

V. Projected Copays & Contributions

The charts below show the current and projected retiree and surviving spouse copays and the employer contribution rate on a per active employee per month basis, and in aggregate dollars. These figures are calculated assuming that no gain or loss adjustments are made for prior years' experience. The retiree copays are provided assuming changes are applied uniformly to all categories, as done historically.

Retiree Copays

Out-of-Area	Current						Projected (no gain/loss) **					
	July 2013 - June 2014						November 2014 - October 2015					
	A	B, C, F	D	E	A	B, C, F	A	B, C, F	D	E	A	B, C, F
Regular Family	\$ 201	\$ 398	\$ 798	\$ -	\$ 202	\$ 401	\$ 803	\$ -	\$ 201	\$ 397	\$ 796	\$ -
Regular Single	118	243	485	-	119	245	488	-	118	242	484	-
Mixed Family	203	403	809	1,011	204	406	815	1,018	203	402	807	1,009
Medicare Single	64	122	250	309	64	123	252	311	64	122	249	308
Medicare Family	95	193	385	481	96	194	388	484	95	193	384	480
HMO												
Regular Family	\$ 87	\$ 240	\$ 568	\$ -	\$ 88	\$ 242	\$ 572	\$ -	\$ 87	\$ 240	\$ 567	\$ -
Regular Single	36	104	405	558	36	105	408	562	36	104	404	557
Mixed Family	59	178	476	590	59	179	479	594	59	178	475	589
Medicare Single	22	73	93	109	22	73	94	110	22	73	93	109
Medicare Family	45	119	133	153	45	120	134	154	45	119	133	153

Employer Contributions

	Current Rates		Projected (no gain/loss)	
	July 2013 - June 2014		November 2014 - October 2015	
	A	B, C, F	A	B, C, F
MOB for retirees	\$ 1,531.35	\$ 28.1 million	\$ 1,784.01	\$ 27.2 million
Estimated Employer Contributions*	\$ 1,531.35	\$ 28.1 million	\$ 1,768.28	\$ 27.0 million

*If applied to the policy year November 2014 - October 2015

** Assumes 12% reduction in drug costs

*** Assumes 16% reduction in drug costs

VI. Aggregate Financial Projections

The charts below show the assumed trends.

Trend Assumptions

Medical Non-Medicare	8.0%
Medical Medicare	6.0%
Drug	8.0%
Capitated	See Appendix C

Projected Retiree Cash Flows:

	Projected July 2013 - June 2014 After benefit changes	Projected ** Nov 2014 - Oct 2015 No Gain/(Loss)	Projected *** Nov 2014 - Oct 2015 No Gain/(Loss)
Retirees	\$ 6,790,000	\$ 6,806,000	\$ 6,746,000
Employers	27,160,000	27,224,000	26,984,000
Conversions	500,000	500,000	500,000
TOTAL	\$ 34,450,000	\$ 34,530,000	\$ 34,230,000
Claims & Expenses:	\$ (34,450,000)	\$ (34,530,000)	\$ (34,230,000)
Net Cash Flow	\$ -	\$ -	\$ -
Participants:			
- Retirees*	4,737	4,753	4,753
- Actives	1,478	1,272	1,272

*Includes conversions

** Assumes 12% reduction in drug costs

*** Assumes 16% reduction in drug costs

Appendix D - Projected Retiree Counts

Retiree Counts

	Current					Projected				
	January 2013 - December 2013					July 2014 - June 2015				
	A	B, C, F	D	E	Total	A	B, C, F	D	E	Total
Out-of-Area										
Regular Family	8	21	-	-	29	7	24	-	-	31
Regular Single	5	26	-	-	31	4	25	-	-	29
Mixed Family	34	92	-	-	126	43	77	-	-	120
Medicare Single	185	568	119	31	903	197	595	110	27	929
Medicare Family	157	296	31	8	492	156	328	28	7	519
Totals	389	1,003	150	39	1,581	407	1,049	138	34	1,628
HMO										
Regular Family	76	401	2	-	479	59	336	2	-	397
Regular Single	61	576	6	-	643	64	528	-	-	592
Mixed Family	58	121	2	-	181	57	118	2	-	177
Medicare Single	415	676	127	42	1,260	430	699	120	28	1,277
Medicare Family	246	237	30	4	517	280	267	25	3	575
Totals	856	2,011	167	46	3,080	890	1,948	149	31	3,018
TOTAL	1,245	3,014	317	85	4,661	1,297	2,997	287	65	4,646
Conversions					105					106