Rochester Hills  
PA 152 Budget - Active Employees**

	2021 Current	2022 Renewal	2022 PA 152: 80 Percent	2022 PA 152: Hard Cap
HAP Medical/Rx (190 EEs) - Without HSA Funding	\$3,190,582	\$3,190,582	\$3,190,582	\$3,190,582
<b>Total Gross Cost</b>	<b>\$3,190,582</b>	<b>\$3,190,582</b>	<b>\$3,190,582</b>	<b>\$3,190,582</b>
Total Gross \$ Difference		\$0	\$0	\$0
Total Gross % Difference		0.0%	0.0%	0.0%
HSA Funding (85 EEs)	\$205,800	\$205,800	\$205,800	\$205,800
Medical Opt-outs (35 EEs)	\$90,300	\$90,300	\$90,300	\$90,300
<b>Total Combined Gross Costs</b>	<b>\$3,486,682</b>	<b>\$3,486,682</b>	<b>\$3,486,682</b>	<b>\$3,486,682</b>
Total Gross PEPY	\$18,351	\$18,351	\$18,351	\$18,351
Employee Contributions (Medical)	\$72,674	\$72,674	\$679,280	\$485,723
<b>Total Net (Employer Contribution)</b>	<b>\$3,414,008</b>	<b>\$3,414,008</b>	<b>\$2,807,403</b>	<b>\$3,000,960</b>
Total Net (Employer Contribution) PEPY	\$17,968	\$17,968	\$14,776	\$15,795
Difference from Current		\$0	(\$606,606)	(\$413,049)
% Difference from Current		0.00%	-17.77%	-12.10%
Difference from Renewal			(\$606,606)	(\$413,049)
% Difference from Renewal			-17.77%	-12.10%

Notes:

June 2021 HAP Enrollment. Retirees not included. Medical Opt-Outs are assumed from 2022 marketing census provided by CORH. Total Gross PEPY is calculated using the total enrolled in HAP by the total gross combined cost.

*This analysis is for illustrative purposes only, and is not a proposal for coverage or a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. See your policy or contact us for specific information or further details in this regard.*