

Quarterly employer assessment visual - scenarios

SCENARIO 1

July 1 = 11.9% index
Jan. 1 = Index under statute

	Jan. 2014				July 1	Jan. 2015		
Rate	SFY'14				SFY'15			
	\$119.12	\$119.12	\$119.12	\$119.12	\$133.30	\$133.30	\$133.30+	\$133.30+

Revenue = Positive

SCENARIO 2

Oct. 1 = 11.9% index
Jan. 1 = Index under statute

	Jan. 2014				July 1	Oct. 1	Jan. 2015	
Rate	SFY'14				SFY'15			
	\$119.12	\$119.12	\$119.12	\$119.12	\$119.12	\$119.12	\$133.30+	\$133.30+

Revenue = Positive

SCENARIO 3

Jan. 1 = 11.9% index + January index under statute

	Jan. 2014				July 1	Jan. 2015		
Rate	SFY'14				SFY'15			
	\$119.12	\$119.12	\$119.12	\$119.12	\$119.12	\$119.12	\$133.30+	\$133.30+

Revenue = Negative

SCENARIO 4

Index in July based on January increase for 2nd lowest silver plan in exchange

July 1 = 11.9% index
Jan. 1 = No index
July 1 = Next index

	Jan. 2014				July 1	Jan. 2015			July 1, 2015
Rate	SFY'14				SFY'15				
	\$119.12	\$119.12	\$119.12	\$119.12	\$133.30	\$133.30	\$133.30	\$133.30	\$133.30+

Revenue = Positive
(closest to revenue neutral)