

Analysis of Teacher Health Insurance Savings based on Settlements to Date

John Pandolfo VEHC 10/30/2017				\$ 9,028.90	VH'	\$ 17,747.88	VHP	\$ 23,791.92	VHP								
				\$ 6,279.48	Gold	\$ 11,793.00	Gold CDHP	\$ 17,394.12	Gold C								
				Single				2 Person									
SU/District	Health care "base" plan	EE Premium %		1st \$, last \$, or mixed	HRA, HSA, or both	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)**
		FY17	FY18														
Add/RutIndSU	Gold CDHP	13.5	20	1st \$	HRA	\$ (36.99)	\$ 400.00	\$ 348.00	\$ (88.99)	\$ 37.36	\$ 800.00	\$ 696.00	\$ (66.64)	\$ (266.91)	\$ 800.00	\$ 1,392.00	\$ 325.09
2Riv Mt. Holly	Gold CDHP	15	20	1st \$	both	\$ 98.44	\$ 400.00	\$ 348.00	\$ 46.44	\$ 303.58	\$ 800.00	\$ 696.00	\$ 199.58	\$ 89.96	\$ 1,200.00	\$ 1,392.00	\$ 281.96
2Riv U#39	Gold CDHP	15	20	1st \$	both	\$ 98.44	\$ 400.00	\$ 348.00	\$ 46.44	\$ 303.58	\$ 800.00	\$ 696.00	\$ 199.58	\$ 89.96	\$ 1,200.00	\$ 1,392.00	\$ 281.96
2Rivers Ludlow	Gold CDHP	15	20	1st \$	both	\$ 98.44	\$ 400.00	\$ 348.00	\$ 46.44	\$ 303.58	\$ 800.00	\$ 696.00	\$ 199.58	\$ 89.96	\$ 1,200.00	\$ 1,392.00	\$ 281.96
ANWSU	Gold CDHP	15	20	1st \$	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
Cal North SU	Gold CDHP	15	20	1st \$		\$ 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
HannafordTech	Gold CDHP	15	20	1st \$	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
Montpellier	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
Two Rivers SU	Gold CDHP	15	20	1st \$	both	\$ 98.44	\$ 400.00	\$ 348.00	\$ 46.44	\$ 303.58	\$ 800.00	\$ 696.00	\$ 199.58	\$ 89.96	\$ 1,200.00	\$ 1,392.00	\$ 281.96
MMMUSD	Gold CDHP	15	19	1st \$	HRA	\$ 161.23	\$ 400.00	\$ 348.00	\$ 109.23	\$ 421.51	\$ 800.00	\$ 696.00	\$ 317.51	\$ 263.91	\$ 800.00	\$ 1,392.00	\$ 855.91
2Riv Cavendish	Gold CDHP	16	20	1st \$	both	\$ 188.73	\$ 400.00	\$ 348.00	\$ 136.73	\$ 481.06	\$ 800.00	\$ 696.00	\$ 377.06	\$ 327.88	\$ 1,200.00	\$ 1,392.00	\$ 519.88
Grand Isle SU	Gold CDHP	17.25	20	mixed	HRA	\$ 301.59	\$ 500.00	\$ 348.00	\$ 149.59	\$ 702.91	\$ 500.00	\$ 696.00	\$ 898.91	\$ 625.28	\$ 500.00	\$ 1,392.00	\$ 1,517.28
RiverValleyTech	Gold CDHP	16.5	18	mixed	HRA	\$ 359.46	\$ 500.00	\$ 348.00	\$ 207.46	\$ 805.66	\$ 1,000.00	\$ 696.00	\$ 501.66	\$ 794.73	\$ 1,000.00	\$ 1,392.00	\$ 1,186.73
So. Burl	Gold CDHP	17	20	1st \$	both	\$ 279.02	\$ 400.00	\$ 348.00	\$ 227.02	\$ 658.54	\$ 800.00	\$ 696.00	\$ 554.54	\$ 565.80	\$ 1,000.00	\$ 1,392.00	\$ 957.80
Wash So. SU	Gold CDHP	15	17	1st \$	HRA	\$ 286.82	\$ 400.00	\$ 348.00	\$ 234.82	\$ 657.37	\$ 800.00	\$ 696.00	\$ 553.37	\$ 611.79	\$ 800.00	\$ 1,392.00	\$ 1,203.79
Springfield	Gold CDHP	16.5	19	1st \$	HRA	\$ 296.67	\$ 400.00	\$ 348.00	\$ 244.67	\$ 687.73	\$ 900.00	\$ 696.00	\$ 483.73	\$ 620.78	\$ 900.00	\$ 1,392.00	\$ 1,112.78
ANESU	Gold CDHP	15	17	1st \$	HRA	\$ 286.82	\$ 375.00	\$ 348.00	\$ 259.82	\$ 657.37	\$ 750.00	\$ 696.00	\$ 603.37	\$ 611.79	\$ 750.00	\$ 1,392.00	\$ 1,253.79
OESU WaitsRv	Gold CDHP	18.5	20	last \$	HRA	\$ 414.45	\$ 500.00	\$ 348.00	\$ 262.45	\$ 924.76	\$ 1,000.00	\$ 696.00	\$ 620.76	\$ 922.68	\$ 1,000.00	\$ 1,392.00	\$ 1,314.68
Burlington	Gold CDHP	17	19	1st \$	HRA	\$ 341.81	\$ 400.00	\$ 348.00	\$ 289.81	\$ 776.47	\$ 800.00	\$ 696.00	\$ 672.47	\$ 739.74	\$ 800.00	\$ 1,392.00	\$ 1,331.74
WashCenSU	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
2Riv ChestAndv	Gold CDHP	18.5	20	1st \$	both	\$ 414.45	\$ 400.00	\$ 348.00	\$ 362.45	\$ 924.76	\$ 800.00	\$ 696.00	\$ 820.76	\$ 922.68	\$ 1,200.00	\$ 1,392.00	\$ 1,114.68
2Riv Gntn#35	Gold CDHP	18.5	20	1st \$	both	\$ 414.45	\$ 400.00	\$ 348.00	\$ 362.45	\$ 924.76	\$ 800.00	\$ 696.00	\$ 820.76	\$ 922.68	\$ 1,200.00	\$ 1,392.00	\$ 1,114.68
Orleans SWSU	Gold CDHP	12	13	1st \$	HRA	\$ 267.14	\$ 250.00	\$ 348.00	\$ 365.14	\$ 596.66	\$ 500.00	\$ 696.00	\$ 792.66	\$ 593.79	\$ 500.00	\$ 1,392.00	\$ 1,485.79
EssexCalSU	Gold CDHP	14	15	1st \$		\$ 322.12	\$ 300.00	\$ 348.00	\$ 370.12	\$ 715.75	\$ 300.00	\$ 696.00	\$ 1,111.75	\$ 721.75	\$ 300.00	\$ 1,392.00	\$ 1,813.75
OrangeSoWest	Gold CDHP	14	15	1st \$	HRA	\$ 322.12	\$ 250.00	\$ 348.00	\$ 420.12	\$ 715.75	\$ 500.00	\$ 696.00	\$ 911.75	\$ 721.75	\$ 500.00	\$ 1,392.00	\$ 1,613.75
ACSU/Midd	Gold CDHP	15	16	1st \$	HRA	\$ 349.62	\$ 250.00	\$ 348.00	\$ 447.62	\$ 775.30	\$ 500.00	\$ 696.00	\$ 971.30	\$ 785.73	\$ 500.00	\$ 1,392.00	\$ 1,677.73
CSSD	Gold CDHP	15	16	mixed	HRA	\$ 349.62	\$ 250.00	\$ 348.00	\$ 447.62	\$ 775.30	\$ 500.00	\$ 696.00	\$ 971.30	\$ 785.73	\$ 500.00	\$ 1,392.00	\$ 1,677.73
Norwich	Gold CDHP	15	16	1st \$	HRA	\$ 349.62	\$ 250.00	\$ 348.00	\$ 447.62	\$ 775.30	\$ 500.00	\$ 696.00	\$ 971.30	\$ 785.73	\$ 500.00	\$ 1,392.00	\$ 1,677.73
FNWSU	Gold CDHP	18.5	20	mixed	HRA	\$ 414.45	\$ 300.00	\$ 348.00	\$ 462.45	\$ 924.76	\$ 600.00	\$ 696.00	\$ 1,020.76	\$ 922.68	\$ 600.00	\$ 1,392.00	\$ 1,714.68
OrangeNoSU	Gold CDHP	19	19	1st \$	HRA	\$ 522.39	\$ 375.00	\$ 348.00	\$ 495.39	\$ 1,131.43	\$ 750.00	\$ 696.00	\$ 1,077.43	\$ 1,215.58	\$ 750.00	\$ 1,392.00	\$ 1,857.58
OESU Bradford	Gold CDHP	18	20	last \$	both	\$ 369.31	\$ 125.00	\$ 348.00	\$ 592.31	\$ 836.02	\$ 250.00	\$ 696.00	\$ 1,282.02	\$ 803.72	\$ 250.00	\$ 1,392.00	\$ 1,945.72
OESU Newbury	Gold CDHP	18	20	last \$	both	\$ 369.31	\$ 125.00	\$ 348.00	\$ 592.31	\$ 836.02	\$ 250.00	\$ 696.00	\$ 1,282.02	\$ 803.72	\$ 250.00	\$ 1,392.00	\$ 1,945.72
OESU Oxbow	Gold CDHP	18	20	last \$	both	\$ 369.31	\$ 125.00	\$ 348.00	\$ 592.31	\$ 836.02	\$ 250.00	\$ 696.00	\$ 1,282.02	\$ 803.72	\$ 250.00	\$ 1,392.00	\$ 1,945.72
FNESU	Gold CDHP	17	20	0\$	HRA	\$ 279.02	\$ -	\$ 348.00	\$ 627.02	\$ 658.54	\$ -	\$ 696.00	\$ 1,354.54	\$ 565.80	\$ -	\$ 1,392.00	\$ 1,957.80
FWSU	Gold CDHP	20	20	1st \$	HRA	\$ 549.88	\$ 250.00	\$ 348.00	\$ 647.88	\$ 1,190.98	\$ 500.00	\$ 696.00	\$ 1,386.98	\$ 1,279.56	\$ 500.00	\$ 1,392.00	\$ 2,171.56
FCentraISU	Gold CDHP	19	20	0\$	HSA	\$ 459.60	\$ -	\$ 348.00	\$ 807.60	\$ 1,013.50	\$ -	\$ 696.00	\$ 1,709.50	\$ 1,041.64	\$ -	\$ 1,392.00	\$ 2,433.64
OESU Thetford	Gold CDHP	18	16	last \$	HRA	\$ 620.49	\$ 125.00	\$ 348.00	\$ 843.49	\$ 1,307.74	\$ 250.00	\$ 696.00	\$ 1,753.74	\$ 1,499.49	\$ 250.00	\$ 1,392.00	\$ 2,641.49
Blue Mtn	Gold CDHP	20	15	last \$	HRA	\$ 863.86	\$ 125.00	\$ 348.00	\$ 1,086.86	\$ 1,780.63	\$ 250.00	\$ 696.00	\$ 2,226.63	\$ 2,149.27	\$ 250.00	\$ 1,392.00	\$ 3,291.27
	AVERAGE***	16.31	18.63			\$ 302.58	\$ 316.45	\$ 348.00	\$ 334.13	\$ 697.32	\$ 614.47	\$ 696.00	\$ 778.84	\$ 639.48	\$ 693.42	\$ 1,392.00	\$ 1,338.05
	MIN	12	13			\$ (36.99)	\$ -	\$ 348.00	\$ (88.99)	\$ 37.36	\$ -	\$ 696.00	\$ (66.64)	\$ (266.91)	\$ -	\$ 1,392.00	\$ 281.96
	MAX	20	20			\$ 863.86	\$ 500.00	\$ 348.00	\$ 1,086.86	\$ 1,780.63	\$ 1,000.00	\$ 696.00	\$ 2,226.63	\$ 2,149.27	\$ 1,200.00	\$ 1,392.00	\$ 3,291.27

*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

Analysis of Support Staff Health Insurance Savings based on Settlements to Date

John Pandolfo VEHC 10/30/2017

		FY18 OOP				VHP				VHP			VHP				
						\$ 9,028.90				\$ 17,747.88			\$ 23,791.92				
						\$ 6,279.48	Gold CDHP			\$ 11,793.00	Gold CDHP		\$ 17,394.12	Gold CDHP			
SU/District	Health care "base" plan	EE Premium %		1st \$, last \$, or mixed	HRA, HSA, or both	Single				2 Person				Family			
		FY17	FY18			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	\$ 1,471.20
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	\$ 1,081.20
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	\$ 681.20
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	\$ 1,329.60
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	\$ 3,041.20
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	\$ 1,231.60
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	\$ 1,701.60
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	\$ 1,313.70
Cal-Essex SU	Gold CDHP	13	15	1st \$	HRA	\$ 231.84	\$ 300.00	\$ 348.00	\$ 279.84								
	AVERAGE***	15.20	16.80			\$ 317.44	\$ 305.00	\$ 348.00	\$ 360.44	\$ 753.85	\$ 587.50	\$ 696.00	\$ 862.35	\$ 727.25	\$ 637.50	\$ 1,392.00	\$ 1,481.70
	MIN	10	10			\$ 98.44	\$ 125.00	\$ 348.00	\$ 46.44	\$ 303.58	\$ 250.00	\$ 696.00	\$ 199.58	\$ 89.96	\$ 250.00	\$ 1,392.00	\$ 681.20
	MAX	20	20			\$ 863.86	\$ 400.00	\$ 348.00	\$ 961.86	\$ 1,780.63	\$ 800.00	\$ 696.00	\$ 1,976.63	\$ 2,149.27	\$ 1,200.00	\$ 1,392.00	\$ 3,041.20

*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