# Teamsters Local 338 Welfare Fund

## *Plan Design Alternatives effective August 1, 2017 **

| Option | Plan Design | % Change Low End | % Change High End | $ Change Low End | $ Change High End | FY19 Continuation w/ No Changes | FY19 Continuation w/ High End Chgs |
|---|---|---|---|---|---|---|---|
| 1 | Improve from $500/$1,250 Ded 80% $2,500/$6,250 to $300/$600 Ded 90% $2,000/$4,000 | 7.16% | 8.95% | $78,500 | $98,100 | 45.6 | 42.4 |
| 2 | Improve from $500/$1,250 Ded 80% $2,500/$6,250 to $300/$600 Ded 90% $1,500/$3,000 | 8.57% | 10.71% | $94,000 | $117,500 | 45.6 | 41.8 |
| 3 | Improve from $500/$1,250 Ded 80% $2,500/$6,250 to $250/$500 Ded 90% $2,000/$4,000 | 7.80% | 9.75% | $85,500 | $106,900 | 45.6 | 42.1 |
| 4 | Improve from $500/$1,250 Ded 80% $2,500/$6,250 to $250/$500 Ded 90% $1,500/$3,000 | 9.31% | 11.64% | $102,100 | $127,600 | 45.6 | 41.5 |
| 5 | Improve X-Ray/Lab Test Cover at 90% with No Deductible | 2.10% | 2.63% | $23,000 | $28,800 | 45.6 | 44.6 |
| 6 | Increase Specialty Care Copayment from $20 to $40 | -1.87% | -2.34% | ($20,500) | ($25,600) | 45.6 | 46.4 |
| 7 | Increase Emergency Room Copayment from $75 to $150 | -0.58% | -0.87% | ($6,400) | ($8,000) | 45.6 | 45.9 |

* Please note that the projections in this report are estimates of future costs and are based on the information available to Segal Consulting at the time the projections were made.  Projections are not a guarantee of future results.  Actual experience may differ due to, but not limited to, such variables as changes in the regulatory environment, local market pressure, trend rates, and claims volatility.  The accuracy and reliability of projections decrease as the projection period increases. Unless otherwise noted, these projections do not include any cost or savings impact resulting from The Patient Protection and Affordable Care Act (PPACA) or other recently passed state or federal regulations.