



COMMONWEALTH of VIRGINIA

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December 20, 2014

The Honorable S. Chris Jones, Chairman, House Appropriations Committee
The Honorable Walter A. Stosch, Co-Chairman, Senate Finance Committee
The Honorable Charles J. Colgan, Co-Chairman, Senate Finance Committee

Subject: Report on the State Employee Health Insurance Program's Proposed Premiums and Plan Changes

Pursuant to Item 82 F of Chapter 3, 2014 Acts of Assembly, Special Session 1, the attached report details the assumptions included in the Governor's introduced budget for the state employee health insurance program. It includes the proposed premium schedule and the proposed changes to the benefit structure for fiscal year 2016.

Please contact me if there are any questions.

Sincerely,

A handwritten signature in cursive script that reads "Sara R. Wilson".

Sara Redding Wilson

cc: The Honorable Nancy Rodrigues
Secretary of Administration

State Employee Health Plan Proposed Premium and Benefit Structure for Fiscal Year 2016

Pursuant to Item 82 F of Chapter 3, 2014 Acts of Assembly, Special Session 1, this report details the assumptions included in Governor McAuliffe's introduced budget for the state employee health insurance program. The report includes the proposed changes to the benefit structure and provisional premium schedules. Consistent with fiscal year 2015 premiums, all premium schedules assume that available premium rewards have been earned by the employee (and spouse). Premiums will be finalized at the conclusion of the legislative process.

Description of Exhibit A - Aon Hewitt Premium Schedule—October 23, 2014

Exhibit A contains the provisional premiums submitted on October 23, 2014 by Aon Hewitt, the health plan's actuary. These premiums contain no changes to the plan design in place during fiscal year 2015, but the following factors are built in:

- **Utilization Rate.** This reflects the amount of services projected to be used. Utilization is an integral element of trend, which is the expected percentage of increase or decrease in overall claims costs year over year before plan, enrollment, and Incurred But Not Reported (IBNR) changes. Trend in fiscal year 2016 is projected to be between six and eight percent.
- **Inflation Rate.** The projected increase in cost for services year over year. Inflation is also an integral element of trend.
- **IBNR Funding Amount.** IBNR is the projected dollar amount of claims incurred during the plan year for which bills are not submitted by the provider until after the plan year ends. It is also an integral element of trend. Funding for IBNR was depleted in recent years due to premium subsidies. Consistent with Item 82 D of Chapter 3, 2014 Acts of Assembly, Special Session 1, there is a plan to rebuild IBNR over a five year period. The projected IBNR funding amount for fiscal year 2016, which is the third year of this period, is \$23.7 million.

Description of Exhibit B – Aon Hewitt Premium Schedule—November 18, 2014

Exhibit B contains the proposed premiums submitted by Aon Hewitt on November 18, 2014, which continue to factor in utilization and inflation as described above and include the plan design changes listed below.

These premiums also reflect the removal of \$23.7 million in incremental IBNR funding, which is the entire amount of funding included in the preliminary October 23, 2014 premiums in Exhibit A. Since the 60 percent IBNR funding level required by the third year of the five year rebuilding plan has already been achieved, no additional funds are included in these fiscal year 2016 premiums.

COVA Care plan design changes:

- **Deductible Increase.** The COVA Care plan year deductible will increase from \$225 (single)/ \$450 (family) to \$300 (single)/ \$600 (family) to bring the deductible in line with industry standards. The new deductible levels remain lower than those for many other plans.
- **Out of Pocket Maximum (OOPM) Increase.** The Affordable Care Act (ACA) requires plans to include prescription drug costs in the OOPM calculation. Currently, COVA Care's OOPM accounts for medical and behavioral health costs, but not prescription drug costs. As of July 1, 2016, the COVA Care OOPM calculation will include prescription drug, medical and behavioral health costs. The plan's OOPM will increase from \$1,500 (single)/ \$3,000 (family) to \$2,500 (single)/\$5,000 (family). This plan design change should have minimal impact on most employees.
- **Physical Therapy Co-Pay Decrease.** The copay for physical therapy will decrease from \$25 Primary Care Physician (PCP)/\$35 Specialist to \$15, regardless of setting. This reduces financial barriers to relatively low-cost treatment and early intervention, which potentially delays or eliminates higher cost treatment. This change supports a recommendation in the June 30, 2014 Musculoskeletal Program Report.
- **Compound Drugs Prior Authorization Requirement.** A prior authorization requirement will be implemented to limit plan expenses for compound drugs. With this program, compound drug claims will only be covered when the primary ingredient, by cost, is U.S. Food and Drug Administration (FDA) approved and not otherwise excluded by the plan.
- **Androgen Prior Authorization Requirement.** A prior authorization requirement will be implemented for topical or injectable testosterone. With this program, androgens will only be covered for FDA approved or medically accepted indications.

- **Hearing Examination Frequency Increase.** Members with buy-up plans that include hearing benefits will see their coverage enhanced so that they may receive a covered hearing exam annually instead of once every four years, which is the current benefit.
- **Oncology Provider Education Program.** This program will provide guidance to physicians in choosing clinically appropriate and cost effective chemotherapeutic medicines for the treatment of common cancers. There is no direct cost to the plan for implementing this program.
- **Nurseline Elimination.** The Nurseline service will be eliminated due to low utilization. Instead of the Nurseline program, the telemedicine program described below will be added.

COVA Care and *COVA HealthAware* plan design change:

- **Telemedicine Program.** This telemedicine program will allow members immediate access to doctors to treat appropriate conditions through a computer-based interface.

COVA Care, *COVA HDHP*, and *COVA HealthAware* potential plan design change:

- **Waste Calculator Implementation.** This is a tool to identify both high value and low value services, which will allow the health plan to consider future plan changes designed to provide wider utilization of high value providers and services. High value services are generally expected to yield better results at lower costs. This implementation is contingent upon receipt of grant funding to pay for it.

Description of Exhibit C – Aon Hewitt Premium Schedule—November 21, 2014

Exhibit C continues to factor in utilization and inflation. It also contains the plan design changes listed in the description of Exhibit B, as well a HIF adjustment of \$12,742,840.

- **HIF Adjustment.** The HIF adjustment of \$12,742,840 results from a one-time cash transfer of \$1,763,697 from the Department of Human Resource Management’s Special Fund and \$10,979,143 from the Administration of Health Insurance’s, Health Insurance Fund - State Restricted. The adjustment appears in the “HIF Funding Supplement” line item of Exhibit C. The HIF Funding Supplement decreases the monthly premium by \$7-\$18 based on tier compared to Exhibit B.

The total rate increase for fiscal year 2016 when compared to fiscal year 2015 is 2.9%, which is 4% less than the 6.9% increase included in Chapter 3, Special Session 1, 2014 Acts of Assembly for the general fund share of the employer's portion of premiums, saving \$22,971,312 in general funds.

Description of Exhibit D – Department of Planning and Budget Premium Schedule and General Fund Breakout—December 17, 2014

Exhibit D contains the premium schedule and the general fund breakout developed by the Department of Planning and Budget for Governor McAuliffe's proposed budget. The premium schedule and general fund estimates are consistent with the November 21, 2014 actuarial estimates, inclusive of the plan design changes recommended by Governor McAuliffe, developed by Aon Hewitt.

Exhibit A: Aon Hewitt Premium Schedule—October 23, 2014

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
ACTIVE EMPLOYEES				
HDHP (with basic dental)				
Enrollment	245	99	147	491
Employee Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$0	\$0	\$0	\$0
State Portion				
Base Actuarial Rate	\$443	\$823	\$1,202	\$4,400,472
State Pays - IBNR Funding	\$13	\$24	\$35	\$127,344
State Pays	\$456	\$847	\$1,237	\$4,527,816
Total				
Base Actuarial Rate	\$443	\$823	\$1,202	\$4,400,472
IBNR Funding	\$13	\$24	\$35	\$127,344
Total	\$456	\$847	\$1,237	\$4,527,816
HDHP w/Expanded Dental				
Enrollment	23	21	39	83
Employee Portion				
Base Actuarial Rate	\$25	\$48	\$73	\$53,160
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$25	\$48	\$73	\$53,160
State Portion				
Base Actuarial Rate	\$443	\$823	\$1,202	\$892,200
State Pays - IBNR Funding	\$13	\$24	\$35	\$25,799
State Pays	\$456	\$847	\$1,237	\$917,999
Total				
Base Actuarial Rate	\$468	\$871	\$1,275	\$945,360
IBNR Funding	\$13	\$24	\$35	\$25,799
Total	\$481	\$895	\$1,310	\$971,159

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
ACTIVE EMPLOYEES				
HDHP (with basic dental)				
Enrollment	245	99	147	491
Employee Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$0	\$0	\$0	\$0
State Portion				
Base Actuarial Rate	\$472	\$876	\$1,280	\$4,686,288
State Pays - IBNR Funding	\$12	\$23	\$34	\$123,632
State Pays	\$484	\$899	\$1,314	\$4,809,920
Total				
Base Actuarial Rate	\$472	\$876	\$1,280	\$4,686,288
IBNR Funding	\$12	\$23	\$34	\$123,632
Total	\$484	\$899	\$1,314	\$4,809,920
HDHP w/Expanded Dental				
Enrollment	23	21	39	83
Employee Portion				
Base Actuarial Rate	\$26	\$51	\$77	\$56,064
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$26	\$51	\$77	\$56,064
State Portion				
Base Actuarial Rate	\$472	\$876	\$1,280	\$950,064
State Pays - IBNR Funding	\$12	\$23	\$34	\$25,047
State Pays	\$484	\$899	\$1,314	\$975,111
Total				
Base Actuarial Rate	\$498	\$927	\$1,357	\$1,006,128
IBNR Funding	\$12	\$23	\$34	\$25,047
Total	\$510	\$950	\$1,391	\$1,031,175

FY2016 / FY2015

	\$	%
DIFFERENCE		
Employee Pays	\$0	0.0%
State Pays	\$285,816	6.5%
State Pays	\$282,104	6.2%
Total	\$285,816	6.5%
Total	\$282,104	6.2%
Employee Pays	\$2,904	5.5%
Employee Pays	\$2,904	5.5%
State Pays	\$57,864	6.5%
State Pays	\$57,112	6.2%
Total	\$60,768	6.4%
Total	\$60,016	6.2%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware wih basic dental				
Enrollment	674	198	497	1,369
Employee Portion				
Base Actuarial Rate	\$8	\$44	\$58	\$507,089
Employee Pays - IBNR Funding	\$1	\$3	\$4	\$42,930
Employee Pays	\$9	\$47	\$62	\$550,019
State Portion				
Base Actuarial Rate	\$517	\$927	\$1,360	\$14,497,195
State Pays - IBNR Funding	\$12	\$21	\$30	\$324,757
State Pays	\$529	\$948	\$1,390	\$14,821,951
Total				
Base Actuarial Rate	\$525	\$971	\$1,417	\$15,004,284
IBNR Funding	\$13	\$24	\$35	\$367,686
Total	\$538	\$995	\$1,452	\$15,371,970
HealthAware with Expanded Dental				
Enrollment	407	139	330	876
Employee Portion				
Base Actuarial Rate	\$33	\$92	\$131	\$828,411
Employee Pays - IBNR Funding	\$1	\$3	\$4	\$28,164
Employee Pays	\$34	\$95	\$135	\$856,575
State Portion				
Base Actuarial Rate	\$517	\$927	\$1,359	\$9,457,881
State Pays - IBNR Funding	\$12	\$21	\$30	\$211,870
State Pays	\$529	\$948	\$1,390	\$9,669,750
Total				
Base Actuarial Rate	\$550	\$1,019	\$1,490	\$10,286,292
IBNR Funding	\$13	\$24	\$35	\$240,033
Total	\$563	\$1,043	\$1,525	\$10,526,325

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware wih basic dental				
Enrollment	674	198	497	1,369
Employee Portion				
Base Actuarial Rate	\$5	\$43	\$54	\$462,808
Employee Pays - IBNR Funding	\$1	\$3	\$4	\$41,678
Employee Pays	\$6	\$46	\$58	\$504,487
State Portion				
Base Actuarial Rate	\$551	\$986	\$1,447	\$15,430,988
State Pays - IBNR Funding	\$11	\$20	\$30	\$315,290
State Pays	\$562	\$1,006	\$1,477	\$15,746,278
Total				
Base Actuarial Rate	\$556	\$1,029	\$1,501	\$15,893,796
IBNR Funding	\$12	\$23	\$34	\$356,968
Total	\$568	\$1,052	\$1,535	\$16,250,764
HealthAware with Expanded Dental				
Enrollment	407	139	330	876
Employee Portion				
Base Actuarial Rate	\$31	\$94	\$131	\$825,765
Employee Pays - IBNR Funding	\$1	\$3	\$4	\$27,343
Employee Pays	\$32	\$97	\$135	\$853,108
State Portion				
Base Actuarial Rate	\$551	\$986	\$1,447	\$10,067,043
State Pays - IBNR Funding	\$11	\$20	\$30	\$205,694
State Pays	\$562	\$1,006	\$1,477	\$10,272,736
Total				
Base Actuarial Rate	\$582	\$1,080	\$1,578	\$10,892,808
IBNR Funding	\$12	\$23	\$34	\$233,036
Total	\$594	\$1,103	\$1,612	\$11,125,844

FY2016 / FY2015

	\$	%
HealthAware wih basic dental		
Employee Portion		
Base Actuarial Rate	-\$44,281	-8.7%
Employee Pays - IBNR Funding		
Employee Pays	-\$45,532	-8.3%
State Portion		
Base Actuarial Rate	\$933,793	6.4%
State Pays - IBNR Funding		
State Pays	\$924,326	6.2%
Total		
Base Actuarial Rate	\$889,512	5.9%
IBNR Funding		
Total	\$878,794	5.7%
HealthAware with Expanded Dental		
Employee Portion		
Base Actuarial Rate	-\$2,646	-0.3%
Employee Pays - IBNR Funding		
Employee Pays	-\$3,467	-0.4%
State Portion		
Base Actuarial Rate	\$609,162	6.4%
State Pays - IBNR Funding		
State Pays	\$602,986	6.2%
Total		
Base Actuarial Rate	\$606,516	5.9%
IBNR Funding		
Total	\$599,519	5.7%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with Expanded Dental & Vision				
Enrollment	653	255	472	1,380
Employee Portion				
Base Actuarial Rate	\$41	\$106	\$150	\$1,487,618
Employee Pays - IBNR Funding	\$1	\$3	\$4	\$43,384
Employee Pays	\$42	\$109	\$154	\$1,531,002
State Portion				
Base Actuarial Rate	\$517	\$927	\$1,360	\$14,592,826
State Pays - IBNR Funding	\$12	\$21	\$30	\$326,919
State Pays	\$529	\$948	\$1,390	\$14,919,745
Total				
Base Actuarial Rate	\$558	\$1,033	\$1,509	\$16,080,444
IBNR Funding	\$13	\$24	\$35	\$370,302
Total	\$571	\$1,057	\$1,544	\$16,450,746
COVA Care (with basic dental)				
Enrollment	6,541	3,280	4,511	14,332
Employee Portion				
Base Actuarial Rate	\$57	\$134	\$192	\$20,068,171
Employee Pays - IBNR Funding	\$1	\$3	\$4	\$449,611
Employee Pays	\$58	\$137	\$196	\$20,517,782
State Portion				
Base Actuarial Rate	\$517	\$927	\$1,360	\$150,705,929
State Pays - IBNR Funding	\$12	\$21	\$30	\$3,376,459
State Pays	\$529	\$948	\$1,390	\$154,082,387
Total				
Base Actuarial Rate	\$574	\$1,061	\$1,551	\$170,774,100
IBNR Funding	\$13	\$24	\$35	\$3,826,070
Total	\$587	\$1,085	\$1,586	\$174,600,170

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with Expanded Dental & Vision				
Enrollment	653	255	472	1,380
Employee Portion				
Base Actuarial Rate	\$40	\$109	\$151	\$1,500,305
Employee Pays - IBNR Funding	\$1	\$3	\$4	\$42,119
Employee Pays	\$41	\$112	\$155	\$1,542,424
State Portion				
Base Actuarial Rate	\$551	\$986	\$1,447	\$15,532,543
State Pays - IBNR Funding	\$11	\$20	\$30	\$317,389
State Pays	\$562	\$1,006	\$1,477	\$15,849,932
Total				
Base Actuarial Rate	\$591	\$1,095	\$1,598	\$17,032,848
IBNR Funding	\$12	\$23	\$34	\$359,508
Total	\$603	\$1,118	\$1,632	\$17,392,356
COVA Care(with basic dental)				
Enrollment	6,541	3,280	4,511	14,332
Employee Portion				
Base Actuarial Rate	\$60	\$143	\$204	\$21,359,964
Employee Pays - IBNR Funding	\$1	\$3	\$4	\$436,505
Employee Pays	\$61	\$146	\$208	\$21,796,469
State Portion				
Base Actuarial Rate	\$551	\$986	\$1,447	\$160,408,020
State Pays - IBNR Funding	\$11	\$20	\$30	\$3,278,036
State Pays	\$562	\$1,006	\$1,477	\$163,686,056
Total				
Base Actuarial Rate	\$611	\$1,129	\$1,651	\$181,767,984
IBNR Funding	\$12	\$23	\$34	\$3,714,542
Total	\$623	\$1,152	\$1,685	\$185,482,526

FY2016 / FY2015

	\$	%
Employee Pays	\$11,422	0.7%
State Pays	\$939,717	6.4%
State Pays	\$930,188	6.2%
Total	\$952,404	5.9%
Total	\$941,610	5.7%
Employee Pays	\$1,291,793	6.4%
Employee Pays	\$1,278,687	6.2%
State Pays	\$9,702,091	6.4%
State Pays	\$9,603,669	6.2%
Total	\$10,993,884	6.4%
Total	\$10,882,356	6.2%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network				
Enrollment	723	458	528	1,709
Employee Portion				
Base Actuarial Rate	\$71	\$153	\$218	\$2,830,096
Employee Pays - IBNR Funding	\$1	\$3	\$4	\$54,657
Employee Pays	\$72	\$156	\$222	\$2,884,753
State Portion				
Base Actuarial Rate	\$517	\$927	\$1,360	\$18,198,944
State Pays - IBNR Funding	\$12	\$21	\$30	\$407,752
State Pays	\$529	\$948	\$1,390	\$18,606,696
Total				
Base Actuarial Rate	\$588	\$1,080	\$1,577	\$21,029,040
IBNR Funding	\$13	\$24	\$35	\$462,409
Total	\$601	\$1,104	\$1,612	\$21,491,449
COVA Care Plus Expanded Dental				
Enrollment	6,711	4,178	6,237	17,126
Employee Portion				
Base Actuarial Rate	\$82	\$182	\$265	\$35,480,546
Employee Pays - IBNR Funding	\$1	\$3	\$4	\$573,463
Employee Pays	\$83	\$185	\$269	\$36,054,009
State Portion				
Base Actuarial Rate	\$518	\$927	\$1,360	\$189,905,602
State Pays - IBNR Funding	\$12	\$21	\$30	\$4,254,552
State Pays	\$529	\$948	\$1,390	\$194,160,155
Total				
Base Actuarial Rate	\$599	\$1,109	\$1,624	\$225,386,148
IBNR Funding	\$13	\$24	\$35	\$4,828,016
Total	\$612	\$1,133	\$1,659	\$230,214,164

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network				
Enrollment	723	458	528	1,709
Employee Portion				
Base Actuarial Rate	\$75	\$163	\$232	\$3,013,934
Employee Pays - IBNR Funding	\$1	\$3	\$4	\$53,064
Employee Pays	\$76	\$166	\$236	\$3,066,997
State Portion				
Base Actuarial Rate	\$551	\$986	\$1,447	\$19,370,290
State Pays - IBNR Funding	\$11	\$20	\$30	\$395,866
State Pays	\$562	\$1,006	\$1,477	\$19,766,157
Total				
Base Actuarial Rate	\$626	\$1,149	\$1,679	\$22,384,224
IBNR Funding	\$12	\$23	\$34	\$448,930
Total	\$638	\$1,172	\$1,713	\$22,833,154
COVA Care Plus Expanded Dental				
Enrollment	6,711	4,178	6,237	17,126
Employee Portion				
Base Actuarial Rate	\$87	\$194	\$282	\$37,813,949
Employee Pays - IBNR Funding	\$1	\$3	\$4	\$556,747
Employee Pays	\$88	\$197	\$286	\$38,370,696
State Portion				
Base Actuarial Rate	\$551	\$986	\$1,447	\$202,131,223
State Pays - IBNR Funding	\$11	\$20	\$30	\$4,130,534
State Pays	\$562	\$1,006	\$1,477	\$206,261,757
Total				
Base Actuarial Rate	\$638	\$1,180	\$1,729	\$239,945,172
IBNR Funding	\$12	\$23	\$34	\$4,687,281
Total	\$650	\$1,203	\$1,763	\$244,632,453

FY2016 / FY2015

	\$	%
Employee Pays - IBNR Funding	\$183,837	6.5%
Employee Pays	\$182,244	6.3%
State Pays - IBNR Funding	\$1,171,347	6.4%
State Pays	\$1,159,461	6.2%
Total	\$1,355,184	6.4%
Total	\$1,341,705	6.2%
Employee Pays - IBNR Funding	\$2,333,403	6.6%
Employee Pays	\$2,316,687	6.4%
State Pays - IBNR Funding	\$12,225,621	6.4%
State Pays	\$12,101,603	6.2%
Total	\$14,559,024	6.5%
Total	\$14,418,290	6.3%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network & Expanded Dental				
Enrollment	1,355	1,155	1,371	3,881
Employee Portion				
Base Actuarial Rate	\$96	\$201	\$291	\$9,118,092
Employee Pays - IBNR Funding	\$1	\$3	\$4	\$132,784
Employee Pays	\$97	\$204	\$295	\$9,250,876
State Portion				
Base Actuarial Rate	\$517	\$927	\$1,360	\$43,629,168
State Pays - IBNR Funding	\$12	\$21	\$30	\$977,505
State Pays	\$529	\$948	\$1,390	\$44,606,673
Total				
Base Actuarial Rate	\$613	\$1,128	\$1,650	\$52,747,260
IBNR Funding	\$13	\$24	\$35	\$1,110,290
Total	\$626	\$1,152	\$1,685	\$53,857,550
COVA Care Plus Expanded Dental Plus Vision & Hearing				
Enrollment	10,440	6,808	8,813	26,061
Employee Portion				
Base Actuarial Rate	\$97	\$207	\$299	\$60,562,731
Employee Pays - IBNR Funding	\$1	\$3	\$4	\$857,458
Employee Pays	\$98	\$210	\$303	\$61,420,189
State Portion				
Base Actuarial Rate	\$517	\$927	\$1,360	\$284,345,901
State Pays - IBNR Funding	\$12	\$21	\$30	\$6,370,612
State Pays	\$529	\$948	\$1,390	\$290,716,514
Total				
Base Actuarial Rate	\$614	\$1,134	\$1,658	\$344,908,632
IBNR Funding	\$13	\$24	\$35	\$7,228,070
Total	\$627	\$1,158	\$1,693	\$352,136,702

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network & Expanded Dental				
Enrollment	1,355	1,155	1,371	3,881
Employee Portion				
Base Actuarial Rate	\$102	\$214	\$310	\$9,718,862
Employee Pays - IBNR Funding	\$1	\$3	\$4	\$128,914
Employee Pays	\$103	\$217	\$314	\$9,847,776
State Portion				
Base Actuarial Rate	\$551	\$986	\$1,447	\$46,437,082
State Pays - IBNR Funding	\$11	\$20	\$30	\$949,012
State Pays	\$562	\$1,006	\$1,477	\$47,386,094
Total				
Base Actuarial Rate	\$653	\$1,200	\$1,757	\$56,155,944
IBNR Funding	\$12	\$23	\$34	\$1,077,925
Total	\$665	\$1,223	\$1,791	\$57,233,869
COVA CarePlus Expanded Dental Plus Vision & Hearing				
Enrollment	10,440	6,808	8,813	26,061
Employee Portion				
Base Actuarial Rate	\$103	\$221	\$318	\$64,550,587
Employee Pays - IBNR Funding	\$1	\$3	\$4	\$832,464
Employee Pays	\$104	\$224	\$322	\$65,383,051
State Portion				
Base Actuarial Rate	\$551	\$986	\$1,447	\$302,648,945
State Pays - IBNR Funding	\$11	\$20	\$30	\$6,184,912
State Pays	\$562	\$1,006	\$1,477	\$308,833,856
Total				
Base Actuarial Rate	\$654	\$1,207	\$1,765	\$367,199,532
IBNR Funding	\$12	\$23	\$34	\$7,017,375
Total	\$666	\$1,230	\$1,799	\$374,216,907

FY2016 / FY2015

	\$	%
Employee Pays - IBNR Funding	\$600,770	6.6%
Employee Pays	\$596,899	6.5%
State Pays - IBNR Funding	\$2,807,914	6.4%
State Pays	\$2,779,420	6.2%
Total	\$3,408,684	6.5%
Total	\$3,376,320	6.3%
Employee Pays - IBNR Funding	\$3,987,857	6.6%
Employee Pays	\$3,962,862	6.5%
State Pays - IBNR Funding	\$18,303,043	6.4%
State Pays	\$18,117,343	6.2%
Total	\$22,290,900	6.5%
Total	\$22,080,205	6.3%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing				
Enrollment	5,227	4,743	5,516	15,486
Employee Portion				
Base Actuarial Rate	\$110	\$226	\$325	\$41,274,609
Employee Pays - IBNR Funding	\$1	\$3	\$4	\$534,308
Employee Pays	\$112	\$229	\$329	\$41,808,917
State Portion				
Base Actuarial Rate	\$517	\$927	\$1,360	\$175,207,539
State Pays - IBNR Funding	\$12	\$21	\$30	\$3,925,519
State Pays	\$529	\$948	\$1,390	\$179,133,058
Total				
Base Actuarial Rate	\$628	\$1,153	\$1,684	\$216,482,148
IBNR Funding	\$13	\$24	\$35	\$4,459,828
Total	\$641	\$1,177	\$1,719	\$220,941,976
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	798	483	830	2,111
Employee Portion				
Base Actuarial Rate	\$58	\$137	\$196	\$3,296,888
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$58	\$137	\$196	\$3,296,888
State Portion				
Base Actuarial Rate	\$491	\$873	\$1,276	\$22,475,416
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$491	\$873	\$1,276	\$22,475,416
Total				
Base Actuarial Rate	\$549	\$1,010	\$1,472	\$25,772,304
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$549	\$1,010	\$1,472	\$25,772,304

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing				
Enrollment	5,227	4,743	5,516	15,486
Employee Portion				
Base Actuarial Rate	\$118	\$241	\$346	\$43,997,314
Employee Pays - IBNR Funding	\$1	\$3	\$4	\$518,733
Employee Pays	\$119	\$244	\$350	\$44,516,047
State Portion				
Base Actuarial Rate	\$551	\$986	\$1,447	\$186,483,230
State Pays - IBNR Funding	\$11	\$20	\$30	\$3,811,092
State Pays	\$562	\$1,006	\$1,477	\$190,294,322
Total				
Base Actuarial Rate	\$669	\$1,227	\$1,793	\$230,480,544
IBNR Funding	\$12	\$23	\$34	\$4,329,826
Total	\$681	\$1,250	\$1,827	\$234,810,370
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	798	483	830	2,111
Employee Portion				
Base Actuarial Rate	\$61	\$146	\$208	\$3,502,383
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$61	\$146	\$208	\$3,502,383
State Portion				
Base Actuarial Rate	\$512	\$908	\$1,328	\$23,392,209
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$512	\$908	\$1,328	\$23,392,209
Total				
Base Actuarial Rate	\$573	\$1,054	\$1,536	\$26,894,592
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$573	\$1,054	\$1,536	\$26,894,592

FY2016 / FY2015

	\$	%
Base Actuarial Rate	\$2,722,705	6.6%
Employee Pays - IBNR Funding	\$2,707,130	6.5%
Employee Pays	\$11,275,691	6.4%
State Pays - IBNR Funding	\$11,161,264	6.2%
State Pays	\$13,998,396	6.5%
Total	\$13,868,394	6.3%
Base Actuarial Rate	\$205,495	6.2%
Employee Pays - IBNR Funding	\$205,495	6.2%
Employee Pays	\$916,793	4.1%
State Pays - IBNR Funding	\$916,793	4.1%
State Pays	\$1,122,288	4.4%
Total	\$1,122,288	4.4%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Summary Active Total				
Enrollment	33,797	21,817	29,291	84,905
Employee Portion				
Base Actuarial Rate				\$175,507,411
Employee Pays - IBNR Funding				\$2,716,759
Employee Pays				\$178,224,170
State Portion				
Base Actuarial Rate				\$928,309,073
State Pays - IBNR Funding				\$20,329,088
State Pays				\$948,638,161
Total				
Base Actuarial Rate				\$1,103,816,484
IBNR Funding				\$23,045,848
Total				\$1,126,862,332

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Summary Active Total				
Enrollment	33,797	21,817	29,291	84,905
Employee Portion				
Base Actuarial Rate				\$186,801,936
Employee Pays - IBNR Funding				\$2,637,567
Employee Pays				\$189,439,502
State Portion				
Base Actuarial Rate				\$987,537,924
State Pays - IBNR Funding				\$19,736,505
State Pays				\$1,007,274,429
Total				
Base Actuarial Rate				\$1,174,339,860
IBNR Funding				\$22,374,072
Total				\$1,196,713,932

FY2016 / FY2015

	\$	%
Employee Portion	\$11,294,524	6.4%
Employee Pays	\$11,215,332	6.3%
State Portion	\$59,228,852	6.4%
State Pays	\$58,636,268	6.2%
Total	\$70,523,376	6.4%
Total	\$69,851,600	6.2%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with basic dental				
Enrollment	41	17	6	64
Employee Portion				
Base Actuarial Rate	\$525	\$971	\$1,417	\$558,408
Employee Pays - IBNR Funding	\$13	\$24	\$35	\$13,683
Employee Pays	\$538	\$995	\$1,452	\$572,091
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$525	\$971	\$1,417	\$558,408
IBNR Funding	\$13	\$24	\$35	\$13,683
Total	\$538	\$995	\$1,452	\$572,091
HealthAware with Expanded Dental				
Enrollment	31	4	2	37
Employee Portion				
Base Actuarial Rate	\$550	\$1,019	\$1,490	\$289,272
Employee Pays - IBNR Funding	\$13	\$24	\$35	\$6,760
Employee Pays	\$563	\$1,043	\$1,525	\$296,032
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$550	\$1,019	\$1,490	\$289,272
IBNR Funding	\$13	\$24	\$35	\$6,760
Total	\$563	\$1,043	\$1,525	\$296,032

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with basic dental				
Enrollment	41	17	6	64
Employee Portion				
Base Actuarial Rate	\$556	\$1,029	\$1,501	\$591,540
Employee Pays - IBNR Funding	\$12	\$23	\$34	\$13,284
Employee Pays	\$568	\$1,052	\$1,535	\$604,824
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$556	\$1,029	\$1,501	\$591,540
IBNR Funding	\$12	\$23	\$34	\$13,284
Total	\$568	\$1,052	\$1,535	\$604,824
HealthAware with Expanded Dental				
Enrollment	31	4	2	37
Employee Portion				
Base Actuarial Rate	\$582	\$1,080	\$1,578	\$306,216
Employee Pays - IBNR Funding	\$12	\$23	\$34	\$6,563
Employee Pays	\$594	\$1,103	\$1,612	\$312,779
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$582	\$1,080	\$1,578	\$306,216
IBNR Funding	\$12	\$23	\$34	\$6,563
Total	\$594	\$1,103	\$1,612	\$312,779

FY2016 / FY2015

	\$	%
Employee Pays - IBNR Funding	\$33,132	5.9%
Employee Pays	\$32,733	5.7%
Base Actuarial Rate	\$33,132	5.9%
Employee Pays - IBNR Funding	\$32,733	5.7%
Employee Pays	\$16,944	5.9%
Employee Pays - IBNR Funding	\$16,747	5.7%
Employee Pays	\$16,944	5.9%
Employee Pays - IBNR Funding	\$16,747	5.7%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with Expanded Dental and Vision				
Enrollment	33	7	3	43
Employee Portion				
Base Actuarial Rate	\$558	\$1,033	\$1,509	\$362,064
Employee Pays - IBNR Funding	\$13	\$24	\$35	\$8,342
Employee Pays	\$571	\$1,057	\$1,544	\$370,406
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$558	\$1,033	\$1,509	\$362,064
IBNR Funding	\$13	\$24	\$35	\$8,342
Total	\$571	\$1,057	\$1,544	\$370,406
COVA Care (with basic dental)				
Enrollment	1,516	304	44	1,864
Employee Portion				
Base Actuarial Rate	\$574	\$1,061	\$1,551	\$15,131,664
Employee Pays - IBNR Funding	\$13	\$24	\$35	\$339,132
Employee Pays	\$587	\$1,085	\$1,586	\$15,470,796
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$574	\$1,061	\$1,551	\$15,131,664
IBNR Funding	\$13	\$24	\$35	\$339,132
Total	\$587	\$1,085	\$1,586	\$15,470,796

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with Expanded Dental and Vision				
Enrollment	33	7	3	43
Employee Portion				
Base Actuarial Rate	\$591	\$1,095	\$1,598	\$383,544
Employee Pays - IBNR Funding	\$12	\$23	\$34	\$8,099
Employee Pays	\$603	\$1,118	\$1,632	\$391,643
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$591	\$1,095	\$1,598	\$383,544
IBNR Funding	\$12	\$23	\$34	\$8,099
Total	\$603	\$1,118	\$1,632	\$391,643
COVA Care (with basic dental)				
Enrollment	1,516	304	44	1,864
Employee Portion				
Base Actuarial Rate	\$611	\$1,129	\$1,651	\$16,105,632
Employee Pays - IBNR Funding	\$12	\$23	\$34	\$329,246
Employee Pays	\$623	\$1,152	\$1,685	\$16,434,878
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$611	\$1,129	\$1,651	\$16,105,632
IBNR Funding	\$12	\$23	\$34	\$329,246
Total	\$623	\$1,152	\$1,685	\$16,434,878

FY2016 / FY2015

	\$	%
HealthAware with Expanded Dental and Vision - Employee Portion	\$21,480	5.9%
HealthAware with Expanded Dental and Vision - Employee Portion	\$21,237	5.7%
HealthAware with Expanded Dental and Vision - Total	\$21,480	5.9%
HealthAware with Expanded Dental and Vision - Total	\$21,237	5.7%
COVA Care (with basic dental) - Employee Portion	\$973,968	6.4%
COVA Care (with basic dental) - Employee Portion	\$964,082	6.2%
COVA Care (with basic dental) - Total	\$973,968	6.4%
COVA Care (with basic dental) - Total	\$964,082	6.2%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network				
Enrollment	258	49	7	314
Employee Portion				
Base Actuarial Rate	\$588	\$1,080	\$1,577	\$2,587,956
Employee Pays - IBNR Funding	\$13	\$24	\$35	\$56,730
Employee Pays	\$601	\$1,104	\$1,612	\$2,644,686
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$588	\$1,080	\$1,577	\$2,587,956
IBNR Funding	\$13	\$24	\$35	\$56,730
Total	\$601	\$1,104	\$1,612	\$2,644,686
COVA Care Plus Expanded Dental				
Enrollment	909	234	33	1,176
Employee Portion				
Base Actuarial Rate	\$599	\$1,109	\$1,624	\$10,291,068
Employee Pays - IBNR Funding	\$13	\$24	\$35	\$220,871
Employee Pays	\$612	\$1,133	\$1,659	\$10,511,939
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$599	\$1,109	\$1,624	\$10,291,068
IBNR Funding	\$13	\$24	\$35	\$220,871
Total	\$612	\$1,133	\$1,659	\$10,511,939

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network				
Enrollment	258	49	7	314
Employee Portion				
Base Actuarial Rate	\$626	\$1,149	\$1,679	\$2,754,744
Employee Pays - IBNR Funding	\$12	\$23	\$34	\$55,077
Employee Pays	\$638	\$1,172	\$1,713	\$2,809,821
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$626	\$1,149	\$1,679	\$2,754,744
IBNR Funding	\$12	\$23	\$34	\$55,077
Total	\$638	\$1,172	\$1,713	\$2,809,821
COVA Care Plus Expanded Dental				
Enrollment	909	234	33	1,176
Employee Portion				
Base Actuarial Rate	\$638	\$1,180	\$1,729	\$10,957,428
Employee Pays - IBNR Funding	\$12	\$23	\$34	\$214,433
Employee Pays	\$650	\$1,203	\$1,763	\$11,171,861
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$638	\$1,180	\$1,729	\$10,957,428
IBNR Funding	\$12	\$23	\$34	\$214,433
Total	\$650	\$1,203	\$1,763	\$11,171,861

FY2016 / FY2015

	\$	%
Employee Pays - IBNR Funding	\$166,788	6.4%
Employee Pays	\$165,134	6.2%
Base Actuarial Rate	\$166,788	6.4%
IBNR Funding	\$165,134	6.2%
Employee Pays - IBNR Funding	\$666,360	6.5%
Employee Pays	\$659,922	6.3%
Base Actuarial Rate	\$666,360	6.5%
IBNR Funding	\$659,922	6.3%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network & Expanded Dental				
Enrollment	277	83	13	373
Employee Portion				
Base Actuarial Rate	\$613	\$1,128	\$1,650	\$3,418,500
Employee Pays - IBNR Funding	\$13	\$24	\$35	\$71,872
Employee Pays	\$626	\$1,152	\$1,685	\$3,490,372
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$613	\$1,128	\$1,650	\$3,418,500
IBNR Funding	\$13	\$24	\$35	\$71,872
Total	\$626	\$1,152	\$1,685	\$3,490,372
COVA Care Plus Expanded Dental Plus Vision & Hearing				
Enrollment	1,490	320	51	1,861
Employee Portion				
Base Actuarial Rate	\$614	\$1,134	\$1,658	\$16,347,576
Employee Pays - IBNR Funding	\$13	\$24	\$35	\$342,605
Employee Pays	\$627	\$1,158	\$1,693	\$16,690,181
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$614	\$1,134	\$1,658	\$16,347,576
IBNR Funding	\$13	\$24	\$35	\$342,605
Total	\$627	\$1,158	\$1,693	\$16,690,181

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network & Expanded Dental				
Enrollment	277	83	13	373
Employee Portion				
Base Actuarial Rate	\$653	\$1,200	\$1,757	\$3,639,864
Employee Pays - IBNR Funding	\$12	\$23	\$34	\$69,777
Employee Pays	\$665	\$1,223	\$1,791	\$3,709,641
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$653	\$1,200	\$1,757	\$3,639,864
IBNR Funding	\$12	\$23	\$34	\$69,777
Total	\$665	\$1,223	\$1,791	\$3,709,641
COVA Care Plus Expanded Dental Plus Vision & Hearing				
Enrollment	1,490	320	51	1,861
Employee Portion				
Base Actuarial Rate	\$654	\$1,207	\$1,765	\$17,408,580
Employee Pays - IBNR Funding	\$12	\$23	\$34	\$332,618
Employee Pays	\$666	\$1,230	\$1,799	\$17,741,198
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$654	\$1,207	\$1,765	\$17,408,580
IBNR Funding	\$12	\$23	\$34	\$332,618
Total	\$666	\$1,230	\$1,799	\$17,741,198

FY2016 / FY2015

	\$	%
Employee Pays	\$221,364	6.5%
Employee Pays	\$219,269	6.3%
Total	\$221,364	6.5%
Total	\$219,269	6.3%
Employee Pays	\$1,061,004	6.5%
Employee Pays	\$1,051,017	6.3%
Total	\$1,061,004	6.5%
Total	\$1,051,017	6.3%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing				
Enrollment	1,151	312	72	1,535
Employee Portion				
Base Actuarial Rate	\$628	\$1,153	\$1,684	\$14,445,744
Employee Pays - IBNR Funding	\$13	\$24	\$35	\$296,748
Employee Pays	\$641	\$1,177	\$1,719	\$14,742,492
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$628	\$1,153	\$1,684	\$14,445,744
IBNR Funding	\$13	\$24	\$35	\$296,748
Total	\$641	\$1,177	\$1,719	\$14,742,492
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	36	14	5	55
Employee Portion				
Base Actuarial Rate	\$549	\$1,010	\$1,472	\$495,168
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$549	\$1,010	\$1,472	\$495,168
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$549	\$1,010	\$1,472	\$495,168
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$549	\$1,010	\$1,472	\$495,168

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing				
Enrollment	1,151	312	72	1,535
Employee Portion				
Base Actuarial Rate	\$669	\$1,227	\$1,793	\$15,383,268
Employee Pays - IBNR Funding	\$12	\$23	\$34	\$288,098
Employee Pays	\$681	\$1,250	\$1,827	\$15,671,366
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$669	\$1,227	\$1,793	\$15,383,268
IBNR Funding	\$12	\$23	\$34	\$288,098
Total	\$681	\$1,250	\$1,827	\$15,671,366
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	36	14	5	55
Employee Portion				
Base Actuarial Rate	\$573	\$1,054	\$1,536	\$516,768
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$573	\$1,054	\$1,536	\$516,768
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$573	\$1,054	\$1,536	\$516,768
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$573	\$1,054	\$1,536	\$516,768

FY2016 / FY2015

	\$	%
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing	\$937,524	6.5%
Employee Pays	\$928,874	6.3%
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia	\$21,600	4.4%
Employee Pays	\$21,600	4.4%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Summary Retiree/COBRA Total				
Enrollment	5,866	1,359	237	7,462
Employee Portion				
Base Actuarial Rate				\$64,758,120
Employee Pays - IBNR Funding				\$1,380,583
Employee Pays				\$66,138,703
State Portion				
Base Actuarial Rate				\$0
State Pays - IBNR Funding				\$0
State Pays				\$0
Total				
Base Actuarial Rate				\$64,758,120
IBNR Funding				\$1,380,583
Total				\$66,138,703
Grand Total				
Enrollment	39,663	23,176	29,528	92,367
Employee Portion				
Base Actuarial Rate				\$240,265,531
Employee Pays - IBNR Funding				\$4,097,342
Employee Pays				\$244,362,873
State Portion				
Base Actuarial Rate				\$928,309,073
State Pays - IBNR Funding				\$20,329,088
State Pays				\$948,638,161
Total				
Base Actuarial Rate				\$1,168,574,604
IBNR Funding				\$24,426,430
Total				\$1,193,001,034

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Summary Retiree/COBRA Total				
Enrollment	5,866	1,359	237	7,462
Employee Portion				
Base Actuarial Rate				\$68,932,296
Employee Pays - IBNR Funding				\$1,340,340
Employee Pays				\$70,272,636
State Portion				
Base Actuarial Rate				\$0
State Pays - IBNR Funding				\$0
State Pays				\$0
Total				
Base Actuarial Rate				\$68,932,296
IBNR Funding				\$1,340,340
Total				\$70,272,636
Grand Total				
Enrollment	39,663	23,176	29,528	92,367
Employee Portion				
Base Actuarial Rate				\$255,734,232
Employee Pays - IBNR Funding				\$3,977,906
Employee Pays				\$259,712,138
State Portion				
Base Actuarial Rate				\$987,537,924
State Pays - IBNR Funding				\$19,736,505
State Pays				\$1,007,274,429
Total				
Base Actuarial Rate				\$1,243,272,156
IBNR Funding				\$23,714,411
Total				\$1,266,986,567

FY2016 / FY2015

	\$	%
Base Actuarial Rate	\$4,174,176	6.4%
Employee Pays - IBNR Funding	\$1,340,340	
Employee Pays	\$4,133,933	6.3%
Total		
Base Actuarial Rate	\$4,174,176	6.4%
IBNR Funding	\$1,340,340	
Total	\$4,133,933	6.3%
Grand Total		
Base Actuarial Rate	\$15,468,700	6.4%
Employee Pays - IBNR Funding	\$3,977,906	
Employee Pays	\$15,349,265	6.3%
State Portion		
Base Actuarial Rate	\$59,228,852	6.4%
State Pays - IBNR Funding	\$19,736,505	
State Pays	\$58,636,268	6.2%
Total		
Base Actuarial Rate	\$74,697,552	6.4%
IBNR Funding	\$23,714,411	
Total	\$73,985,533	6.2%

Exhibit B: Aon Hewitt Premium Schedule—November 18, 2014

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
ACTIVE EMPLOYEES				
HDHP (with basic dental)				
Enrollment	245	99	147	491
Employee Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$0	\$0	\$0	\$0
State Portion				
Base Actuarial Rate	\$443	\$823	\$1,202	\$4,400,472
State Pays - IBNR Funding	\$13	\$24	\$35	\$127,344
State Pays	\$456	\$847	\$1,237	\$4,527,816
Total				
Base Actuarial Rate	\$443	\$823	\$1,202	\$4,400,472
IBNR Funding	\$13	\$24	\$35	\$127,344
Total	\$456	\$847	\$1,237	\$4,527,816
HDHP w/Expanded Dental				
Enrollment	23	21	39	83
Employee Portion				
Base Actuarial Rate	\$25	\$48	\$73	\$53,160
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$25	\$48	\$73	\$53,160
State Portion				
Base Actuarial Rate	\$443	\$823	\$1,202	\$892,200
State Pays - IBNR Funding	\$13	\$24	\$35	\$25,799
State Pays	\$456	\$847	\$1,237	\$917,999
Total				
Base Actuarial Rate	\$468	\$871	\$1,275	\$945,360
IBNR Funding	\$13	\$24	\$35	\$25,799
Total	\$481	\$895	\$1,310	\$971,159

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
ACTIVE EMPLOYEES				
HDHP (with basic dental)				
Enrollment	245	99	147	491
Employee Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$0	\$0	\$0	\$0
State Portion				
Base Actuarial Rate	\$472	\$876	\$1,280	\$4,686,288
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$472	\$876	\$1,280	\$4,686,288
Total				
Base Actuarial Rate	\$472	\$876	\$1,280	\$4,686,288
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$472	\$876	\$1,280	\$4,686,288
HDHP w/Expanded Dental				
Enrollment	23	21	39	83
Employee Portion				
Base Actuarial Rate	\$26	\$51	\$77	\$56,064
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$26	\$51	\$77	\$56,064
State Portion				
Base Actuarial Rate	\$472	\$876	\$1,280	\$950,064
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$472	\$876	\$1,280	\$950,064
Total				
Base Actuarial Rate	\$498	\$927	\$1,357	\$1,006,128
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$498	\$927	\$1,357	\$1,006,128

FY2016 / FY2015

	\$	%
DIFFERENCE		
Employee Pays	\$0	0.0%
State Pays	\$158,472	3.5%
Total	\$158,472	3.5%
Employee Pays	\$2,904	5.5%
State Pays	\$57,864	6.5%
Total	\$32,065	3.5%
Employee Pays	\$2,904	5.5%
State Pays	\$60,768	6.4%
Total	\$34,969	3.6%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with basic dental				
Enrollment	674	198	497	1,369
Employee Portion				
Base Actuarial Rate	\$8	\$44	\$58	\$507,089
Employee Pays - IBNR Funding	\$1	\$3	\$4	\$42,930
Employee Pays	\$9	\$47	\$62	\$550,019
State Portion				
Base Actuarial Rate	\$517	\$927	\$1,360	\$14,497,195
State Pays - IBNR Funding	\$12	\$21	\$30	\$324,757
State Pays	\$529	\$948	\$1,390	\$14,821,951
Total				
Base Actuarial Rate	\$525	\$971	\$1,417	\$15,004,284
IBNR Funding	\$13	\$24	\$35	\$367,686
Total	\$538	\$995	\$1,452	\$15,371,970
HealthAware with Expanded Dental				
Enrollment	407	139	330	876
Employee Portion				
Base Actuarial Rate	\$33	\$92	\$131	\$828,411
Employee Pays - IBNR Funding	\$1	\$3	\$4	\$28,164
Employee Pays	\$34	\$95	\$135	\$856,575
State Portion				
Base Actuarial Rate	\$517	\$927	\$1,360	\$9,457,881
State Pays - IBNR Funding	\$12	\$21	\$30	\$211,870
State Pays	\$529	\$948	\$1,390	\$9,669,750
Total				
Base Actuarial Rate	\$550	\$1,019	\$1,490	\$10,286,292
IBNR Funding	\$13	\$24	\$35	\$240,033
Total	\$563	\$1,043	\$1,525	\$10,526,325

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with basic dental				
Enrollment	674	198	497	1,369
Employee Portion				
Base Actuarial Rate	\$7	\$45	\$58	\$509,762
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$7	\$45	\$58	\$509,762
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$15,384,034
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$549	\$984	\$1,443	\$15,384,034
Total				
Base Actuarial Rate	\$556	\$1,029	\$1,501	\$15,893,796
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$556	\$1,029	\$1,501	\$15,893,796
HealthAware with Expanded Dental				
Enrollment	407	139	330	876
Employee Portion				
Base Actuarial Rate	\$33	\$96	\$135	\$856,302
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$33	\$96	\$135	\$856,302
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$10,036,506
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$549	\$984	\$1,443	\$10,036,506
Total				
Base Actuarial Rate	\$582	\$1,080	\$1,578	\$10,892,808
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$582	\$1,080	\$1,578	\$10,892,808

FY2016 / FY2015

	\$	%
	\$2,673	0.5%
	-\$40,257	-7.3%
	\$886,839	6.1%
	\$562,083	3.8%
	\$889,512	5.9%
	\$521,826	3.4%
	\$27,890	3.4%
	-\$273	0.0%
	\$578,626	6.1%
	\$366,756	3.8%
	\$606,516	5.9%
	\$366,483	3.5%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with Expanded Dental & Vision				
Enrollment	653	255	472	1,380
Employee Portion				
Base Actuarial Rate	\$41	\$106	\$150	\$1,487,618
Employee Pays - IBNR Funding	\$1	\$3	\$4	\$43,384
Employee Pays	\$42	\$109	\$154	\$1,531,002
State Portion				
Base Actuarial Rate	\$517	\$927	\$1,360	\$14,592,826
State Pays - IBNR Funding	\$12	\$21	\$30	\$326,919
State Pays	\$529	\$948	\$1,390	\$14,919,745
Total				
Base Actuarial Rate	\$558	\$1,033	\$1,509	\$16,080,444
IBNR Funding	\$13	\$24	\$35	\$370,302
Total	\$571	\$1,057	\$1,544	\$16,450,746
COVA Care (with basic dental)				
Enrollment	6,541	3,280	4,511	14,332
Employee Portion				
Base Actuarial Rate	\$57	\$134	\$192	\$20,068,171
Employee Pays - IBNR Funding	\$1	\$3	\$4	\$449,611
Employee Pays	\$58	\$137	\$196	\$20,517,782
State Portion				
Base Actuarial Rate	\$517	\$927	\$1,360	\$150,705,929
State Pays - IBNR Funding	\$12	\$21	\$30	\$3,376,459
State Pays	\$529	\$948	\$1,390	\$154,082,387
Total				
Base Actuarial Rate	\$574	\$1,061	\$1,551	\$170,774,100
IBNR Funding	\$13	\$24	\$35	\$3,826,070
Total	\$587	\$1,085	\$1,586	\$174,600,170

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with Expanded Dental & Vision				
Enrollment	653	255	472	1,380
Employee Portion				
Base Actuarial Rate	\$42	\$111	\$155	\$1,547,282
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$42	\$111	\$155	\$1,547,282
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$15,485,566
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$549	\$984	\$1,443	\$15,485,566
Total				
Base Actuarial Rate	\$591	\$1,095	\$1,598	\$17,032,848
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$591	\$1,095	\$1,598	\$17,032,848
COVA Care(with basic dental)				
Enrollment	6,541	3,280	4,511	14,332
Employee Portion				
Base Actuarial Rate	\$60	\$142	\$203	\$21,296,212
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$60	\$142	\$203	\$21,296,212
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$159,926,048
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$549	\$984	\$1,443	\$159,926,048
Total				
Base Actuarial Rate	\$609	\$1,126	\$1,646	\$181,222,260
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$609	\$1,126	\$1,646	\$181,222,260

FY2016 / FY2015

	\$	%
Employee Pays - IBNR Funding	\$59,664	4.0%
Employee Pays	\$16,280	1.1%
State Pays	\$892,740	6.1%
State Pays	\$565,822	3.8%
Total	\$952,404	5.9%
Total	\$582,102	3.5%
Employee Pays	\$1,228,041	6.1%
Employee Pays	\$778,430	3.8%
State Pays	\$9,220,119	6.1%
State Pays	\$5,843,661	3.8%
Total	\$10,448,160	6.1%
Total	\$6,622,090	3.8%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network				
Enrollment	723	458	528	1,709
Employee Portion				
Base Actuarial Rate	\$71	\$153	\$218	\$2,830,096
Employee Pays - IBNR Funding	\$1	\$3	\$4	\$54,657
Employee Pays	\$72	\$156	\$222	\$2,884,753
State Portion				
Base Actuarial Rate	\$517	\$927	\$1,360	\$18,198,944
State Pays - IBNR Funding	\$12	\$21	\$30	\$407,752
State Pays	\$529	\$948	\$1,390	\$18,606,696
Total				
Base Actuarial Rate	\$588	\$1,080	\$1,577	\$21,029,040
IBNR Funding	\$13	\$24	\$35	\$462,409
Total	\$601	\$1,104	\$1,612	\$21,491,449
COVA Care Plus Expanded Dental				
Enrollment	6,711	4,178	6,237	17,126
Employee Portion				
Base Actuarial Rate	\$82	\$182	\$265	\$35,480,546
Employee Pays - IBNR Funding	\$1	\$3	\$4	\$573,463
Employee Pays	\$83	\$185	\$269	\$36,054,009
State Portion				
Base Actuarial Rate	\$517	\$927	\$1,360	\$189,905,602
State Pays - IBNR Funding	\$12	\$21	\$30	\$4,254,552
State Pays	\$529	\$948	\$1,390	\$194,160,155
Total				
Base Actuarial Rate	\$599	\$1,109	\$1,624	\$225,386,148
IBNR Funding	\$13	\$24	\$35	\$4,828,016
Total	\$612	\$1,133	\$1,659	\$230,214,164

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network				
Enrollment	723	458	528	1,709
Employee Portion				
Base Actuarial Rate	\$75	\$162	\$231	\$3,006,235
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$75	\$162	\$231	\$3,006,235
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$19,312,469
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$549	\$984	\$1,443	\$19,312,469
Total				
Base Actuarial Rate	\$624	\$1,146	\$1,674	\$22,318,704
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$624	\$1,146	\$1,674	\$22,318,704
COVA Care Plus Expanded Dental				
Enrollment	6,711	4,178	6,237	17,126
Employee Portion				
Base Actuarial Rate	\$87	\$193	\$281	\$37,732,916
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$87	\$193	\$281	\$37,732,916
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$201,526,564
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$549	\$984	\$1,443	\$201,526,564
Total				
Base Actuarial Rate	\$636	\$1,177	\$1,724	\$239,259,480
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$636	\$1,177	\$1,724	\$239,259,480

FY2016 / FY2015

	\$	%
	\$176,138	6.2%
	\$121,481	4.2%
	\$1,113,526	6.1%
	\$705,774	3.8%
	\$1,289,664	6.1%
	\$827,255	3.8%
	\$2,252,370	6.3%
	\$1,678,907	4.7%
	\$11,620,962	6.1%
	\$7,366,409	3.8%
	\$13,873,332	6.2%
	\$9,045,316	3.9%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network & Expanded Dental				
Enrollment	1,355	1,155	1,371	3,881
Employee Portion				
Base Actuarial Rate	\$96	\$201	\$291	\$9,118,092
Employee Pays - IBNR Funding	\$1	\$3	\$4	\$132,784
Employee Pays	\$97	\$204	\$295	\$9,250,876
State Portion				
Base Actuarial Rate	\$517	\$927	\$1,360	\$43,629,168
State Pays - IBNR Funding	\$12	\$21	\$30	\$977,505
State Pays	\$529	\$948	\$1,390	\$44,606,673
Total				
Base Actuarial Rate	\$613	\$1,128	\$1,650	\$52,747,260
IBNR Funding	\$13	\$24	\$35	\$1,110,290
Total	\$626	\$1,152	\$1,685	\$53,857,550
COVA Care Plus Expanded Dental Plus Vision & Hearing				
Enrollment	10,440	6,808	8,813	26,061
Employee Portion				
Base Actuarial Rate	\$97	\$207	\$299	\$60,562,731
Employee Pays - IBNR Funding	\$1	\$3	\$4	\$857,458
Employee Pays	\$98	\$210	\$303	\$61,420,189
State Portion				
Base Actuarial Rate	\$517	\$927	\$1,360	\$284,345,901
State Pays - IBNR Funding	\$12	\$21	\$30	\$6,370,612
State Pays	\$529	\$948	\$1,390	\$290,716,514
Total				
Base Actuarial Rate	\$614	\$1,134	\$1,658	\$344,908,632
IBNR Funding	\$13	\$24	\$35	\$7,228,070
Total	\$627	\$1,158	\$1,693	\$352,136,702

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network & Expanded Dental				
Enrollment	1,355	1,155	1,371	3,881
Employee Portion				
Base Actuarial Rate	\$102	\$213	\$309	\$9,700,255
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$102	\$213	\$309	\$9,700,255
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$46,299,329
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$549	\$984	\$1,443	\$46,299,329
Total				
Base Actuarial Rate	\$651	\$1,197	\$1,752	\$55,999,584
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$651	\$1,197	\$1,752	\$55,999,584
COVA CarePlus Expanded Dental Plus Vision & Hearing				
Enrollment	10,440	6,808	8,813	26,061
Employee Portion				
Base Actuarial Rate	\$103	\$220	\$317	\$64,429,717
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$103	\$220	\$317	\$64,429,717
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$301,745,387
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$549	\$984	\$1,443	\$301,745,387
Total				
Base Actuarial Rate	\$652	\$1,204	\$1,760	\$366,175,104
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$652	\$1,204	\$1,760	\$366,175,104

FY2016 / FY2015

	\$	%
Employee Pays - IBNR Funding	\$582,163	6.4%
Employee Pays	\$449,378	4.9%
State Pays	\$2,670,161	6.1%
State Pays	\$1,692,656	3.8%
Total	\$3,252,324	6.2%
Total	\$2,142,034	4.0%
Employee Pays	\$3,866,986	6.4%
Employee Pays	\$3,009,528	4.9%
State Pays	\$17,399,486	6.1%
State Pays	\$11,028,873	3.8%
Total	\$21,266,472	6.2%
Total	\$14,038,402	4.0%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing				
Enrollment	5,227	4,743	5,516	15,486
Employee Portion				
Base Actuarial Rate	\$111	\$226	\$325	\$41,274,609
Employee Pays - IBNR Funding	\$1	\$3	\$4	\$534,308
Employee Pays	\$112	\$229	\$329	\$41,808,917
State Portion				
Base Actuarial Rate	\$517	\$927	\$1,360	\$175,207,539
State Pays - IBNR Funding	\$12	\$21	\$30	\$3,925,519
State Pays	\$529	\$948	\$1,390	\$179,133,058
Total				
Base Actuarial Rate	\$628	\$1,153	\$1,684	\$216,482,148
IBNR Funding	\$13	\$24	\$35	\$4,459,828
Total	\$641	\$1,177	\$1,719	\$220,941,976
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	798	483	830	2,111
Employee Portion				
Base Actuarial Rate	\$58	\$137	\$196	\$3,296,888
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$58	\$137	\$196	\$3,296,888
State Portion				
Base Actuarial Rate	\$491	\$873	\$1,276	\$22,475,416
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$491	\$873	\$1,276	\$22,475,416
Total				
Base Actuarial Rate	\$549	\$1,010	\$1,472	\$25,772,304
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$549	\$1,010	\$1,472	\$25,772,304

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing				
Enrollment	5,227	4,743	5,516	15,486
Employee Portion				
Base Actuarial Rate	\$118	\$240	\$345	\$43,922,542
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$118	\$240	\$345	\$43,922,542
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$185,930,846
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$549	\$984	\$1,443	\$185,930,846
Total				
Base Actuarial Rate	\$667	\$1,224	\$1,788	\$229,853,388
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$667	\$1,224	\$1,788	\$229,853,388
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	798	483	830	2,111
Employee Portion				
Base Actuarial Rate	\$60	\$142	\$203	\$3,422,021
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$60	\$142	\$203	\$3,422,021
State Portion				
Base Actuarial Rate	\$513	\$912	\$1,333	\$23,472,571
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$513	\$912	\$1,333	\$23,472,571
Total				
Base Actuarial Rate	\$573	\$1,054	\$1,536	\$26,894,592
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$573	\$1,054	\$1,536	\$26,894,592

FY2016 / FY2015

	\$	%
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing	\$2,647,933	6.4%
Employee Pays	\$2,113,625	5.1%
State Portion	\$10,723,307	6.1%
State Pays	\$6,797,788	3.8%
Total	\$13,371,240	6.2%
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia	\$8,911,412	4.0%
Employee Pays	\$125,133	3.8%
State Portion	\$997,155	4.4%
State Pays	\$997,155	4.4%
Total	\$1,122,288	4.4%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Summary Active Total				
Enrollment	33,797	21,817	29,291	84,905
Employee Portion				
Base Actuarial Rate				\$175,507,411
Employee Pays - IBNR Funding				\$2,716,759
Employee Pays				\$178,224,170
State Portion				
Base Actuarial Rate				\$928,309,073
State Pays - IBNR Funding				\$20,329,088
State Pays				\$948,638,161
Total				
Base Actuarial Rate				\$1,103,816,484
IBNR Funding				\$23,045,848
Total				\$1,126,862,332

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Summary Active Total				
Enrollment	33,797	21,817	29,291	84,905
Employee Portion				
Base Actuarial Rate				\$186,479,307
Employee Pays - IBNR Funding				\$0
Employee Pays				\$186,479,307
State Portion				
Base Actuarial Rate				\$984,755,673
State Pays - IBNR Funding				\$0
State Pays				\$984,755,673
Total				
Base Actuarial Rate				\$1,171,234,980
IBNR Funding				\$0
Total				\$1,171,234,980

FY2016 / FY2015

	\$	%
Employee Portion		
Base Actuarial Rate	\$10,971,896	6.3%
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$8,255,137	4.6%
State Portion		
Base Actuarial Rate	\$56,446,600	6.1%
State Pays - IBNR Funding	\$0	
State Pays	\$36,117,512	3.8%
Total		
Base Actuarial Rate	\$67,418,496	6.1%
IBNR Funding	\$0	
Total	\$44,372,648	3.9%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with basic dental				
Enrollment	41	17	6	64
Employee Portion				
Base Actuarial Rate	\$525	\$971	\$1,417	\$558,408
Employee Pays - IBNR Funding	\$13	\$24	\$35	\$13,683
Employee Pays	\$538	\$995	\$1,452	\$572,091
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$525	\$971	\$1,417	\$558,408
IBNR Funding	\$13	\$24	\$35	\$13,683
Total	\$538	\$995	\$1,452	\$572,091
HealthAware with Expanded Dental				
Enrollment	31	4	2	37
Employee Portion				
Base Actuarial Rate	\$550	\$1,019	\$1,490	\$289,272
Employee Pays - IBNR Funding	\$13	\$24	\$35	\$6,760
Employee Pays	\$563	\$1,043	\$1,525	\$296,032
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$550	\$1,019	\$1,490	\$289,272
IBNR Funding	\$13	\$24	\$35	\$6,760
Total	\$563	\$1,043	\$1,525	\$296,032

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with basic dental				
Enrollment	41	17	6	64
Employee Portion				
Base Actuarial Rate	\$556	\$1,029	\$1,501	\$591,540
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$556	\$1,029	\$1,501	\$591,540
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$556	\$1,029	\$1,501	\$591,540
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$556	\$1,029	\$1,501	\$591,540
HealthAware with Expanded Dental				
Enrollment	31	4	2	37
Employee Portion				
Base Actuarial Rate	\$582	\$1,080	\$1,578	\$306,216
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$582	\$1,080	\$1,578	\$306,216
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$582	\$1,080	\$1,578	\$306,216
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$582	\$1,080	\$1,578	\$306,216

FY2016 / FY2015

	\$	%
HealthAware with basic dental		
Employee Portion		
Base Actuarial Rate	\$33,132	5.9%
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$19,449	3.4%
State Portion		
Base Actuarial Rate	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$0	
Total		
Base Actuarial Rate	\$33,132	5.9%
IBNR Funding	\$0	
Total	\$19,449	3.4%
HealthAware with Expanded Dental		
Employee Portion		
Base Actuarial Rate	\$16,944	5.9%
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$10,184	3.4%
State Portion		
Base Actuarial Rate	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$0	
Total		
Base Actuarial Rate	\$16,944	5.9%
IBNR Funding	\$0	
Total	\$10,184	3.4%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with Expanded Dental and Vision				
Enrollment	33	7	3	43
Employee Portion				
Base Actuarial Rate	\$558	\$1,033	\$1,509	\$362,064
Employee Pays - IBNR Funding	\$13	\$24	\$35	\$8,342
Employee Pays	\$571	\$1,057	\$1,544	\$370,406
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$558	\$1,033	\$1,509	\$362,064
IBNR Funding	\$13	\$24	\$35	\$8,342
Total	\$571	\$1,057	\$1,544	\$370,406
COVA Care (with basic dental)				
Enrollment	1,516	304	44	1,864
Employee Portion				
Base Actuarial Rate	\$574	\$1,061	\$1,551	\$15,131,664
Employee Pays - IBNR Funding	\$13	\$24	\$35	\$339,132
Employee Pays	\$587	\$1,085	\$1,586	\$15,470,796
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$574	\$1,061	\$1,551	\$15,131,664
IBNR Funding	\$13	\$24	\$35	\$339,132
Total	\$587	\$1,085	\$1,586	\$15,470,796

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with Expanded Dental and Vision				
Enrollment	33	7	3	43
Employee Portion				
Base Actuarial Rate	\$591	\$1,095	\$1,598	\$383,544
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$591	\$1,095	\$1,598	\$383,544
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$591	\$1,095	\$1,598	\$383,544
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$591	\$1,095	\$1,598	\$383,544
COVA Care (with basic dental)				
Enrollment	1,516	304	44	1,864
Employee Portion				
Base Actuarial Rate	\$609	\$1,126	\$1,646	\$16,055,664
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$609	\$1,126	\$1,646	\$16,055,664
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$609	\$1,126	\$1,646	\$16,055,664
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$609	\$1,126	\$1,646	\$16,055,664

FY2016 / FY2015

	\$	%
Base Actuarial Rate	\$21,480	5.9%
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$13,138	3.5%
Base Actuarial Rate	\$21,480	5.9%
IBNR Funding	\$0	
Total	\$13,138	3.5%
Base Actuarial Rate	\$924,000	6.1%
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$584,868	3.8%
Base Actuarial Rate	\$924,000	6.1%
IBNR Funding	\$0	
Total	\$584,868	3.8%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network				
Enrollment	258	49	7	314
Employee Portion				
Base Actuarial Rate	\$588	\$1,080	\$1,577	\$2,587,956
Employee Pays - IBNR Funding	\$13	\$24	\$35	\$56,730
Employee Pays	\$601	\$1,104	\$1,612	\$2,644,686
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$588	\$1,080	\$1,577	\$2,587,956
IBNR Funding	\$13	\$24	\$35	\$56,730
Total	\$601	\$1,104	\$1,612	\$2,644,686
COVA Care Plus Expanded Dental				
Enrollment	909	234	33	1,176
Employee Portion				
Base Actuarial Rate	\$599	\$1,109	\$1,624	\$10,291,068
Employee Pays - IBNR Funding	\$13	\$24	\$35	\$220,871
Employee Pays	\$612	\$1,133	\$1,659	\$10,511,939
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$599	\$1,109	\$1,624	\$10,291,068
IBNR Funding	\$13	\$24	\$35	\$220,871
Total	\$612	\$1,133	\$1,659	\$10,511,939

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network				
Enrollment	258	49	7	314
Employee Portion				
Base Actuarial Rate	\$624	\$1,146	\$1,674	\$2,746,368
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$624	\$1,146	\$1,674	\$2,746,368
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$624	\$1,146	\$1,674	\$2,746,368
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$624	\$1,146	\$1,674	\$2,746,368
COVA Care Plus Expanded Dental				
Enrollment	909	234	33	1,176
Employee Portion				
Base Actuarial Rate	\$636	\$1,177	\$1,724	\$10,925,208
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$636	\$1,177	\$1,724	\$10,925,208
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$636	\$1,177	\$1,724	\$10,925,208
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$636	\$1,177	\$1,724	\$10,925,208

FY2016 / FY2015

	\$	%
Employee Pays - IBNR Funding	\$158,412	6.1%
Employee Pays	\$101,682	3.8%
Total	\$158,412	6.1%
Total	\$101,682	3.8%
Employee Pays - IBNR Funding	\$634,140	6.2%
Employee Pays	\$413,269	3.9%
Total	\$634,140	6.2%
Total	\$413,269	3.9%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network & Expanded Dental				
Enrollment	277	83	13	373
Employee Portion				
Base Actuarial Rate	\$613	\$1,128	\$1,650	\$3,418,500
Employee Pays - IBNR Funding	\$13	\$24	\$35	\$71,872
Employee Pays	\$626	\$1,152	\$1,685	\$3,490,372
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$613	\$1,128	\$1,650	\$3,418,500
IBNR Funding	\$13	\$24	\$35	\$71,872
Total	\$626	\$1,152	\$1,685	\$3,490,372
COVA Care Plus Expanded Dental Plus Vision & Hearing				
Enrollment	1,490	320	51	1,861
Employee Portion				
Base Actuarial Rate	\$614	\$1,134	\$1,658	\$16,347,576
Employee Pays - IBNR Funding	\$13	\$24	\$35	\$342,605
Employee Pays	\$627	\$1,158	\$1,693	\$16,690,181
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$614	\$1,134	\$1,658	\$16,347,576
IBNR Funding	\$13	\$24	\$35	\$342,605
Total	\$627	\$1,158	\$1,693	\$16,690,181

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network & Expanded Dental				
Enrollment	277	83	13	373
Employee Portion				
Base Actuarial Rate	\$651	\$1,197	\$1,752	\$3,629,448
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$651	\$1,197	\$1,752	\$3,629,448
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$651	\$1,197	\$1,752	\$3,629,448
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$651	\$1,197	\$1,752	\$3,629,448
COVA Care Plus Expanded Dental Plus Vision & Hearing				
Enrollment	1,490	320	51	1,861
Employee Portion				
Base Actuarial Rate	\$652	\$1,204	\$1,760	\$17,358,240
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$652	\$1,204	\$1,760	\$17,358,240
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$652	\$1,204	\$1,760	\$17,358,240
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$652	\$1,204	\$1,760	\$17,358,240

FY2016 / FY2015

	\$	%
Base Actuarial Rate	\$210,948	6.2%
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$139,076	4.0%
Total		
Base Actuarial Rate	\$210,948	6.2%
IBNR Funding	\$0	
Total	\$139,076	4.0%
COVA Care Plus Expanded Dental Plus Vision & Hearing		
Base Actuarial Rate	\$1,010,664	6.2%
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$668,059	4.0%
State Portion		
Base Actuarial Rate	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$0	
Total		
Base Actuarial Rate	\$1,010,664	6.2%
IBNR Funding	\$0	
Total	\$668,059	4.0%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing				
Enrollment	1,151	312	72	1,535
Employee Portion				
Base Actuarial Rate	\$628	\$1,153	\$1,684	\$14,445,744
Employee Pays - IBNR Funding	\$13	\$24	\$35	\$296,748
Employee Pays	\$641	\$1,177	\$1,719	\$14,742,492
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$628	\$1,153	\$1,684	\$14,445,744
IBNR Funding	\$13	\$24	\$35	\$296,748
Total	\$641	\$1,177	\$1,719	\$14,742,492
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	36	14	5	55
Employee Portion				
Base Actuarial Rate	\$549	\$1,010	\$1,472	\$495,168
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$549	\$1,010	\$1,472	\$495,168
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$549	\$1,010	\$1,472	\$495,168
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$549	\$1,010	\$1,472	\$495,168

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing				
Enrollment	1,151	312	72	1,535
Employee Portion				
Base Actuarial Rate	\$667	\$1,224	\$1,788	\$15,340,092
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$667	\$1,224	\$1,788	\$15,340,092
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$667	\$1,224	\$1,788	\$15,340,092
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$667	\$1,224	\$1,788	\$15,340,092
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	36	14	5	55
Employee Portion				
Base Actuarial Rate	\$573	\$1,054	\$1,536	\$516,768
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$573	\$1,054	\$1,536	\$516,768
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$573	\$1,054	\$1,536	\$516,768
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$573	\$1,054	\$1,536	\$516,768

FY2016 / FY2015

	\$	%
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing	\$894,348	6.2%
Employee Pays	\$597,600	4.1%
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia	\$21,600	4.4%
Employee Pays	\$21,600	4.4%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Summary Retiree/COBRA Total				
Enrollment	5,866	1,359	237	7,462
Employee Portion				
Base Actuarial Rate				\$64,758,120
Employee Pays - IBNR Funding				\$1,380,583
Employee Pays				\$66,138,703
State Portion				
Base Actuarial Rate				\$0
State Pays - IBNR Funding				\$0
State Pays				\$0
Total				
Base Actuarial Rate				\$64,758,120
IBNR Funding				\$1,380,583
Total				\$66,138,703
Grand Total				
Enrollment	39,663	23,176	29,528	92,367
Employee Portion				
Base Actuarial Rate				\$240,265,531
Employee Pays - IBNR Funding				\$4,097,342
Employee Pays				\$244,362,873
State Portion				
Base Actuarial Rate				\$928,309,073
State Pays - IBNR Funding				\$20,329,088
State Pays				\$948,638,161
Total				
Base Actuarial Rate				\$1,168,574,604
IBNR Funding				\$24,426,430
Total				\$1,193,001,034

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Summary Retiree/COBRA Total				
Enrollment	5,866	1,359	237	7,462
Employee Portion				
Base Actuarial Rate				\$68,737,800
Employee Pays - IBNR Funding				\$0
Employee Pays				\$68,737,800
State Portion				
Base Actuarial Rate				\$0
State Pays - IBNR Funding				\$0
State Pays				\$0
Total				
Base Actuarial Rate				\$68,737,800
IBNR Funding				\$0
Total				\$68,737,800
Grand Total				
Enrollment	39,663	23,176	29,528	92,367
Employee Portion				
Base Actuarial Rate				\$255,217,107
Employee Pays - IBNR Funding				\$0
Employee Pays				\$255,217,107
State Portion				
Base Actuarial Rate				\$984,755,673
State Pays - IBNR Funding				\$0
State Pays				\$984,755,673
Total				
Base Actuarial Rate				\$1,239,972,780
IBNR Funding				\$0
Total				\$1,239,972,780

FY2016 / FY2015

	\$	%
Base Actuarial Rate	\$3,979,680	6.1%
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$2,599,097	3.9%
Total		
Base Actuarial Rate	\$3,979,680	6.1%
IBNR Funding	\$0	
Total	\$2,599,097	3.9%
Grand Total		
Base Actuarial Rate	\$14,951,576	6.2%
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$10,854,234	4.4%
State Portion		
Base Actuarial Rate	\$56,446,600	6.1%
State Pays - IBNR Funding	\$0	
State Pays	\$36,117,512	3.8%
Total		
Base Actuarial Rate	\$71,398,176	6.1%
IBNR Funding	\$0	
Total	\$46,971,746	3.9%

Exhibit C: Aon Hewitt Premium Schedule—November 21, 2014

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
ACTIVE EMPLOYEES				
HDHP (with basic dental)				
Enrollment	245	99	147	491
Employee Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$0	\$0	\$0	\$0
State Portion				
Base Actuarial Rate	\$443	\$823	\$1,202	\$4,400,472
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$13	\$24	\$35	\$127,344
State Pays	\$456	\$847	\$1,237	\$4,527,816
Total				
Base Actuarial Rate	\$443	\$823	\$1,202	\$4,400,472
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$13	\$24	\$35	\$127,344
Total	\$456	\$847	\$1,237	\$4,527,816
HDHP w/Expanded Dental				
Enrollment	23	21	39	83
Employee Portion				
Base Actuarial Rate	\$25	\$48	\$73	\$53,160
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$25	\$48	\$73	\$53,160
State Portion				
Base Actuarial Rate	\$443	\$823	\$1,202	\$892,200
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$13	\$24	\$35	\$25,799
State Pays	\$456	\$847	\$1,237	\$917,999
Total				
Base Actuarial Rate	\$468	\$871	\$1,275	\$945,360
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$13	\$24	\$35	\$25,799
Total	\$481	\$895	\$1,310	\$971,159

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
ACTIVE EMPLOYEES				
HDHP (with basic dental)				
Enrollment	245	99	147	491
Employee Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$0	\$0	\$0	\$0
State Portion				
Base Actuarial Rate	\$472	\$876	\$1,280	\$4,686,288
HIF Funding Supplement Pay - State	-\$7	-\$12	-\$18	-\$66,433
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$465	\$864	\$1,262	\$4,619,855
Total				
Base Actuarial Rate	\$472	\$876	\$1,280	\$4,686,288
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$66,433
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$465	\$864	\$1,262	\$4,619,855
HDHP w/Expanded Dental				
Enrollment	23	21	39	83
Employee Portion				
Base Actuarial Rate	\$26	\$51	\$77	\$56,064
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$26	\$51	\$77	\$56,064
State Portion				
Base Actuarial Rate	\$472	\$876	\$1,280	\$950,064
HIF Funding Supplement Pay - State	-\$7	-\$12	-\$18	-\$13,459
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$465	\$864	\$1,262	\$936,605
Total				
Base Actuarial Rate	\$498	\$927	\$1,357	\$1,006,128
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$13,459
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$491	\$915	\$1,339	\$992,669

FY2016 / FY2015

DIFFERENCE	
\$	%
\$0	0.0%
\$0	0.0%
\$285,816	6.5%
\$92,038	2.0%
\$285,816	6.5%
\$92,038	2.0%
\$2,904	5.5%
\$2,904	5.5%
\$57,864	6.5%
\$18,606	2.0%
\$60,768	6.4%
\$21,510	2.2%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with basic dental				
Enrollment	674	198	497	1,369
Employee Portion				
Base Actuarial Rate	\$8	\$44	\$58	\$507,089
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$1	\$3	\$4	\$42,930
Employee Pays	\$9	\$47	\$62	\$550,019
State Portion				
Base Actuarial Rate	\$517	\$927	\$1,360	\$14,497,195
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$12	\$21	\$30	\$324,757
State Pays	\$529	\$948	\$1,390	\$14,821,951
Total				
Base Actuarial Rate	\$525	\$971	\$1,417	\$15,004,284
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$13	\$24	\$35	\$367,686
Total	\$538	\$995	\$1,452	\$15,371,970
HealthAware with Expanded Dental				
Enrollment	407	139	330	876
Employee Portion				
Base Actuarial Rate	\$32	\$92	\$131	\$828,411
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$1	\$3	\$4	\$28,164
Employee Pays	\$34	\$95	\$135	\$856,575
State Portion				
Base Actuarial Rate	\$517	\$927	\$1,360	\$9,457,881
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$12	\$21	\$30	\$211,870
State Pays	\$529	\$948	\$1,390	\$9,669,750
Total				
Base Actuarial Rate	\$550	\$1,019	\$1,490	\$10,286,292
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$13	\$24	\$35	\$240,033
Total	\$563	\$1,043	\$1,525	\$10,526,325

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with basic dental				
Enrollment	674	198	497	1,369
Employee Portion				
Base Actuarial Rate	\$7	\$45	\$58	\$509,762
HIF Funding Supplement Pay - Employee	-\$1	-\$2	-\$2	-\$22,396
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$6	\$44	\$56	\$487,366
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$15,384,034
HIF Funding Supplement Pay - State	-\$6	-\$11	-\$16	-\$169,420
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$543	\$973	\$1,427	\$15,214,614
Total				
Base Actuarial Rate	\$556	\$1,029	\$1,501	\$15,893,796
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$191,815
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$549	\$1,017	\$1,483	\$15,701,981
HealthAware with Expanded Dental				
Enrollment	407	139	330	876
Employee Portion				
Base Actuarial Rate	\$33	\$96	\$135	\$856,302
HIF Funding Supplement Pay - Employee	-\$1	-\$2	-\$2	-\$14,692
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$32	\$95	\$133	\$841,609
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$10,036,506
HIF Funding Supplement Pay - State	-\$6	-\$11	-\$16	-\$110,529
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$543	\$973	\$1,427	\$9,925,978
Total				
Base Actuarial Rate	\$582	\$1,080	\$1,578	\$10,892,808
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$125,221
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$575	\$1,068	\$1,560	\$10,767,587

FY2016 / FY2015

	\$	%
HealthAware with basic dental		
Employee Portion		
Base Actuarial Rate	\$2,673	0.5%
HIF Funding Supplement Pay - Employee	-\$62,652	-11.4%
Employee Pays - IBNR Funding		
Employee Pays		
State Portion		
Base Actuarial Rate	\$886,839	6.1%
HIF Funding Supplement Pay - State		
State Pays - IBNR Funding	\$392,663	2.6%
State Pays		
Total		
Base Actuarial Rate	\$889,512	5.9%
HIF Funding Supplement Pay - Total		
IBNR Funding	\$330,010	2.1%
Total		
HealthAware with Expanded Dental		
Employee Portion		
Base Actuarial Rate	\$27,890	3.4%
HIF Funding Supplement Pay - Employee	-\$14,966	-1.7%
Employee Pays - IBNR Funding		
Employee Pays		
State Portion		
Base Actuarial Rate	\$578,626	6.1%
HIF Funding Supplement Pay - State		
State Pays - IBNR Funding	\$256,227	2.6%
State Pays		
Total		
Base Actuarial Rate	\$606,516	5.9%
HIF Funding Supplement Pay - Total		
IBNR Funding	\$241,262	2.3%
Total		

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with Expanded Dental & Vision				
Enrollment	653	255	472	1,380
Employee Portion				
Base Actuarial Rate	\$41	\$106	\$150	\$1,487,618
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$1</u>	<u>\$3</u>	<u>\$4</u>	<u>\$43,384</u>
Employee Pays	\$42	\$109	\$154	\$1,531,002
State Portion				
Base Actuarial Rate	\$517	\$927	\$1,360	\$14,592,826
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$12</u>	<u>\$21</u>	<u>\$30</u>	<u>\$326,919</u>
State Pays	\$529	\$948	\$1,390	\$14,919,745
Total				
Base Actuarial Rate	\$558	\$1,033	\$1,509	\$16,080,444
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$370,302</u>
Total	\$571	\$1,057	\$1,544	\$16,450,746
COVA Care (with basic dental)				
Enrollment	6,541	3,280	4,511	14,332
Employee Portion				
Base Actuarial Rate	\$57	\$134	\$192	\$20,068,171
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$1</u>	<u>\$3</u>	<u>\$4</u>	<u>\$449,611</u>
Employee Pays	\$58	\$137	\$196	\$20,517,782
State Portion				
Base Actuarial Rate	\$517	\$927	\$1,360	\$150,705,929
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$12</u>	<u>\$21</u>	<u>\$30</u>	<u>\$3,376,459</u>
State Pays	\$529	\$948	\$1,390	\$154,082,387
Total				
Base Actuarial Rate	\$574	\$1,061	\$1,551	\$170,774,100
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$3,826,070</u>
Total	\$587	\$1,085	\$1,586	\$174,600,170

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with Expanded Dental & Vision				
Enrollment	653	255	472	1,380
Employee Portion				
Base Actuarial Rate	\$42	\$111	\$155	\$1,547,282
HIF Funding Supplement Pay - Employee	-\$1	-\$2	-\$2	-\$22,633
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$41	\$110	\$153	\$1,524,649
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$15,485,566
HIF Funding Supplement Pay - State	-\$6	-\$11	-\$16	-\$170,548
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$543	\$973	\$1,427	\$15,315,019
Total				
Base Actuarial Rate	\$591	\$1,095	\$1,598	\$17,032,848
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$193,180
<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total	\$584	\$1,083	\$1,580	\$16,839,668
COVA Care(with basic dental)				
Enrollment	6,541	3,280	4,511	14,332
Employee Portion				
Base Actuarial Rate	\$60	\$142	\$203	\$21,296,212
HIF Funding Supplement Pay - Employee	-\$1	-\$2	-\$2	-\$234,554
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$59	\$141	\$201	\$21,061,658
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$159,926,048
HIF Funding Supplement Pay - State	-\$6	-\$11	-\$16	-\$1,761,439
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$543	\$973	\$1,427	\$158,164,609
Total				
Base Actuarial Rate	\$609	\$1,126	\$1,646	\$181,222,260
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$1,995,993
<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total	\$602	\$1,114	\$1,628	\$179,226,267

FY2016 / FY2015

	\$	%
HealthAware with Expanded Dental & Vision		
Employee Portion		
Base Actuarial Rate	\$59,664	4.0%
HIF Funding Supplement Pay - Employee	-\$6,353	-0.4%
State Portion		
Base Actuarial Rate	\$892,740	6.1%
HIF Funding Supplement Pay - State	\$395,274	2.6%
Total	\$952,404	5.9%
HIF Funding Supplement Pay - Total	-\$193,180	
COVA Care(with basic dental)	\$388,921	2.4%
Employee Portion		
Base Actuarial Rate	\$1,228,041	6.1%
HIF Funding Supplement Pay - Employee	-\$234,554	
Employee Pays - IBNR Funding	\$543,875	2.7%
State Portion		
Base Actuarial Rate	\$9,220,119	6.1%
HIF Funding Supplement Pay - State	-\$1,761,439	
State Pays - IBNR Funding	\$4,082,221	2.6%
Total	\$10,448,160	6.1%
HIF Funding Supplement Pay - Total	-\$1,995,993	
IBNR Funding	\$4,626,097	2.6%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network				
Enrollment	723	458	528	1,709
Employee Portion				
Base Actuarial Rate	\$71	\$153	\$218	\$2,830,096
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$1</u>	<u>\$3</u>	<u>\$4</u>	<u>\$54,657</u>
Employee Pays	\$72	\$156	\$222	\$2,884,753
State Portion				
Base Actuarial Rate	\$517	\$927	\$1,360	\$18,198,944
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$12</u>	<u>\$21</u>	<u>\$30</u>	<u>\$407,752</u>
State Pays	\$529	\$948	\$1,390	\$18,606,696
Total				
Base Actuarial Rate	\$588	\$1,080	\$1,577	\$21,029,040
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$462,409</u>
Total	\$601	\$1,104	\$1,612	\$21,491,449
COVA Care Plus Expanded Dental				
Enrollment	6,711	4,178	6,237	17,126
Employee Portion				
Base Actuarial Rate	\$82	\$182	\$265	\$35,480,546
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$1</u>	<u>\$3</u>	<u>\$4</u>	<u>\$573,463</u>
Employee Pays	\$83	\$185	\$269	\$36,054,009
State Portion				
Base Actuarial Rate	\$517	\$927	\$1,360	\$189,905,602
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$12</u>	<u>\$21</u>	<u>\$30</u>	<u>\$4,254,552</u>
State Pays	\$529	\$948	\$1,390	\$194,160,155
Total				
Base Actuarial Rate	\$599	\$1,109	\$1,624	\$225,386,148
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$4,828,016</u>
Total	\$612	\$1,133	\$1,659	\$230,214,164

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network				
Enrollment	723	458	528	1,709
Employee Portion				
Base Actuarial Rate	\$75	\$162	\$231	\$3,006,235
HIF Funding Supplement Pay - Employee	-\$1	-\$2	-\$2	-\$28,514
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$74	\$161	\$229	\$2,977,721
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$19,312,469
HIF Funding Supplement Pay - State	-\$6	-\$11	-\$16	-\$212,717
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$543	\$973	\$1,427	\$19,099,752
Total				
Base Actuarial Rate	\$624	\$1,146	\$1,674	\$22,318,704
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$241,231
<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total	\$617	\$1,134	\$1,656	\$22,077,473
COVA Care Plus Expanded Dental				
Enrollment	6,711	4,178	6,237	17,126
Employee Portion				
Base Actuarial Rate	\$87	\$193	\$281	\$37,732,916
HIF Funding Supplement Pay - Employee	-\$1	-\$2	-\$2	-\$299,166
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$86	\$192	\$279	\$37,433,751
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$201,526,564
HIF Funding Supplement Pay - State	-\$6	-\$11	-\$16	-\$2,219,525
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$543	\$973	\$1,427	\$199,307,039
Total				
Base Actuarial Rate	\$636	\$1,177	\$1,724	\$239,259,480
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$2,518,691
<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total	\$629	\$1,165	\$1,706	\$236,740,789

FY2016 / FY2015

	\$	%
COVA Care Plus Out-of-Network		
Employee Portion		
Base Actuarial Rate	\$176,138	6.2%
HIF Funding Supplement Pay - Employee	-\$28,514	
<u>Employee Pays - IBNR Funding</u>	\$0	
Employee Pays	\$92,968	3.2%
State Portion		
Base Actuarial Rate	\$1,113,526	6.1%
HIF Funding Supplement Pay - State	-\$212,717	
<u>State Pays - IBNR Funding</u>	\$0	
State Pays	\$493,056	2.6%
Total		
Base Actuarial Rate	\$1,289,664	6.1%
HIF Funding Supplement Pay - Total	-\$241,231	
<u>IBNR Funding</u>	\$0	
Total	\$586,024	2.7%
COVA Care Plus Expanded Dental		
Employee Portion		
Base Actuarial Rate	\$2,252,370	6.3%
HIF Funding Supplement Pay - Employee	-\$299,166	
<u>Employee Pays - IBNR Funding</u>	\$0	
Employee Pays	\$1,379,742	3.8%
State Portion		
Base Actuarial Rate	\$11,620,962	6.1%
HIF Funding Supplement Pay - State	-\$2,219,525	
<u>State Pays - IBNR Funding</u>	\$0	
State Pays	\$5,146,884	2.7%
Total		
Base Actuarial Rate	\$13,873,332	6.2%
HIF Funding Supplement Pay - Total	-\$2,518,691	
<u>IBNR Funding</u>	\$0	
Total	\$6,526,626	2.8%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network & Expanded Dental				
Enrollment	1,355	1,155	1,371	3,881
Employee Portion				
Base Actuarial Rate	\$96	\$201	\$291	\$9,118,092
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$1	\$3	\$4	\$132,784
Employee Pays	\$97	\$204	\$295	\$9,250,876
State Portion				
Base Actuarial Rate	\$517	\$927	\$1,360	\$43,629,168
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$12	\$21	\$30	\$977,505
State Pays	\$529	\$948	\$1,390	\$44,606,673
Total				
Base Actuarial Rate	\$613	\$1,128	\$1,650	\$52,747,260
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$13	\$24	\$35	\$1,110,290
Total	\$626	\$1,152	\$1,685	\$53,857,550
COVA Care Plus Expanded Dental Plus Vision & Hearing				
Enrollment	10,440	6,808	8,813	26,061
Employee Portion				
Base Actuarial Rate	\$97	\$207	\$299	\$60,562,731
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$1	\$3	\$4	\$857,458
Employee Pays	\$98	\$210	\$303	\$61,420,189
State Portion				
Base Actuarial Rate	\$517	\$927	\$1,360	\$284,345,901
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$12	\$21	\$30	\$6,370,612
State Pays	\$529	\$948	\$1,390	\$290,716,514
Total				
Base Actuarial Rate	\$614	\$1,134	\$1,658	\$344,908,632
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$13	\$24	\$35	\$7,228,070
Total	\$627	\$1,158	\$1,693	\$352,136,702

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network & Expanded Dental				
Enrollment	1,355	1,155	1,371	3,881
Employee Portion				
Base Actuarial Rate	\$102	\$213	\$309	\$9,700,255
HIF Funding Supplement Pay - Employee	-\$1	-\$2	-\$2	-\$69,271
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$101	\$212	\$307	\$9,630,983
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$46,299,329
HIF Funding Supplement Pay - State	-\$6	-\$11	-\$16	-\$509,947
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$543	\$973	\$1,427	\$45,789,382
Total				
Base Actuarial Rate	\$651	\$1,197	\$1,752	\$55,999,584
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$579,219
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$644	\$1,185	\$1,734	\$55,420,365
COVA CarePlus Expanded Dental Plus Vision & Hearing				
Enrollment	10,440	6,808	8,813	26,061
Employee Portion				
Base Actuarial Rate	\$103	\$220	\$317	\$64,429,717
HIF Funding Supplement Pay - Employee	-\$1	-\$2	-\$2	-\$447,321
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$102	\$219	\$315	\$63,982,396
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$301,745,387
HIF Funding Supplement Pay - State	-\$6	-\$11	-\$16	-\$3,323,437
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$543	\$973	\$1,427	\$298,421,951
Total				
Base Actuarial Rate	\$652	\$1,204	\$1,760	\$366,175,104
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$3,770,757
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$645	\$1,192	\$1,742	\$362,404,347

FY2016 / FY2015

	\$	%
COVA Care Plus Out-of-Network & Expanded Dental		
Employee Portion		
Base Actuarial Rate	\$582,163	6.4%
HIF Funding Supplement Pay - Employee		
Employee Pays - IBNR Funding	\$380,107	4.1%
Employee Pays		
State Portion		
Base Actuarial Rate	\$2,670,161	6.1%
HIF Funding Supplement Pay - State		
State Pays - IBNR Funding	\$1,182,708	2.7%
State Pays		
Total		
Base Actuarial Rate	\$3,252,324	6.2%
HIF Funding Supplement Pay - Total		
IBNR Funding	\$1,562,815	2.9%
Total		
COVA CarePlus Expanded Dental Plus Vision & Hearing		
Employee Portion		
Base Actuarial Rate	\$3,866,986	6.4%
HIF Funding Supplement Pay - Employee		
Employee Pays - IBNR Funding	\$2,562,207	4.2%
Employee Pays		
State Portion		
Base Actuarial Rate	\$17,399,486	6.1%
HIF Funding Supplement Pay - State		
State Pays - IBNR Funding	\$7,705,437	2.7%
State Pays		
Total		
Base Actuarial Rate	\$21,266,472	6.2%
HIF Funding Supplement Pay - Total		
IBNR Funding	\$10,267,644	2.9%
Total		

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing				
Enrollment	5,227	4,743	5,516	15,486
Employee Portion				
Base Actuarial Rate	\$111	\$226	\$325	\$41,274,609
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$1</u>	<u>\$3</u>	<u>\$4</u>	<u>\$534,308</u>
Employee Pays	\$112	\$229	\$329	\$41,808,917
State Portion				
Base Actuarial Rate	\$517	\$927	\$1,360	\$175,207,539
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$12</u>	<u>\$21</u>	<u>\$30</u>	<u>\$3,925,519</u>
State Pays	\$529	\$948	\$1,390	\$179,133,058
Total				
Base Actuarial Rate	\$628	\$1,153	\$1,684	\$216,482,148
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$4,459,828</u>
Total	\$641	\$1,177	\$1,719	\$220,941,976
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	798	483	830	2,111
Employee Portion				
Base Actuarial Rate	\$58	\$137	\$196	\$3,296,888
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$58	\$137	\$196	\$3,296,888
State Portion				
Base Actuarial Rate	\$491	\$873	\$1,276	\$22,475,416
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$491	\$873	\$1,276	\$22,475,416
Total				
Base Actuarial Rate	\$549	\$1,010	\$1,472	\$25,772,304
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total	\$549	\$1,010	\$1,472	\$25,772,304

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing				
Enrollment	5,227	4,743	5,516	15,486
Employee Portion				
Base Actuarial Rate	\$118	\$240	\$345	\$43,922,542
HIF Funding Supplement Pay - Employee	-\$1	-\$2	-\$2	-\$278,739
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$117	\$239	\$343	\$43,643,803
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$185,930,846
HIF Funding Supplement Pay - State	-\$6	-\$11	-\$16	-\$2,047,875
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$543	\$973	\$1,427	\$183,882,971
Total				
Base Actuarial Rate	\$667	\$1,224	\$1,788	\$229,853,388
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$2,326,614
<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total	\$660	\$1,212	\$1,770	\$227,526,774
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	798	483	830	2,111
Employee Portion				
Base Actuarial Rate	\$59	\$141	\$201	\$3,384,335
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$59	\$141	\$201	\$3,384,335
State Portion				
Base Actuarial Rate	\$514	\$913	\$1,335	\$23,510,257
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$514	\$913	\$1,335	\$23,510,257
Total				
Base Actuarial Rate	\$573	\$1,054	\$1,536	\$26,894,592
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total	\$573	\$1,054	\$1,536	\$26,894,592

FY2016 / FY2015

	\$	%
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing		
Employee Portion		
Base Actuarial Rate	\$2,647,933	6.4%
HIF Funding Supplement Pay - Employee	\$1,834,885	4.4%
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$4,482,818	
State Portion		
Base Actuarial Rate	\$10,723,307	6.1%
HIF Funding Supplement Pay - State	\$4,749,913	2.7%
State Pays - IBNR Funding	\$0	
State Pays	\$15,473,220	
Total	\$13,371,240	6.2%
Base Actuarial Rate	\$13,371,240	6.2%
HIF Funding Supplement Pay - Total	-\$2,326,614	
IBNR Funding	\$0	
Total	\$6,584,799	3.0%
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia		
Employee Portion		
Base Actuarial Rate	\$87,447	2.7%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$87,447	2.7%
State Portion		
Base Actuarial Rate	\$1,034,841	4.6%
HIF Funding Supplement Pay - State	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$1,034,841	4.6%
Total	\$1,122,288	4.4%
Base Actuarial Rate	\$1,122,288	4.4%
HIF Funding Supplement Pay - Total	\$0	
IBNR Funding	\$0	
Total	\$1,122,288	4.4%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Summary Active Total				
Enrollment	33,797	21,817	29,291	84,905
Employee Portion				
Base Actuarial Rate				\$175,507,411
HIF Funding Supplement Pay - Employee				\$0
<u>Employee Pays - IBNR Funding</u>				\$2,716,759
Employee Pays				\$178,224,170
State Portion				
Base Actuarial Rate				\$928,309,073
HIF Funding Supplement Pay - State				\$0
<u>State Pays - IBNR Funding</u>				\$20,329,088
State Pays				\$948,638,161
Total				
Base Actuarial Rate				\$1,103,816,484
HIF Funding Supplement Pay - Total				\$0
<u>IBNR Funding</u>				\$23,045,848
Total				\$1,126,862,332

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Summary Active Total				
Enrollment	33,797	21,817	29,291	84,905
Employee Portion				
Base Actuarial Rate				\$186,441,621
HIF Funding Supplement Pay - Employee				-\$1,417,286
<u>Employee Pays - IBNR Funding</u>				\$0
Employee Pays				\$185,024,335
State Portion				
Base Actuarial Rate				\$984,793,359
HIF Funding Supplement Pay - State				-\$10,605,329
<u>State Pays - IBNR Funding</u>				\$0
State Pays				\$974,188,031
Total				
Base Actuarial Rate				\$1,171,234,980
HIF Funding Supplement Pay - Total				-\$12,022,614
<u>IBNR Funding</u>				\$0
Total				\$1,159,212,366

FY2016 / FY2015

	\$	%
Employee Portion	\$10,934,210	6.2%
Employee Pays	\$6,800,165	3.8%
State Portion	\$56,484,286	6.1%
State Pays	\$25,549,869	2.7%
Total	\$67,418,496	6.1%
Total	\$32,350,034	2.9%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Early Retirees/COBRA				
HDHP				
Enrollment	98	13	1	112
Employee Portion				
Base Actuarial Rate	\$443	\$823	\$1,202	\$663,780
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$13	\$24	\$35	\$19,255
Employee Pays	\$456	\$847	\$1,237	\$683,035
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$443	\$823	\$1,202	\$663,780
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$13	\$24	\$35	\$19,255
Total	\$456	\$847	\$1,237	\$683,035
HDHP w/Expanded Dental				
Enrollment	26	2	0	28
Employee Portion				
Base Actuarial Rate	\$468	\$871	\$1,275	\$166,920
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$13	\$24	\$35	\$4,584
Employee Pays	\$481	\$895	\$1,310	\$171,504
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$468	\$871	\$1,275	\$166,920
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$13	\$24	\$35	\$4,584
Total	\$481	\$895	\$1,310	\$171,504

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Early Retirees/COBRA				
HDHP (with basic dental)				
Enrollment	98	13	1	112
Employee Portion				
Base Actuarial Rate	\$472	\$876	\$1,280	\$707,088
HIF Funding Supplement Pay - Employee	-\$7	-\$12	-\$18	-\$10,045
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$465	\$864	\$1,262	\$697,043
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$472	\$876	\$1,280	\$707,088
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$10,045
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$465	\$864	\$1,262	\$697,043
HDHP w/Expanded Dental				
Enrollment	26	2	0	28
Employee Portion				
Base Actuarial Rate	\$498	\$927	\$1,357	\$177,624
HIF Funding Supplement Pay - Employee	-\$7	-\$12	-\$18	-\$2,391
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$491	\$915	\$1,339	\$175,233
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$498	\$927	\$1,357	\$177,624
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$2,391
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$491	\$915	\$1,339	\$175,233

FY2016 / FY2015

	\$	%
DIFFERENCE		
	\$43,308	6.5%
	\$14,008	2.1%
	\$43,308	6.5%
	\$14,008	2.1%
	\$10,704	6.4%
	\$3,728	2.2%
	\$10,704	6.4%
	\$3,728	2.2%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with basic dental				
Enrollment	41	17	6	64
Employee Portion				
Base Actuarial Rate	\$525	\$971	\$1,417	\$558,408
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$13,683</u>
Employee Pays	\$538	\$995	\$1,452	\$572,091
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$525	\$971	\$1,417	\$558,408
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$13,683</u>
Total	\$538	\$995	\$1,452	\$572,091
HealthAware with Expanded Dental				
Enrollment	31	4	2	37
Employee Portion				
Base Actuarial Rate	\$550	\$1,019	\$1,490	\$289,272
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$6,760</u>
Employee Pays	\$563	\$1,043	\$1,525	\$296,032
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$550	\$1,019	\$1,490	\$289,272
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$6,760</u>
Total	\$563	\$1,043	\$1,525	\$296,032

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with basic dental				
Enrollment	41	17	6	64
Employee Portion				
Base Actuarial Rate	\$556	\$1,029	\$1,501	\$591,540
HIF Funding Supplement Pay - Employee	-\$7	-\$12	-\$18	-\$7,138
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$549	\$1,017	\$1,483	\$584,402
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$556	\$1,029	\$1,501	\$591,540
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$7,138
<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total	\$549	\$1,017	\$1,483	\$584,402
HealthAware with Expanded Dental				
Enrollment	31	4	2	37
Employee Portion				
Base Actuarial Rate	\$582	\$1,080	\$1,578	\$306,216
HIF Funding Supplement Pay - Employee	-\$7	-\$12	-\$18	-\$3,527
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$575	\$1,068	\$1,560	\$302,689
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$582	\$1,080	\$1,578	\$306,216
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$3,527
<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total	\$575	\$1,068	\$1,560	\$302,689

FY2016 / FY2015

	\$	%
HealthAware with basic dental		
Employee Portion		
Base Actuarial Rate	\$33,132	5.9%
HIF Funding Supplement Pay - Employee	-\$7,138	
<u>Employee Pays - IBNR Funding</u>	\$0	
Employee Pays	\$12,311	2.2%
State Portion		
Base Actuarial Rate	\$0	
HIF Funding Supplement Pay - State	\$0	
<u>State Pays - IBNR Funding</u>	\$0	
State Pays	\$0	
Total		
Base Actuarial Rate	\$33,132	5.9%
HIF Funding Supplement Pay - Total	-\$7,138	
<u>IBNR Funding</u>	\$0	
Total	\$12,311	2.2%
HealthAware with Expanded Dental		
Employee Portion		
Base Actuarial Rate	\$16,944	5.9%
HIF Funding Supplement Pay - Employee	-\$3,527	
<u>Employee Pays - IBNR Funding</u>	\$0	
Employee Pays	\$6,657	2.2%
State Portion		
Base Actuarial Rate	\$0	
HIF Funding Supplement Pay - State	\$0	
<u>State Pays - IBNR Funding</u>	\$0	
State Pays	\$0	
Total		
Base Actuarial Rate	\$16,944	5.9%
HIF Funding Supplement Pay - Total	-\$3,527	
<u>IBNR Funding</u>	\$0	
Total	\$6,657	2.2%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with Expanded Dental and Vision				
Enrollment	33	7	3	43
Employee Portion				
Base Actuarial Rate	\$558	\$1,033	\$1,509	\$362,064
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$8,342</u>
Employee Pays	\$571	\$1,057	\$1,544	\$370,406
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$558	\$1,033	\$1,509	\$362,064
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$8,342</u>
Total	\$571	\$1,057	\$1,544	\$370,406
COVA Care (with basic dental)				
Enrollment	1,516	304	44	1,864
Employee Portion				
Base Actuarial Rate	\$574	\$1,061	\$1,551	\$15,131,664
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$339,132</u>
Employee Pays	\$587	\$1,085	\$1,586	\$15,470,796
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$574	\$1,061	\$1,551	\$15,131,664
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$339,132</u>
Total	\$587	\$1,085	\$1,586	\$15,470,796

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with Expanded Dental and Vision				
Enrollment	33	7	3	43
Employee Portion				
Base Actuarial Rate	\$591	\$1,095	\$1,598	\$383,544
HIF Funding Supplement Pay - Employee	-\$7	-\$12	-\$18	-\$4,352
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$584	\$1,083	\$1,580	\$379,192
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$591	\$1,095	\$1,598	\$383,544
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$4,352
<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total	\$584	\$1,083	\$1,580	\$379,192
COVA Care (with basic dental)				
Enrollment	1,516	304	44	1,864
Employee Portion				
Base Actuarial Rate	\$609	\$1,126	\$1,646	\$16,055,664
HIF Funding Supplement Pay - Employee	-\$7	-\$12	-\$18	-\$176,919
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$602	\$1,114	\$1,628	\$15,878,745
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$609	\$1,126	\$1,646	\$16,055,664
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$176,919
<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total	\$602	\$1,114	\$1,628	\$15,878,745

FY2016 / FY2015

	\$	%
HealthAware with Expanded Dental and Vision		
Employee Portion		
Base Actuarial Rate	\$21,480	5.9%
HIF Funding Supplement Pay - Employee	-\$4,352	
<u>Employee Pays - IBNR Funding</u>	\$0	
Employee Pays	\$8,785	2.4%
State Portion		
Base Actuarial Rate	\$0	
HIF Funding Supplement Pay - State	\$0	
<u>State Pays - IBNR Funding</u>	\$0	
State Pays	\$0	
Total		
Base Actuarial Rate	\$21,480	5.9%
HIF Funding Supplement Pay - Total	-\$4,352	
<u>IBNR Funding</u>	\$0	
Total	\$8,785	2.4%
COVA Care (with basic dental)		
Employee Portion		
Base Actuarial Rate	\$924,000	6.1%
HIF Funding Supplement Pay - Employee	-\$176,919	
<u>Employee Pays - IBNR Funding</u>	\$0	
Employee Pays	\$407,949	2.6%
State Portion		
Base Actuarial Rate	\$0	
HIF Funding Supplement Pay - State	\$0	
<u>State Pays - IBNR Funding</u>	\$0	
State Pays	\$0	
Total		
Base Actuarial Rate	\$924,000	6.1%
HIF Funding Supplement Pay - Total	-\$176,919	
<u>IBNR Funding</u>	\$0	
Total	\$407,949	2.6%

Source and Uses 11/21/2014

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network				
Enrollment	258	49	7	314
Employee Portion				
Base Actuarial Rate	\$588	\$1,080	\$1,577	\$2,587,956
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$56,730</u>
Employee Pays	\$601	\$1,104	\$1,612	\$2,644,686
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$588	\$1,080	\$1,577	\$2,587,956
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$56,730</u>
Total	\$601	\$1,104	\$1,612	\$2,644,686
COVA Care Plus Expanded Dental				
Enrollment	909	234	33	1,176
Employee Portion				
Base Actuarial Rate	\$599	\$1,109	\$1,624	\$10,291,068
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$220,871</u>
Employee Pays	\$612	\$1,133	\$1,659	\$10,511,939
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$599	\$1,109	\$1,624	\$10,291,068
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$220,871</u>
Total	\$612	\$1,133	\$1,659	\$10,511,939

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network				
Enrollment	258	49	7	314
Employee Portion				
Base Actuarial Rate	\$624	\$1,146	\$1,674	\$2,746,368
HIF Funding Supplement Pay - Employee	-\$7	-\$12	-\$18	-\$29,595
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$617	\$1,134	\$1,656	\$2,716,773
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$624	\$1,146	\$1,674	\$2,746,368
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$29,595
<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total	\$617	\$1,134	\$1,656	\$2,716,773
COVA Care Plus Expanded Dental				
Enrollment	909	234	33	1,176
Employee Portion				
Base Actuarial Rate	\$636	\$1,177	\$1,724	\$10,925,208
HIF Funding Supplement Pay - Employee	-\$7	-\$12	-\$18	-\$115,225
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$629	\$1,165	\$1,706	\$10,809,983
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$636	\$1,177	\$1,724	\$10,925,208
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$115,225
<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total	\$629	\$1,165	\$1,706	\$10,809,983

FY2016 / FY2015

	\$	%
COVA Care Plus Out-of-Network		
Employee Portion		
Base Actuarial Rate	\$158,412	6.1%
HIF Funding Supplement Pay - Employee		
<u>Employee Pays - IBNR Funding</u>		
Employee Pays	\$72,086	2.7%
State Portion		
Base Actuarial Rate		
HIF Funding Supplement Pay - State		
<u>State Pays - IBNR Funding</u>		
State Pays		
Total		
Base Actuarial Rate	\$158,412	6.1%
HIF Funding Supplement Pay - Total		
<u>IBNR Funding</u>		
Total	\$72,086	2.7%
COVA Care Plus Expanded Dental		
Employee Portion		
Base Actuarial Rate	\$634,140	6.2%
HIF Funding Supplement Pay - Employee		
<u>Employee Pays - IBNR Funding</u>		
Employee Pays	\$298,044	2.8%
State Portion		
Base Actuarial Rate		
HIF Funding Supplement Pay - State		
<u>State Pays - IBNR Funding</u>		
State Pays		
Total		
Base Actuarial Rate	\$634,140	6.2%
HIF Funding Supplement Pay - Total		
<u>IBNR Funding</u>		
Total	\$298,044	2.8%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network & Expanded Dental				
Enrollment	277	83	13	373
Employee Portion				
Base Actuarial Rate	\$613	\$1,128	\$1,650	\$3,418,500
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$71,872</u>
Employee Pays	\$626	\$1,152	\$1,685	\$3,490,372
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$613	\$1,128	\$1,650	\$3,418,500
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$71,872</u>
Total	\$626	\$1,152	\$1,685	\$3,490,372
COVA Care Plus Expanded Dental Plus Vision & Hearing				
Enrollment	1,490	320	51	1,861
Employee Portion				
Base Actuarial Rate	\$614	\$1,134	\$1,658	\$16,347,576
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$342,605</u>
Employee Pays	\$627	\$1,158	\$1,693	\$16,690,181
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$614	\$1,134	\$1,658	\$16,347,576
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$342,605</u>
Total	\$627	\$1,158	\$1,693	\$16,690,181

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network & Expanded Dental				
Enrollment	277	83	13	373
Employee Portion				
Base Actuarial Rate	\$651	\$1,197	\$1,752	\$3,629,448
HIF Funding Supplement Pay - Employee	-\$7	-\$12	-\$18	-\$37,494
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$644	\$1,185	\$1,734	\$3,591,954
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$651	\$1,197	\$1,752	\$3,629,448
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$37,494
<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total	\$644	\$1,185	\$1,734	\$3,591,954
COVA Care Plus Expanded Dental Plus Vision & Hearing				
Enrollment	1,490	320	51	1,861
Employee Portion				
Base Actuarial Rate	\$652	\$1,204	\$1,760	\$17,358,240
HIF Funding Supplement Pay - Employee	-\$7	-\$12	-\$18	-\$178,731
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$645	\$1,192	\$1,742	\$17,179,509
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$652	\$1,204	\$1,760	\$17,358,240
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$178,731
<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total	\$645	\$1,192	\$1,742	\$17,179,509

FY2016 / FY2015

	\$	%
COVA Care Plus Out-of-Network & Expanded Dental	\$210,948	6.2%
COVA Care Plus Expanded Dental Plus Vision & Hearing	\$101,582	2.9%
COVA Care Plus Out-of-Network & Expanded Dental	\$210,948	6.2%
COVA Care Plus Expanded Dental Plus Vision & Hearing	\$1,010,664	6.2%
COVA Care Plus Out-of-Network & Expanded Dental	\$489,328	2.9%
COVA Care Plus Expanded Dental Plus Vision & Hearing	\$1,010,664	6.2%
COVA Care Plus Out-of-Network & Expanded Dental	\$489,328	2.9%
COVA Care Plus Expanded Dental Plus Vision & Hearing	\$489,328	2.9%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing				
Enrollment	1,151	312	72	1,535
Employee Portion				
Base Actuarial Rate	\$628	\$1,153	\$1,684	\$14,445,744
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$296,748</u>
Employee Pays	\$641	\$1,177	\$1,719	\$14,742,492
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$628	\$1,153	\$1,684	\$14,445,744
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$296,748</u>
Total	\$641	\$1,177	\$1,719	\$14,742,492
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	36	14	5	55
Employee Portion				
Base Actuarial Rate	\$549	\$1,010	\$1,472	\$495,168
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$549	\$1,010	\$1,472	\$495,168
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$549	\$1,010	\$1,472	\$495,168
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total	\$549	\$1,010	\$1,472	\$495,168

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing				
Enrollment	1,151	312	72	1,535
Employee Portion				
Base Actuarial Rate	\$667	\$1,224	\$1,788	\$15,340,092
HIF Funding Supplement Pay - Employee	-\$7	-\$12	-\$18	-\$154,808
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$660	\$1,212	\$1,770	\$15,185,284
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$667	\$1,224	\$1,788	\$15,340,092
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$154,808
<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total	\$660	\$1,212	\$1,770	\$15,185,284
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	36	14	5	55
Employee Portion				
Base Actuarial Rate	\$573	\$1,054	\$1,536	\$516,768
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$573	\$1,054	\$1,536	\$516,768
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$573	\$1,054	\$1,536	\$516,768
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total	\$573	\$1,054	\$1,536	\$516,768

FY2016 / FY2015

	\$	%
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing	\$894,348	6.2%
Employee Portion	\$442,791	3.0%
State Portion		
Total	\$894,348	6.2%
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia	\$21,600	4.4%
Employee Portion	\$21,600	4.4%
State Portion		
Total	\$21,600	4.4%

FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Summary Retiree/COBRA Total				
Enrollment	5,866	1,359	237	7,462
Employee Portion				
Base Actuarial Rate				\$64,758,120
HIF Funding Supplement Pay - Employee				\$0
<u>Employee Pays - IBNR Funding</u>				<u>\$1,380,583</u>
Employee Pays				\$66,138,703
State Portion				
Base Actuarial Rate				\$0
HIF Funding Supplement Pay - State				\$0
<u>State Pays - IBNR Funding</u>				<u>\$0</u>
State Pays				\$0
Total				
Base Actuarial Rate				\$64,758,120
HIF Funding Supplement Pay - Total				\$0
<u>IBNR Funding</u>				<u>\$1,380,583</u>
Total				\$66,138,703
Grand Total				
Enrollment	39,663	23,176	29,528	92,367
Employee Portion				
Base Actuarial Rate				\$240,265,531
HIF Funding Supplement Pay - Employee				\$0
<u>Employee Pays - IBNR Funding</u>				<u>\$4,097,342</u>
Employee Pays				\$244,362,873
State Portion				
Base Actuarial Rate				\$928,309,073
HIF Funding Supplement Pay - State				\$0
<u>State Pays - IBNR Funding</u>				<u>\$20,329,088</u>
State Pays				\$948,638,161
Total				
Base Actuarial Rate				\$1,168,574,604
HIF Funding Supplement Pay - Total				\$0
<u>IBNR Funding</u>				<u>\$24,426,430</u>
Total				\$1,193,001,034

PROVISIONAL FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Summary Retiree/COBRA Total				
Enrollment	5,866	1,359	237	7,462
Employee Portion				
Base Actuarial Rate				\$68,737,800
HIF Funding Supplement Pay - Employee				-\$720,226
<u>Employee Pays - IBNR Funding</u>				<u>\$0</u>
Employee Pays				\$68,017,574
State Portion				
Base Actuarial Rate				\$0
HIF Funding Supplement Pay - State				\$0
<u>State Pays - IBNR Funding</u>				<u>\$0</u>
State Pays				\$0
Total				
Base Actuarial Rate				\$68,737,800
HIF Funding Supplement Pay - Total				-\$720,226
<u>IBNR Funding</u>				<u>\$0</u>
Total				\$68,017,574
Grand Total				
Enrollment	39,663	23,176	29,528	92,367
Employee Portion				
Base Actuarial Rate				\$255,179,421
HIF Funding Supplement Pay - Employee				-\$2,137,511
<u>Employee Pays - IBNR Funding</u>				<u>\$0</u>
Employee Pays				\$253,041,909
State Portion				
Base Actuarial Rate				\$984,793,359
HIF Funding Supplement Pay - State				-\$10,605,329
<u>State Pays - IBNR Funding</u>				<u>\$0</u>
State Pays				\$974,188,031
Total				
Base Actuarial Rate				\$1,239,972,780
HIF Funding Supplement Pay - Total				-\$12,742,840
<u>IBNR Funding</u>				<u>\$0</u>
Total				\$1,227,229,940

FY2016 / FY2015

	\$	%
Employee Portion	\$3,979,680	6.1%
Employee Pays	\$1,878,871	2.8%
Total	\$3,979,680	6.1%
Total	\$1,878,871	2.8%
Employee Portion	\$14,913,890	6.2%
Employee Pays	\$8,679,036	3.6%
Total	\$56,484,286	6.1%
Total	\$25,549,869	2.7%
Total	\$71,398,176	6.1%
Total	\$34,228,906	2.9%

**Exhibit D: Department of Planning and Budget Premium
Schedule and General Fund Breakout—December 17, 2014**

Governor's Amended 2014 – 2016 Budget (HB 1400/SB 800) - Proposed FY 2016 Health Insurance Premium Changes

FY 2016 Plan/Coverage	Enrollment		Current FY 2015 Premiums				Proposed FY 2016 Premiums				Increase Over FY 2015		
	Active Employees	Retirees	Employer	Employee	Total Active	Retirees	Employer	Employee	Total Active	Retirees	Employer	Employee	Retirees
COVA Care, Single	30,802	5,506	\$529	\$58	\$587	\$587	\$543	\$59	\$602	\$602	\$14	\$1	\$15
COVA Care, Family	26,954	232	\$1,390	\$196	\$1,586	\$1,586	\$1,427	\$201	\$1,628	\$1,628	\$37	\$5	\$42
COVA Care, Dual-Minor	6,118	121	\$948	\$137	\$1,085	\$1,085	\$973	\$141	\$1,114	\$1,114	\$25	\$4	\$29
COVA Care, Dual-Spouse	14,309	1,178	\$948	\$137	\$1,085	\$1,085	\$973	\$141	\$1,114	\$1,114	\$25	\$4	\$29
COVA HealthAware, Single	1,842	82	\$529	\$9	\$538	\$538	\$543	\$6	\$549	\$549	\$14	-\$3	\$11
COVA HealthAware, Family	1,322	4	\$1,390	\$62	\$1,452	\$1,452	\$1,427	\$56	\$1,483	\$1,483	\$37	-\$6	\$31
COVA HealthAware, Dual-Minor	209	3	\$948	\$47	\$995	\$995	\$973	\$44	\$1,017	\$1,017	\$25	-\$3	\$22
COVA HealthAware, Dual-Spouse	428	19	\$948	\$47	\$995	\$995	\$973	\$44	\$1,017	\$1,017	\$25	-\$3	\$22
COVA High Deductible, Single	268	124	\$456	\$0	\$456	\$456	\$465	\$0	\$465	\$465	\$9	\$0	\$9
COVA High Deductible, Family	190	0	\$1,237	\$0	\$1,237	\$1,237	\$1,262	\$0	\$1,262	\$1,262	\$25	\$0	\$25
COVA High Deductible, Dual-Minor	37	1	\$847	\$0	\$847	\$847	\$864	\$0	\$864	\$864	\$17	\$0	\$17
COVA High Deductible, Dual-Spouse	91	12	\$847	\$0	\$847	\$847	\$864	\$0	\$864	\$864	\$17	\$0	\$17
Kaiser Permanente, Single	785	38	\$491	\$58	\$549	\$549	\$514	\$59	\$573	\$573	\$23	\$1	\$24
Kaiser Permanente, Family	833	5	\$1,276	\$196	\$1,472	\$1,472	\$1,335	\$201	\$1,536	\$1,536	\$59	\$5	\$64
Kaiser Permanente, Dual-Minor	172	5	\$873	\$137	\$1,010	\$1,010	\$913	\$141	\$1,054	\$1,054	\$40	\$4	\$44
Kaiser Permanente, Dual-Spouse	307	13	\$873	\$137	\$1,010	\$1,010	\$913	\$141	\$1,054	\$1,054	\$40	\$4	\$44
Waived Coverage	9,376	756	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total/Average Amounts	94,043	8,099	\$839	\$109	\$948	\$641	\$861	\$112	\$973	\$658	\$23	\$3	\$17

Annual Cost Summary

	GF (Employer)	NGF (Employer)	Employee Share	Early Retiree Share	TOTAL
FY 2015	\$22,992,502	\$23,235,189	\$5,857,500	\$3,014,224	\$55,099,415
FY 2016	\$36,289,221	\$36,498,530	\$9,036,412	\$4,726,088	\$86,550,251

General Fund FY 2016 Cost Break-Out

Funding for State Employee Health Insurance:	\$36,289,221
Funding for UVA Health Insurance:	\$252,199
Total GF Cost Funded in HB 1400/SB 800:	\$36,541,420