

	Premium- Fixed	Potential OOP	Combined	See Premium Notes	
Current VEHI Plans	Estimated Total Premium Spend to VEHI	Estimated EE Exposure OOP Costs	Estimated Total Potential Cost Exposure	86% Employer Premium	14% Employee Premium
Current Enrollment (85% in VHP)	\$ 251,970,110	\$ 23,070,170	\$ 275,040,280	\$ 216,694,294	\$ 35,275,815
				80% Employer Premium	20% Employee Premium
				\$ 201,576,088	\$ 50,394,022
				Annual Difference FY 17	Annual Difference FY 17
				\$ (15,118,207)	\$ 15,118,207

Exposure Notes:

1. OOP Exposure for VHP is not capped, so exposure is only estimated.
2. OOP = out of pocket (copays, deductible, co-insurance)
3. OOP applies only when services are utilized that require it.
4. Typically no HRA with VHP
5. Fifty percent (50%) VEHI subscribers (EE and dependents) utilized less than \$1,500 in services in 2015 - see pie chart.

Premium Notes:

1. ER/EE premium share varies by district and employee classification per CBA
2. To retain grandfathered status under ACA rules, premium cost share of EE has not increased by more than a cumulative 5% since March 2010.

2018 New VEHI Plans	Premium- Fixed	Potential OOP	Combined		
	Estimated Total Premium Spend to VEHI	Maximum Potential EE Exposure OOP Costs	Total Potential Cost Exposure	86% Employer Premium	14% Employee Premium
All EE Select Plan Closest to Current*	\$ 224,146,952	\$ 68,010,900	\$ 292,157,852	\$ 192,766,378	\$ 31,380,573
	Annual Difference FY 17	Annual Difference FY 17	Annual Difference FY 17	Annual Difference FY 17	Annual Difference FY 17
	\$ (27,823,158)	\$ 44,940,730	\$ 17,117,572	\$ (23,927,916)	\$ (3,895,242)
				80% Employer	20% Employee
				\$ 179,317,561	\$ 44,829,390
				Annual Difference FY 17	Annual Difference FY 17
				\$ (37,376,733)	\$ 9,553,575

2018 New VEHI Plans	Estimated Total Premium Spend to VEHI	Maximum Potential EE Exposure OOP Costs	Total Potential Cost Exposure		
	Estimated Total Premium Spend to VEHI	Maximum Potential EE Exposure OOP Costs	Total Potential Cost Exposure	86% Employer Premium	14% Employee Premium
All EE Select Gold CDHP* (Lowest total potential exposure -see bar graphs)	\$ 176,466,683	\$ 60,752,500	\$ 237,219,183	\$ 151,761,348	\$ 24,705,336
	Annual Difference FY 17	Annual Difference FY 17	Annual Difference FY 17	Annual Difference FY 17	Annual Difference FY 17
	\$ (75,503,427)	\$ 37,682,330	\$ (37,821,097)	\$ (64,932,947)	\$ (10,570,480)
				80% Employer	20% Employee
				\$ 141,173,347	\$ 35,293,337
				Annual Difference FY 17	Annual Difference FY 17
				\$ (75,520,948)	\$ 17,521

* EE has choice among all four plans and option to change plans once per year at open enrollment. May change mid-year if EE experiences a qualifying event.

- Exposure Notes:**
1. Exposure is maximum potential OOP cost.
 2. OOP = out of pocket (copays, deductible, co-insurance)
 3. OOP applies only when services are utilized that require it.
 4. New plans - No OOP cost for preventive services, diabetic medications & supplies or wellness Rx (on CDHP only).
 5. New Plans OOP range from \$4 Rx to \$3,600 family deductible depending on plan and service.
 6. New Plans Maximum Caps OOP - \$2,500 -\$4,000 individual/\$5,000 - \$8,000 other than single. [2017 ACA allows \$7,150/\$14,300]
 7. Fifty percent (50%) VEHI subscribers (EE and dependents) utilized less than \$1,500 in services in 2015 - see pie chart.
 8. HRA - ER funds toward OOP cost.
 9. HSA - EE funds towards OOP cost (ER can contribute to EE HSA).