

Premium Growth Rate Assumption 6.1%

Health Care Proposal EXAMPLE 1	2015	CL Proposal		Notes:
		2016	2016	
Payroll	500,000	512,400	512,400	
Health Ins Premiums	57,250	60,742	57,880	-82% reduction in the premium increase
	11.45%	6.1%	1.1%	
	[1]	[2]	[3]	
Payroll Tax (0.7%)		3,587		
		60,742	61,467	724 change in employer cost 1.2% percent change in employer cost

[1] Average Premiums as a % of Payroll (11.44%) and other high and low assumptions
 [2] Premium increase - Rand-Wakeley Consensus Commercial Trend
 [3] Administration Proposal - will reduce trend by 5% basis points

Health Care Proposal EXAMPLE 2	2015	CL Proposal		Notes:
		2016	2016	
Payroll	500,000	512,400	512,400	
Health Ins Premiums	25,000	26,525	25,275	-82% reduction in the premium increase
	5.00%	6.1%	1.1%	
	[1]	[2]	[3]	
Payroll Tax (0.7%)		3,587		
		26,525	28,862	2,337 change in employer cost 8.8% percent change in employer cost

Health Care Proposal EXAMPLE 3	2015	CL Proposal		Notes:
		2016	2016	
Payroll	500,000	512,400	512,400	
Health Ins Premiums	90,000	95,490	90,990	-82% reduction in the premium increase
	18.00%	6.1%	1.1%	
	[1]	[2]	[3]	
Payroll Tax (0.7%)		3,587		
		95,490	94,577	-913 change in employer cost -1.0% percent change in employer cost

Health Care Proposal EXAMPLE 4	2015	CL Proposal		Notes:
		2016	2016	
Payroll	500,000	512,400	512,400	
Health Ins Premiums	120,000	127,320	121,320	-82% reduction in the premium increase
	24.00%	6.1%	1.1%	
	[1]	[2]	[3]	
Payroll Tax (0.7%)		3,587		
		127,320	124,907	-2,413 change in employer cost -1.9% percent change in employer cost

If premiums decrease by 5% the breakeven point for employers is if premiums are 14.0% of payroll.

Premium Growth Rate Assumption 7.7%

Health Care Proposal EXAMPLE 1	2015	CL Proposal		Notes:
		2016	2016	
Payroll	500,000	512,400	512,400	
Health Ins Premiums	57,250	61,658	58,796	-65% reduction in the premium increase
	11.45%	7.7%	2.7%	
	[1]	[2]	[3]	
Payroll Tax (0.7%)		3,587		
		61,658	62,383	724 change in employer cost 1.2% percent change in employer cost

[1] Average Premiums as a % of Payroll (11.44%) and other high and low assumptions
 [2] Premium increase for BCBS VT for individual and small group
 [3] Administration Proposal - will reduce trend by 5% basis points

Health Care Proposal EXAMPLE 2	2015	CL Proposal		Notes:
		2016	2016	
Payroll	500,000	512,400	512,400	
Health Ins Premiums	25,000	26,925	25,675	-65% reduction in the premium increase
	5.00%	7.7%	2.7%	
	[1]	[2]	[3]	
Payroll Tax (0.7%)		3,587		
		26,925	29,262	2,337 change in employer cost 8.7% percent change in employer cost

Health Care Proposal EXAMPLE 3	2015	CL Proposal		Notes:
		2016	2016	
Payroll	500,000	512,400	512,400	
Health Ins Premiums	90,000	96,930	92,430	-65% reduction in the premium increase
	18.00%	7.7%	2.7%	
	[1]	[2]	[3]	
Payroll Tax (0.7%)		3,587		
		96,930	96,017	-913 change in employer cost -0.9% percent change in employer cost

Health Care Proposal EXAMPLE 4	2015	CL Proposal		Notes:
		2016	2016	
Payroll	500,000	512,400	512,400	
Health Ins Premiums	120,000	129,240	123,240	-65% reduction in the premium increase
	24.00%	7.7%	2.7%	
	[1]	[2]	[3]	
Payroll Tax (0.7%)		3,587		
		129,240	126,827	-2,413 change in employer cost -1.9% percent change in employer cost

Premium Growth Rate Assumption 10.9%

Health Care Proposal EXAMPLE 1	2015	CL Proposal		Notes:
		2016	2016	
Payroll	500,000	512,400	512,400	
Health Ins Premiums	57,250	63,490	60,628	-46% reduction in the premium increase
	11.45%	10.9%	5.9%	
	[1]	[2]	[3]	
Payroll Tax (0.7%)		3,587		
		63,490	64,215	724 change in employer cost 1.1% percent change in employer cost

[1] Average Premiums as a % of Payroll (11.44%) and other high and low assumptions
 [2] Premium Increase MVP
 [3] Administration Proposal - will reduce trend by 5% basis points

Health Care Proposal EXAMPLE 2	2015	CL Proposal		Notes:
		2016	2016	
Payroll	500,000	512,400	512,400	
Health Ins Premiums	25,000	27,725	26,475	-46% reduction in the premium increase
	5.00%	10.9%	5.9%	
	[1]	[2]	[3]	
Payroll Tax (0.7%)		3,587		
		27,725	30,062	2,337 change in employer cost 8.4% percent change in employer cost

Health Care Proposal EXAMPLE 3	2015	CL Proposal		Notes:
		2016	2016	
Payroll	500,000	512,400	512,400	
Health Ins Premiums	90,000	99,810	95,310	-46% reduction in the premium increase
	18.00%	10.9%	5.9%	
	[1]	[2]	[3]	
Payroll Tax (0.7%)		3,587		
		99,810	98,897	-913 change in employer cost -0.9% percent change in employer cost

Health Care Proposal EXAMPLE 4	2015	CL Proposal		Notes:
		2016	2016	
Payroll	500,000	512,400	512,400	
Health Ins Premiums	120,000	133,080	127,080	-46% reduction in the premium increase
	24.00%	10.9%	5.9%	
	[1]	[2]	[3]	
Payroll Tax (0.7%)		3,587		
		133,080	130,667	-2,413 change in employer cost -1.8% percent change in employer cost