

City of Rochester Hills
PA152 Analysis - Active Employees

Hard Cap Analysis
 2024

| 2024 HAP Active Rates | | |
|--------------------------|-------------------------|------------------------------------|
| Hard Cap: | Enrollment ¹ | Monthly Hard Cap Rate ² |
| | Single 45 | \$641.90 |
| Hard Cap: | Two Person 45 | \$1,342.42 |
| | Family 109 | \$1,750.65 |

Aggregate Hard Cap: \$3,361,389

| Active Plans: | Enrollment | Monthly Rate ³ | Over/Under Hard Cap | 20% |
|-------------------|---------------|---------------------------|---------------------|----------|
| Core HMO HSA | Single 19 | \$694.60 | \$52.70 | \$138.92 |
| | Two Person 23 | \$1,560.07 | \$217.65 | \$312.01 |
| | Family 50 | \$1,730.95 | -\$19.70 | \$346.19 |
| PPO | Single 5 | \$628.69 | -\$13.21 | \$125.74 |
| | Two Person 2 | \$1,445.99 | \$103.57 | \$289.20 |
| | Family 14 | \$1,634.60 | -\$116.05 | \$326.92 |
| Buy Up PPO H.S.A. | Single 4 | \$742.89 | \$100.99 | \$148.58 |
| | Two Person 3 | \$1,671.15 | \$328.73 | \$334.23 |
| | Family 13 | \$1,856.52 | \$105.87 | \$371.30 |
| Buy Up HMO | Single 17 | \$691.62 | \$49.72 | \$138.32 |
| | Two Person 17 | \$1,590.72 | \$248.30 | \$318.14 |
| | Family 32 | \$1,798.21 | \$47.56 | \$359.64 |

| | | | | |
|--------------|-----|-------------|-----------|-----------|
| Total Annual | 199 | \$3,516,103 | \$154,714 | \$703,221 |
|--------------|-----|-------------|-----------|-----------|

| | | | | |
|-------------------------------------------|--|--|----------|--|
| Renewal Opt Out Core Buy Up Contributions | | | \$57,986 | |
|-------------------------------------------|--|--|----------|--|

¹ Enrollment reflects HAP 2024 renewal counts

² 2024 State of Michigan Hard Caps - Single: \$7,702.85 Two Person: \$16,109.06 Family: \$21,007.83

³ Monthly Rates include taxes & H.S.A. Funding (where applicable)