

Analysis of Support Staff Health Insurance Savings based on Settlements to Date																	
John Pandolfo 3/23/2018						\$ 9,028.90	VHP			\$ 17,747.88	VHP			\$ 23,791.92	VHP		
				FY18 OOP		\$ 6,279.48	Gold CDHP			\$ 11,793.00	Gold CDHP			\$ 17,394.12	Gold CDHP		
				1st \$, last \$, or mixed	HRA, HSA, or both	Single				2 Person				Family			
SU/District	Health care "base" plan	EE Premium %				EE Premium \$ Savings	EE Max \$ OOP	EE FY17 Avg \$ OOP*	EE Net Sav/(Loss)**	EE Premium \$ Savings	EE Max \$ OOP	EE FY17 Avg \$ OOP*	EE Net Sav/(Loss)**	EE Premium \$ Savings	EE Max \$ OOP	FY17 Avg \$ OOP*	EE Net Sav/(Loss)**
Barre AFSCME	Gold CDHP	20	20	1st \$	HRA	\$ 549.88	\$ 400.00	\$ 348.00	\$ 497.88	\$ 1,190.98	\$ 800.00	\$ 696.00	\$ 1,086.98	\$ 1,279.56	\$ 1,200.00	\$ 1,392.00	\$ 1,471.56
Barre Para-Ed	Gold CDHP	10	10	1st \$	HRA	\$ 274.94	\$ 400.00	\$ 348.00	\$ 222.94								
Montpelier ESS	Gold CDHP	15	20	last \$	HRA	\$ 98.44	\$ 200.00	\$ 348.00	\$ 246.44	\$ 303.58	\$ 400.00	\$ 696.00	\$ 599.58	\$ 89.96	\$ 400.00	\$ 1,392.00	\$ 1,081.96
Montpelier AFSCME	Gold CDHP	15	20	last \$	HRA	\$ 98.44	\$ 400.00	\$ 348.00	\$ 46.44	\$ 303.58	\$ 800.00	\$ 696.00	\$ 199.58	\$ 89.96	\$ 800.00	\$ 1,392.00	\$ 681.96
WCSU ESS	Gold CDHP	15	18	1st \$	HRA	\$ 224.03	\$ 250.00	\$ 348.00	\$ 322.03	\$ 539.44	\$ 500.00	\$ 696.00	\$ 735.44	\$ 437.85	\$ 500.00	\$ 1,392.00	\$ 1,329.85
OESU - Blue Mtn	Gold CDHP	20	15	1st \$	HRA	\$ 863.86	\$ 250.00	\$ 348.00	\$ 961.86	\$ 1,780.63	\$ 500.00	\$ 696.00	\$ 1,976.63	\$ 2,149.27	\$ 500.00	\$ 1,392.00	\$ 3,041.27
OESU - others	Gold CDHP	15	20	1st \$	HRA	\$ 98.44	\$ 125.00	\$ 348.00	\$ 321.44	\$ 303.58	\$ 250.00	\$ 696.00	\$ 749.58	\$ 89.96	\$ 250.00	\$ 1,392.00	\$ 1,231.96
Orange North SU	Gold CDHP	15	15	1st \$	HRA	\$ 412.41	\$ 325.00	\$ 348.00	\$ 435.41	\$ 893.23	\$ 650.00	\$ 696.00	\$ 939.23	\$ 959.67	\$ 650.00	\$ 1,392.00	\$ 1,701.67
WSSU	Gold CDHP	14	15	1st \$	HRA	\$ 322.12	\$ 400.00	\$ 348.00	\$ 270.12	\$ 715.75	\$ 800.00	\$ 696.00	\$ 611.75	\$ 721.75	\$ 800.00	\$ 1,392.00	\$ 1,313.75
Hartford; Full Year	Gold CDHP	6	8	1st \$	HRA	\$ 39.38	\$ 400.00	\$ 348.00	\$ (12.62)	\$ 121.43	\$ 800.00	\$ 696.00	\$ 17.43	\$ 35.99	\$ 1,000.00	\$ 1,392.00	\$ 427.99
Hartford; School Year	Gold CDHP	35	35	1st \$	HRA	\$ 962.30	\$ 400.00	\$ 348.00	\$ 910.30	\$ 2,084.21	\$ 800.00	\$ 696.00	\$ 1,980.21	\$ 2,239.23	\$ 1,000.00	\$ 1,392.00	\$ 2,631.23
WNESU	Gold CDHP	15	15	1st \$	HRA	\$ 412.41	\$ 400.00	\$ 348.00	\$ 360.41	\$ 893.23	\$ 800.00	\$ 696.00	\$ 789.23	\$ 959.67	\$ 800.00	\$ 1,392.00	\$ 1,551.67
Cal-Essex SU	Gold CDHP	13	15	1st \$	HRA	\$ 231.84	\$ 300.00	\$ 348.00	\$ 279.84								
	AVERAGE***	16.00	17.38			\$ 352.96	\$ 326.92	\$ 348.00	\$ 374.04	\$ 829.97	\$ 645.45	\$ 696.00	\$ 880.51	\$ 822.99	\$ 718.18	\$ 1,392.00	\$ 1,496.81
	MIN	6	8			\$ 39.38	\$ 125.00	\$ 348.00	\$ (12.62)	\$ 121.43	\$ 250.00	\$ 696.00	\$ 17.43	\$ 35.99	\$ 250.00	\$ 1,392.00	\$ 427.99
	MAX	35	35			\$ 962.30	\$ 400.00	\$ 348.00	\$ 961.86	\$ 2,084.21	\$ 800.00	\$ 696.00	\$ 1,980.21	\$ 2,239.23	\$ 1,200.00	\$ 1,392.00	\$ 3,041.27

*FY17 AVG \$ OOP based on \$29/member/month from VEHI Annual Summary for the year ending June 30, 2017
-Family Plan FY17 AVG \$ OOP assumes 4 covered lives per plan
**Net Sav/Loss = Premium \$ Savings - EE Max \$ OOP + FY17 AVG \$ OOP
"AVERAGE" is misleading because it is not a weighted average based on participants but simply an average of the districts on the list