

| | 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).