

Analysis of Teacher 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				
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)**
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
Montpelier	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 GnMtn#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
FCentralSU	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
Barre SU ****	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	\$ 1,000.00	\$ 1,392.00	\$ 1,671.56
WNESU ****	Gold CDHP	17	20	1st \$	HRA	\$ 279.02	\$ 400.00	\$ 348.00	\$ 227.02	\$ 658.54	\$ 800.00	\$ 696.00	\$ 554.54	\$ 565.80	\$ 800.00	\$ 1,392.00	\$ 1,157.80
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***	16.42	18.70			\$ 308.17	\$ 320.63	\$ 348.00	\$ 335.54	\$ 708.69	\$ 623.75	\$ 696.00	\$ 780.94	\$ 653.64	\$ 703.75	\$ 1,392.00	\$ 1,341.89
	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
 ****Barre and WNESU settlements shown take effect 1/1/2019. A more complex "Interem" settlement is in place for 1/1/18-12/31/18

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								
				\$ 6,279.48	Gold CDHP	\$ 11,793.00	Gold CDHP	\$ 17,394.12	Gold CDHP								
SU/District	Health care "base" plan	FY18 OOP		1st \$, last \$, or mibed	HRA, HSA, or both	Single				2 Person				Family			
		FY17	FY18			EE Premium	EE Max	EE FY17	EE Net	EE Premium	EE Max	EE FY17	EE Net	EE Premium	EE Max	FY17	EE Net
						\$ Savings	\$ OOP	Avg \$ OOP*	Sav/(Loss)**	\$ Savings	\$ OOP	Avg \$ OOP*	Sav/(Loss)**	\$ Savings	\$ OOP	Avg \$ OOP*	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

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 **Net Sav/Loss = Premium \$ Savings - EE Max \$ OOP + FY17 AVG \$ OOP
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