



COMMONWEALTH of VIRGINIA

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December 18, 2015

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 665, 2015 Virginia Acts of Assembly, 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 2017.

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 2017**

Pursuant to Item 82.F of Chapter 665, 2015 Virginia Acts of Assembly, this report details the assumptions included in Governor McAuliffe's introduced 2016 – 2018 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 2016 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—November 4, 2015

Exhibit A contains the provisional premiums submitted on November 4, 2015, by Aon Hewitt, the health plan's actuary. These premiums contain no changes to the plan design in place during fiscal year 2016, 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 2017 is projected to be between six and nine percent.
- **Inflation rate.** The projected percentage increase in cost for services year over year. Inflation is an integral element of the trend estimate.
- **Incurred But Not Reported (IBNR).** 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. Funding for IBNR was depleted in recent years due to premium subsidies. Consistent with Item 82.D of Chapter 665, 2015 Virginia Acts of Assembly, there is a plan to rebuild IBNR over a five year period. The projected IBNR funding amount for fiscal year 2017, the fourth year of the rebuilding period, is \$14.1 million, if needed. Due to the current Health Insurance Fund (HIF) positive balance, the fiscal year 2017 incremental funding level appears covered and is not included in this premium schedule.
- **Rate update excludes subsequent cash transfer to HIF.** The fiscal year 2017 rate schedule represents a 9.3% increase vs. the FY 2016 rates and excludes a subsequent cash transfer to the HIF. The fiscal year 2016 rates were adjusted based on the one-time cash transfer of \$12.7 million. The baseline actuarial rate change projecting plan cost year over year is 8.2% with an additional 1.1% for fiscal year 2017 to update the rates based on the discontinuation of a further cash transfer to the HIF.

Description of Exhibit B – Aon Hewitt Premium Schedule—December 17, 2015

Exhibit B contains the proposed premiums submitted by Aon Hewitt on December 17, 2015, which factor in utilization, inflation, and IBNR. The proposed premiums do not include any plan design changes and are developed so that all increases to the base option in each plan are paid by the state, not the employee. As always, the entire cost of each buy-up shall be charged solely to the employee for each plan's applicable buy-ups. For example, an employee who enrolls in any COVA Care option will experience no increase in the employee share of

the portion of the premium that covers “Cova Care with Basic Dental.” However, an employee who chooses the “COVA Care plus Expanded Dental” option will pay 100% of the portion of the premium allocated to Expanded Dental coverage.

Description of Exhibit C - Department of Planning and Budget Premium Schedule and General Fund Breakout—December 17, 2015

Exhibit C contains the premium schedule and the general fund breakout developed by the Department of Planning and Budget for Governor McAuliffe’s proposed 2016 – 2018 budget. The premium schedule and general fund estimates are consistent with the December 17, 2015 actuarial estimates developed by Aon Hewitt. Governor McAuliffe does not recommend any plan design changes. However, the Governor recommends all increases to the base option in each plan be paid by the state, not the employee, and the entire cost of each buy-up be charged solely to the employee for each plan’s applicable buy-ups. For example, an employee who enrolls in any COVA Care option will not see an increase in the employee share of the portion of the premium that covers “COVA Care With Basic Dental.” However, an employee who chooses the “COVA Care Plus Expanded Dental” option will pay 100% of the portion of the premium allocated to Expanded Dental coverage.

Exhibit A: Aon Hewitt Premium Schedule—November 4, 2015

FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
ACTIVE EMPLOYEES				
HDHP (with basic dental)				
Enrollment	207	89	128	424
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	\$4,074,096
HIF Funding Supplement Pay - State	-\$7	-\$12	-\$18	-\$57,753
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$465	\$864	\$1,262	\$4,016,343
Total				
Base Actuarial Rate	\$472	\$876	\$1,280	\$4,074,096
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$57,753
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$465	\$864	\$1,262	\$4,016,343
HDHP w/Expanded Dental				
Enrollment	84	49	67	200
Employee Portion				
Base Actuarial Rate	\$26	\$51	\$77	\$118,104
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$26	\$51	\$77	\$118,104
State Portion				
Base Actuarial Rate	\$472	\$876	\$1,280	\$2,019,984
HIF Funding Supplement Pay - State	-\$7	-\$12	-\$18	-\$28,629
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$465	\$864	\$1,262	\$1,991,355
Total				
Base Actuarial Rate	\$498	\$927	\$1,357	\$2,138,088
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$28,629
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$491	\$915	\$1,339	\$2,109,459

PROVISIONAL FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
ACTIVE EMPLOYEES				
HDHP (with basic dental)				
Enrollment	207	89	128	424
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	\$511	\$949	\$1,387	\$4,413,288
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$511	\$949	\$1,387	\$4,413,288
Total				
Base Actuarial Rate	\$511	\$949	\$1,387	\$4,413,288
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$511	\$949	\$1,387	\$4,413,288
HDHP w/Expanded Dental				
Enrollment	84	49	67	200
Employee Portion				
Base Actuarial Rate	\$28	\$55	\$83	\$127,296
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$28	\$55	\$83	\$127,296
State Portion				
Base Actuarial Rate	\$511	\$949	\$1,387	\$2,188,248
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$511	\$949	\$1,387	\$2,188,248
Total				
Base Actuarial Rate	\$539	\$1,004	\$1,470	\$2,315,544
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$539	\$1,004	\$1,470	\$2,315,544

FY2017 / FY2016

	\$	%
DIFFERENCE		
	\$0	0.0%
	\$0	0.0%
	\$339,192	8.3%
	\$396,945	9.9%
	\$339,192	8.3%
	\$396,945	9.9%
	\$9,192	7.8%
	\$9,192	7.8%
	\$168,264	8.3%
	\$196,893	9.9%
	\$177,456	8.3%
	\$206,085	9.8%

FY2016

Health Care Plans		You Only	You Plus One	You Plus Two or More	Total
HealthAware with basic dental					
	Enrollment	792	244	495	1,531
Employee Portion					
	Base Actuarial Rate	\$7	\$45	\$58	\$542,898
	HIF Funding Supplement Pay - Employee	-\$1	-\$2	-\$2	-\$24,140
	<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
	Employee Pays	\$6	\$44	\$56	\$518,758
State Portion					
	Base Actuarial Rate	\$549	\$984	\$1,443	\$16,670,178
	HIF Funding Supplement Pay - State	-\$6	-\$11	-\$16	-\$183,595
	<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
	State Pays	\$543	\$973	\$1,427	\$16,486,583
Total					
	Base Actuarial Rate	\$556	\$1,029	\$1,501	\$17,213,076
	HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$207,734
	<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
	Total	\$549	\$1,017	\$1,483	\$17,005,342
HealthAware with Expanded Dental					
	Enrollment	529	175	360	1,064
Employee Portion					
	Base Actuarial Rate	\$33	\$96	\$135	\$994,516
	HIF Funding Supplement Pay - Employee	-\$1	-\$2	-\$2	-\$17,139
	<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
	Employee Pays	\$32	\$95	\$133	\$977,377
State Portion					
	Base Actuarial Rate	\$549	\$984	\$1,443	\$11,784,980
	HIF Funding Supplement Pay - State	-\$6	-\$11	-\$16	-\$129,790
	<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
	State Pays	\$543	\$973	\$1,427	\$11,655,189
Total					
	Base Actuarial Rate	\$582	\$1,080	\$1,578	\$12,779,496
	HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$146,929
	<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
	Total	\$575	\$1,068	\$1,560	\$12,632,567

PROVISIONAL FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with basic dental				
Enrollment	792	244	495	1,531
Employee Portion				
Base Actuarial Rate	\$4	\$42	\$53	\$475,099
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	\$4	\$42	\$53	\$475,099
State Portion				
Base Actuarial Rate	\$595	\$1,066	\$1,563	\$18,061,061
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	\$595	\$1,066	\$1,563	\$18,061,061
Total				
Base Actuarial Rate	\$599	\$1,108	\$1,616	\$18,536,160
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	\$599	\$1,108	\$1,616	\$18,536,160
HealthAware with Expanded Dental				
Enrollment	529	175	360	1,064
Employee Portion				
Base Actuarial Rate	\$32	\$97	\$136	\$994,009
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	\$32	\$97	\$136	\$994,009
State Portion				
Base Actuarial Rate	\$595	\$1,066	\$1,563	\$12,768,167
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	\$595	\$1,066	\$1,563	\$12,768,167
Total				
Base Actuarial Rate	\$627	\$1,163	\$1,699	\$13,762,176
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	\$627	\$1,163	\$1,699	\$13,762,176

FY2017 / FY2016

\$	%
-\$67,799	-12.5%
-\$43,659	-8.4%
\$1,390,883	8.3%
\$1,574,478	9.6%
\$1,323,084	7.7%
\$1,530,818	9.0%
-\$508	-0.1%
\$16,631	1.7%
\$983,188	8.3%
\$1,112,978	9.5%
\$982,680	7.7%
\$1,129,609	8.9%

Sources&Uses 11/2015

FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with Expanded Dental & Vision				
Enrollment	872	313	523	1,708
Employee Portion				
Base Actuarial Rate	\$42	\$111	\$155	\$1,829,426
HIF Funding Supplement Pay - Employee	-\$1	-\$2	-\$2	-\$26,823
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$41	\$110	\$153	\$1,802,603
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$18,496,666
HIF Funding Supplement Pay - State	-\$6	-\$11	-\$16	-\$203,719
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$543	\$973	\$1,427	\$18,292,948
Total				
Base Actuarial Rate	\$591	\$1,095	\$1,598	\$20,326,092
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$230,542
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$584	\$1,083	\$1,580	\$20,095,550
COVA Care (with basic dental)				
Enrollment	6,051	2,961	4,098	13,110
Employee Portion				
Base Actuarial Rate	\$60	\$142	\$203	\$19,392,454
HIF Funding Supplement Pay - Employee	-\$1	-\$2	-\$2	-\$213,586
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$59	\$141	\$201	\$19,178,868
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$145,780,982
HIF Funding Supplement Pay - State	-\$6	-\$11	-\$16	-\$1,605,645
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$543	\$973	\$1,427	\$144,175,337
Total				
Base Actuarial Rate	\$609	\$1,126	\$1,646	\$165,173,436
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$1,819,231
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$602	\$1,114	\$1,628	\$163,354,205

PROVISIONAL FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with Expanded Dental & Vision				
Enrollment	872	313	523	1,708
Employee Portion				
Base Actuarial Rate	\$42	\$113	\$157	\$1,848,567
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$42	\$113	\$157	\$1,848,567
State Portion				
Base Actuarial Rate	\$595	\$1,066	\$1,563	\$20,040,045
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$595	\$1,066	\$1,563	\$20,040,045
Total				
Base Actuarial Rate	\$637	\$1,179	\$1,720	\$21,888,612
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$637	\$1,179	\$1,720	\$21,888,612
COVA Care(with basic dental)				
Enrollment	6,051	2,961	4,098	13,110
Employee Portion				
Base Actuarial Rate	\$65	\$154	\$220	\$21,010,008
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$65	\$154	\$220	\$21,010,008
State Portion				
Base Actuarial Rate	\$595	\$1,066	\$1,563	\$157,943,760
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$595	\$1,066	\$1,563	\$157,943,760
Total				
Base Actuarial Rate	\$660	\$1,220	\$1,783	\$178,953,768
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$660	\$1,220	\$1,783	\$178,953,768

FY2017 / FY2016

	\$	%
Employee Pays	\$19,141	1.0%
Employee Pays	\$45,965	2.5%
State Pays	\$1,543,379	8.3%
State Pays	\$1,747,097	9.6%
Total	\$1,562,520	7.7%
Total	\$1,793,062	8.9%
Employee Pays	\$1,617,554	8.3%
Employee Pays	\$1,831,140	9.5%
State Pays	\$12,162,778	8.3%
State Pays	\$13,768,423	9.5%
Total	\$13,780,332	8.3%
Total	\$15,599,563	9.5%

FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network				
Enrollment	622	385	480	1,487
Employee Portion				
Base Actuarial Rate	\$75	\$162	\$231	\$2,640,199
HIF Funding Supplement Pay - Employee	-\$1	-\$2	-\$2	-\$25,052
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$74	\$161	\$229	\$2,615,147
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$16,954,097
HIF Funding Supplement Pay - State	-\$6	-\$11	-\$16	-\$186,736
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$543	\$973	\$1,427	\$16,767,360
Total				
Base Actuarial Rate	\$624	\$1,146	\$1,674	\$19,594,296
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$211,789
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$617	\$1,134	\$1,656	\$19,382,507
COVA Care Plus Expanded Dental				
Enrollment	6,851	4,230	6,137	17,218
Employee Portion				
Base Actuarial Rate	\$87	\$193	\$281	\$37,661,660
HIF Funding Supplement Pay - Employee	-\$1	-\$2	-\$2	-\$298,565
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$86	\$192	\$279	\$37,363,096
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$201,331,948
HIF Funding Supplement Pay - State	-\$6	-\$11	-\$16	-\$2,217,405
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$543	\$973	\$1,427	\$199,114,543
Total				
Base Actuarial Rate	\$636	\$1,177	\$1,724	\$238,993,608
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$2,515,969
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$629	\$1,165	\$1,706	\$236,477,639

PROVISIONAL FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network				
Enrollment	622	385	480	1,487
Employee Portion				
Base Actuarial Rate	\$81	\$176	\$250	\$2,858,132
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$81	\$176	\$250	\$2,858,132
State Portion				
Base Actuarial Rate	\$595	\$1,066	\$1,563	\$18,368,452
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$595	\$1,066	\$1,563	\$18,368,452
Total				
Base Actuarial Rate	\$676	\$1,242	\$1,813	\$21,226,584
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$676	\$1,242	\$1,813	\$21,226,584
COVA Care Plus Expanded Dental				
Enrollment	6,851	4,230	6,137	17,218
Employee Portion				
Base Actuarial Rate	\$94	\$209	\$304	\$40,731,635
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$94	\$209	\$304	\$40,731,635
State Portion				
Base Actuarial Rate	\$595	\$1,066	\$1,563	\$218,124,781
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$595	\$1,066	\$1,563	\$218,124,781
Total				
Base Actuarial Rate	\$689	\$1,275	\$1,867	\$258,856,416
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$689	\$1,275	\$1,867	\$258,856,416

FY2017 / FY2016

\$	%
\$217,932	8.3%
\$242,984	9.3%
\$1,414,356	8.3%
\$1,601,092	9.5%
\$1,632,288	8.3%
\$1,844,077	9.5%
\$3,069,975	8.2%
\$3,368,540	9.0%
\$16,792,833	8.3%
\$19,010,238	9.5%
\$19,862,808	8.3%
\$22,378,777	9.5%

FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network & Expanded Dental				
Enrollment	1,304	1,119	1,295	3,718
Employee Portion				
Base Actuarial Rate	\$102	\$213	\$309	\$9,263,731
HIF Funding Supplement Pay - Employee	-\$1	-\$2	-\$2	-\$66,150
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$101	\$212	\$307	\$9,197,581
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$44,222,513
HIF Funding Supplement Pay - State	-\$6	-\$11	-\$16	-\$487,077
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$543	\$973	\$1,427	\$43,735,436
Total				
Base Actuarial Rate	\$651	\$1,197	\$1,752	\$53,486,244
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$553,227
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$644	\$1,185	\$1,734	\$52,933,017
COVA Care Plus Expanded Dental Plus Vision & Hearing				
Enrollment	10,429	6,864	9,010	26,303
Employee Portion				
Base Actuarial Rate	\$103	\$220	\$317	\$65,314,421
HIF Funding Supplement Pay - Employee	-\$1	-\$2	-\$2	-\$453,579
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$102	\$219	\$315	\$64,860,841
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$305,744,347
HIF Funding Supplement Pay - State	-\$6	-\$11	-\$16	-\$3,367,463
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$543	\$973	\$1,427	\$302,376,885
Total				
Base Actuarial Rate	\$652	\$1,204	\$1,760	\$371,058,768
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$3,821,042
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$645	\$1,192	\$1,742	\$367,237,726

PROVISIONAL FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network & Expanded Dental				
Enrollment	1,304	1,119	1,295	3,718
Employee Portion				
Base Actuarial Rate	\$110	\$231	\$334	\$10,016,400
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$110	\$231	\$334	\$10,016,400
State Portion				
Base Actuarial Rate	\$595	\$1,066	\$1,563	\$47,910,936
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$595	\$1,066	\$1,563	\$47,910,936
Total				
Base Actuarial Rate	\$705	\$1,297	\$1,897	\$57,927,336
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$705	\$1,297	\$1,897	\$57,927,336
COVA CarePlus Expanded Dental Plus Vision & Hearing				
Enrollment	10,429	6,864	9,010	26,303
Employee Portion				
Base Actuarial Rate	\$111	\$238	\$343	\$70,591,619
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$111	\$238	\$343	\$70,591,619
State Portion				
Base Actuarial Rate	\$595	\$1,066	\$1,563	\$331,247,461
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$595	\$1,066	\$1,563	\$331,247,461
Total				
Base Actuarial Rate	\$706	\$1,304	\$1,906	\$401,839,080
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$706	\$1,304	\$1,906	\$401,839,080

FY2017 / FY2016

\$	%
\$752,669	8.1%
\$818,819	8.9%
\$3,688,423	8.3%
\$4,175,500	9.5%
\$4,441,092	8.3%
\$4,994,319	9.4%
\$5,277,198	8.1%
\$5,730,777	8.8%
\$25,503,114	8.3%
\$28,870,577	9.5%
\$30,780,312	8.3%
\$34,601,354	9.4%

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	4,879	4,502	5,289	14,670
Employee Portion				
Base Actuarial Rate	\$118	\$240	\$345	\$41,795,158
HIF Funding Supplement Pay - Employee	-\$1	-\$2	-\$2	-\$265,356
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$117	\$239	\$343	\$41,529,802
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$176,862,518
HIF Funding Supplement Pay - State	-\$6	-\$11	-\$16	-\$1,947,985
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$543	\$973	\$1,427	\$174,914,532
Total				
Base Actuarial Rate	\$667	\$1,224	\$1,788	\$218,657,676
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$2,213,342
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$660	\$1,212	\$1,770	\$216,444,334
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	812	486	845	2,143
Employee Portion				
Base Actuarial Rate	\$59	\$141	\$201	\$3,435,516
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$59	\$141	\$201	\$3,435,516
State Portion				
Base Actuarial Rate	\$514	\$913	\$1,335	\$23,869,764
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$514	\$913	\$1,335	\$23,869,764
Total				
Base Actuarial Rate	\$573	\$1,054	\$1,536	\$27,305,280
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$573	\$1,054	\$1,536	\$27,305,280

PROVISIONAL FY2017

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	4,879	4,502	5,289	14,670
Employee Portion				
Base Actuarial Rate	\$127	\$260	\$373	\$45,168,671
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$127	\$260	\$373	\$45,168,671
State Portion				
Base Actuarial Rate	\$595	\$1,066	\$1,563	\$191,612,857
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$595	\$1,066	\$1,563	\$191,612,857
Total				
Base Actuarial Rate	\$722	\$1,326	\$1,936	\$236,781,528
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$722	\$1,326	\$1,936	\$236,781,528
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	812	486	845	2,143
Employee Portion				
Base Actuarial Rate	\$65	\$154	\$220	\$3,763,406
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$65	\$154	\$220	\$3,763,406
State Portion				
Base Actuarial Rate	\$530	\$941	\$1,375	\$24,593,614
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$530	\$941	\$1,375	\$24,593,614
Total				
Base Actuarial Rate	\$595	\$1,095	\$1,595	\$28,357,020
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$595	\$1,095	\$1,595	\$28,357,020

FY2017 / FY2016

\$	%
\$3,373,513	8.1%
\$3,638,869	8.8%
\$14,750,339	8.3%
\$16,698,325	9.5%
\$18,123,852	8.3%
\$20,337,194	9.4%
\$327,890	9.5%
\$327,890	9.5%
\$723,850	3.0%
\$723,850	3.0%
\$1,051,740	3.9%
\$1,051,740	3.9%

FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Summary Active Total				
Enrollment	33,432	21,417	28,727	83,576
Employee Portion				
Base Actuarial Rate				\$182,988,083
HIF Funding Supplement Pay - Employee				-\$1,390,391
Employee Pays - IBNR Funding				\$0
Employee Pays				\$181,597,693
State Portion				
Base Actuarial Rate				\$967,812,073
HIF Funding Supplement Pay - State				-\$10,415,797
State Pays - IBNR Funding				\$0
State Pays				\$957,396,276
Total				
Base Actuarial Rate				\$1,150,800,156
HIF Funding Supplement Pay - Total				-\$11,806,188
IBNR Funding				\$0
Total				\$1,138,993,968

PROVISIONAL FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Summary Active Total				
Enrollment	33,432	21,417	28,727	83,576
Employee Portion				
Base Actuarial Rate				\$197,584,840
HIF Funding Supplement Pay - Employee				\$0
Employee Pays - IBNR Funding				\$0
Employee Pays				\$197,584,840
State Portion				
Base Actuarial Rate				\$1,047,272,672
HIF Funding Supplement Pay - State				\$0
State Pays - IBNR Funding				\$0
State Pays				\$1,047,272,672
Total				
Base Actuarial Rate				\$1,244,857,512
HIF Funding Supplement Pay - Total				\$0
IBNR Funding				\$0
Total				\$1,244,857,512

FY2017 / FY2016

	\$	%
Base Actuarial Rate	\$14,596,757	8.0%
Employee Pays	\$15,987,148	8.8%
State Pays	\$79,460,599	8.2%
State Pays	\$89,876,396	9.4%
Total	\$94,057,356	8.2%
Total	\$105,863,544	9.3%

FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Early Retirees/COBRA				
HDHP				
Enrollment	80	12	3	95
Employee Portion				
Base Actuarial Rate	\$472	\$876	\$1,280	\$625,344
HIF Funding Supplement Pay - Employee	-\$7	-\$12	-\$18	-\$8,881
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$465	\$864	\$1,262	\$616,463
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	\$472	\$876	\$1,280	\$625,344
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$8,881
<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total	\$465	\$864	\$1,262	\$616,463
HDHP w/Expanded Dental				
Enrollment	33	7	1	41
Employee Portion				
Base Actuarial Rate	\$498	\$927	\$1,357	\$291,360
HIF Funding Supplement Pay - Employee	-\$7	-\$12	-\$18	-\$3,917
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$491	\$915	\$1,339	\$287,443
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	\$498	\$927	\$1,357	\$291,360
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$3,917
<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total	\$491	\$915	\$1,339	\$287,443

PROVISIONAL FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Early Retirees/COBRA				
HDHP (with basic dental)				
Enrollment	80	12	3	95
Employee Portion				
Base Actuarial Rate	\$511	\$949	\$1,387	\$677,148
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$511	\$949	\$1,387	\$677,148
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	\$511	\$949	\$1,387	\$677,148
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$511	\$949	\$1,387	\$677,148
HDHP w/Expanded Dental				
Enrollment	33	7	1	41
Employee Portion				
Base Actuarial Rate	\$539	\$1,004	\$1,470	\$315,420
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$539	\$1,004	\$1,470	\$315,420
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	\$539	\$1,004	\$1,470	\$315,420
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$539	\$1,004	\$1,470	\$315,420

FY2017 / FY2016

\$	%
DIFFERENCE	
\$51,804	8.3%
\$60,685	9.8%
\$51,804	8.3%
\$60,685	9.8%
\$24,060	8.3%
\$27,977	9.7%
\$24,060	8.3%
\$27,977	9.7%

Sources&Uses 11/2015

FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with basic dental				
Enrollment	36	13	0	49
Employee Portion				
Base Actuarial Rate	\$556	\$1,029	\$1,501	\$400,716
HIF Funding Supplement Pay - Employee	-\$7	-\$12	-\$18	-\$4,835
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$549	\$1,017	\$1,483	\$395,881
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	\$556	\$1,029	\$1,501	\$400,716
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$4,835
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$549	\$1,017	\$1,483	\$395,881
HealthAware with Expanded Dental				
Enrollment	21	2	3	26
Employee Portion				
Base Actuarial Rate	\$582	\$1,080	\$1,578	\$229,392
HIF Funding Supplement Pay - Employee	-\$7	-\$12	-\$18	-\$2,641
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$575	\$1,068	\$1,560	\$226,751
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	\$582	\$1,080	\$1,578	\$229,392
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$2,641
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$575	\$1,068	\$1,560	\$226,751

PROVISIONAL FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with basic dental				
Enrollment	36	13	0	49
Employee Portion				
Base Actuarial Rate	\$599	\$1,108	\$1,616	\$431,616
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$599	\$1,108	\$1,616	\$431,616
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	\$599	\$1,108	\$1,616	\$431,616
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$599	\$1,108	\$1,616	\$431,616
HealthAware with Expanded Dental				
Enrollment	21	2	3	26
Employee Portion				
Base Actuarial Rate	\$627	\$1,163	\$1,699	\$247,080
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$627	\$1,163	\$1,699	\$247,080
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	\$627	\$1,163	\$1,699	\$247,080
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$627	\$1,163	\$1,699	\$247,080

FY2017 / FY2016

\$	%
\$30,900	7.7%
\$35,735	9.0%
\$30,900	7.7%
\$35,735	9.0%
\$17,688	7.7%
\$20,329	9.0%
\$17,688	7.7%
\$20,329	9.0%

FY2016

		You Only	You Plus One	You Plus Two or More	Total
HealthAware with Expanded Dental and Vision					
Enrollment		28	6	1	35
Employee Portion					
Base Actuarial Rate		\$591	\$1,095	\$1,598	\$296,592
HIF Funding Supplement Pay - Employee		-\$7	-\$12	-\$18	-\$3,366
<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	\$293,226
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	\$296,592
HIF Funding Supplement Pay - Total		-\$7	-\$12	-\$18	-\$3,366
<u>IBNR Funding</u>		<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total		\$584	\$1,083	\$1,580	\$293,226
COVA Care (with basic dental)					
Enrollment		1,319	260	48	1,627
Employee Portion					
Base Actuarial Rate		\$609	\$1,126	\$1,646	\$14,100,468
HIF Funding Supplement Pay - Employee		-\$7	-\$12	-\$18	-\$155,372
<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	\$13,945,096
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	\$14,100,468
HIF Funding Supplement Pay - Total		-\$7	-\$12	-\$18	-\$155,372
<u>IBNR Funding</u>		<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total		\$602	\$1,114	\$1,628	\$13,945,096

PROVISIONAL FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with Expanded Dental and Vision				
Enrollment	28	6	1	35
Employee Portion				
Base Actuarial Rate	\$637	\$1,179	\$1,720	\$319,560
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	\$637	\$1,179	\$1,720	\$319,560
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	\$637	\$1,179	\$1,720	\$319,560
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	\$637	\$1,179	\$1,720	\$319,560
COVA Care (with basic dental)				
Enrollment	1,319	260	48	1,627
Employee Portion				
Base Actuarial Rate	\$660	\$1,220	\$1,783	\$15,279,888
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	\$660	\$1,220	\$1,783	\$15,279,888
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	\$660	\$1,220	\$1,783	\$15,279,888
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	\$660	\$1,220	\$1,783	\$15,279,888

FY2017 / FY2016

\$	%
\$22,968	7.7%
\$26,334	9.0%
\$22,968	7.7%
\$26,334	9.0%
\$1,179,420	8.4%
\$1,334,792	9.6%
\$1,179,420	8.4%
\$1,334,792	9.6%

Sources&Uses 11/2015

FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network				
Enrollment	218	47	5	270
Employee Portion				
Base Actuarial Rate	\$624	\$1,146	\$1,674	\$2,379,168
HIF Funding Supplement Pay - Employee	-\$7	-\$12	-\$18	-\$25,642
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$617	\$1,134	\$1,656	\$2,353,526
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	\$624	\$1,146	\$1,674	\$2,379,168
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$25,642
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$617	\$1,134	\$1,656	\$2,353,526
COVA Care Plus Expanded Dental				
Enrollment	904	228	37	1,169
Employee Portion				
Base Actuarial Rate	\$636	\$1,177	\$1,724	\$10,885,056
HIF Funding Supplement Pay - Employee	-\$7	-\$12	-\$18	-\$114,798
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$629	\$1,165	\$1,706	\$10,770,258
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	\$636	\$1,177	\$1,724	\$10,885,056
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$114,798
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$629	\$1,165	\$1,706	\$10,770,258

PROVISIONAL FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network				
Enrollment	218	47	5	270
Employee Portion				
Base Actuarial Rate	\$676	\$1,242	\$1,813	\$2,577,684
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$676	\$1,242	\$1,813	\$2,577,684
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	\$676	\$1,242	\$1,813	\$2,577,684
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$676	\$1,242	\$1,813	\$2,577,684
COVA Care Plus Expanded Dental				
Enrollment	904	228	37	1,169
Employee Portion				
Base Actuarial Rate	\$689	\$1,275	\$1,867	\$11,791,620
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$689	\$1,275	\$1,867	\$11,791,620
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	\$689	\$1,275	\$1,867	\$11,791,620
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$689	\$1,275	\$1,867	\$11,791,620

FY2017 / FY2016

	\$	%
	\$198,516	8.3%
	\$224,158	9.5%
	\$198,516	8.3%
	\$224,158	9.5%
	\$906,564	8.3%
	\$1,021,362	9.5%
	\$906,564	8.3%
	\$1,021,362	9.5%

FY2016

		You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network & Expanded Dental					
	Enrollment	263	83	15	361
Employee Portion					
	Base Actuarial Rate	\$651	\$1,197	\$1,752	\$3,562,128
HIF Funding Supplement Pay - Employee		-\$7	-\$12	-\$18	-\$36,802
	<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	\$3,525,326
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	\$3,562,128
HIF Funding Supplement Pay - Total		-\$7	-\$12	-\$18	-\$36,802
	<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
	Total	\$644	\$1,185	\$1,734	\$3,525,326
COVA Care Plus Expanded Dental Plus Vision & Hearing					
	Enrollment	1,421	318	49	1,788
Employee Portion					
	Base Actuarial Rate	\$652	\$1,204	\$1,760	\$16,747,248
HIF Funding Supplement Pay - Employee		-\$7	-\$12	-\$18	-\$172,442
	<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	\$16,574,806
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	\$16,747,248
HIF Funding Supplement Pay - Total		-\$7	-\$12	-\$18	-\$172,442
	<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
	Total	\$645	\$1,192	\$1,742	\$16,574,806

PROVISIONAL FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network & Expanded Dental				
Enrollment	263	83	15	361
Employee Portion				
Base Actuarial Rate	\$705	\$1,297	\$1,897	\$3,858,252
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$705	\$1,297	\$1,897	\$3,858,252
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	\$705	\$1,297	\$1,897	\$3,858,252
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$705	\$1,297	\$1,897	\$3,858,252
COVA Care Plus Expanded Dental Plus Vision & Hearing				
Enrollment	1,421	318	49	1,788
Employee Portion				
Base Actuarial Rate	\$706	\$1,304	\$1,906	\$18,135,504
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$706	\$1,304	\$1,906	\$18,135,504
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	\$706	\$1,304	\$1,906	\$18,135,504
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$706	\$1,304	\$1,906	\$18,135,504

FY2017 / FY2016

\$	%
\$296,124	8.3%
\$332,926	9.4%
\$296,124	8.3%
\$332,926	9.4%
\$1,388,256	8.3%
\$1,560,698	9.4%
\$1,388,256	8.3%
\$1,560,698	9.4%

Sources&Uses 11/2015

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	1,110	268	60	1,438
Employee Portion				
Base Actuarial Rate	\$667	\$1,224	\$1,788	\$14,108,184
HIF Funding Supplement Pay - Employee	-\$7	-\$12	-\$18	-\$142,344
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$660	\$1,212	\$1,770	\$13,965,840
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	\$667	\$1,224	\$1,788	\$14,108,184
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$142,344
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$660	\$1,212	\$1,770	\$13,965,840
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	7	4	2	13
Employee Portion				
Base Actuarial Rate	\$573	\$1,054	\$1,536	\$135,588
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$573	\$1,054	\$1,536	\$135,588
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	\$573	\$1,054	\$1,536	\$135,588
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$573	\$1,054	\$1,536	\$135,588

PROVISIONAL FY2017

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	1,110	268	60	1,438
Employee Portion				
Base Actuarial Rate	\$722	\$1,326	\$1,936	\$15,275,376
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$722	\$1,326	\$1,936	\$15,275,376
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	\$722	\$1,326	\$1,936	\$15,275,376
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$722	\$1,326	\$1,936	\$15,275,376
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	7	4	2	13
Employee Portion				
Base Actuarial Rate	\$595	\$1,095	\$1,595	\$140,820
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$595	\$1,095	\$1,595	\$140,820
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	\$595	\$1,095	\$1,595	\$140,820
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$595	\$1,095	\$1,595	\$140,820

FY2017 / FY2016

\$	%
\$1,167,192	8.3%
\$1,309,536	9.4%
\$1,167,192	8.3%
\$1,309,536	9.4%
\$5,232	3.9%
\$5,232	3.9%
\$5,232	3.9%
\$5,232	3.9%
\$5,232	3.9%
\$5,232	3.9%

FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Summary Retiree/COBRA Total				
Enrollment	5,440	1,248	224	6,912
Employee Portion				
Base Actuarial Rate				\$63,761,244
HIF Funding Supplement Pay - Employee				-\$671,040
Employee Pays - IBNR Funding				\$0
Employee Pays				\$63,090,204
State Portion				
Base Actuarial Rate				\$0
HIF Funding Supplement Pay - State				\$0
State Pays - IBNR Funding				\$0
State Pays				\$0
Total				
Base Actuarial Rate				\$63,761,244
HIF Funding Supplement Pay - Total				-\$671,040
IBNR Funding				\$0
Total				\$63,090,204
Grand Total				
Enrollment	38,872	22,665	28,951	90,488
Employee Portion				
Base Actuarial Rate				\$246,749,327
HIF Funding Supplement Pay - Employee				-\$2,061,431
Employee Pays - IBNR Funding				\$0
Employee Pays				\$244,687,897
State Portion				
Base Actuarial Rate				\$967,812,073
HIF Funding Supplement Pay - State				-\$10,415,797
State Pays - IBNR Funding				\$0
State Pays				\$957,396,276
Total				
Base Actuarial Rate				\$1,214,561,400
HIF Funding Supplement Pay - Total				-\$12,477,228
IBNR Funding				\$0
Total				\$1,202,084,172

PROVISIONAL FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Summary Retiree/COBRA Total				
Enrollment	5,440	1,248	224	6,912
Employee Portion				
Base Actuarial Rate				\$69,049,968
HIF Funding Supplement Pay - Employee				\$0
Employee Pays - IBNR Funding				\$0
Employee Pays				\$69,049,968
State Portion				
Base Actuarial Rate				\$0
HIF Funding Supplement Pay - State				\$0
State Pays - IBNR Funding				\$0
State Pays				\$0
Total				
Base Actuarial Rate				\$69,049,968
HIF Funding Supplement Pay - Total				\$0
IBNR Funding				\$0
Total				\$69,049,968
Grand Total				
Enrollment	38,872	22,665	28,951	90,488
Employee Portion				
Base Actuarial Rate				\$266,634,808
HIF Funding Supplement Pay - Employee				\$0
Employee Pays - IBNR Funding				\$0
Employee Pays				\$266,634,808
State Portion				
Base Actuarial Rate				\$1,047,272,672
HIF Funding Supplement Pay - State				\$0
State Pays - IBNR Funding				\$0
State Pays				\$1,047,272,672
Total				
Base Actuarial Rate				\$1,313,907,480
HIF Funding Supplement Pay - Total				\$0
IBNR Funding				\$0
Total				\$1,313,907,480

FY2017 / FY2016

\$	%
\$5,288,724	8.3%
\$5,959,764	9.4%
\$5,288,724	8.3%
\$5,959,764	9.4%
\$19,885,481	8.1%
\$21,946,912	9.0%
\$79,460,599	8.2%
\$89,876,396	9.4%
\$99,346,080	8.2%
\$111,823,308	9.3%

Exhibit B: Aon Hewitt Premium Schedule—December 17, 2015

FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
ACTIVE EMPLOYEES				
HDHP (with basic dental)				
Enrollment	207	89	128	424
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	\$4,074,096
HIF Funding Supplement Pay - State	-\$7	-\$12	-\$18	-\$57,753
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$465	\$864	\$1,262	\$4,016,343
Total				
Base Actuarial Rate	\$472	\$876	\$1,280	\$4,074,096
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$57,753
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$465	\$864	\$1,262	\$4,016,343
HDHP w/Expanded Dental				
Enrollment	84	49	67	200
Employee Portion				
Base Actuarial Rate	\$26	\$51	\$77	\$118,104
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$26	\$51	\$77	\$118,104
State Portion				
Base Actuarial Rate	\$472	\$876	\$1,280	\$2,019,984
HIF Funding Supplement Pay - State	-\$7	-\$12	-\$18	-\$28,629
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$465	\$864	\$1,262	\$1,991,355
Total				
Base Actuarial Rate	\$498	\$927	\$1,357	\$2,138,088
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$28,629
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$491	\$915	\$1,339	\$2,109,459

PROVISIONAL FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
ACTIVE EMPLOYEES				
HDHP (with basic dental)				
Enrollment	207	89	128	424
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	\$511	\$949	\$1,387	\$4,413,288
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$511	\$949	\$1,387	\$4,413,288
Total				
Base Actuarial Rate	\$511	\$949	\$1,387	\$4,413,288
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$511	\$949	\$1,387	\$4,413,288
HDHP w/Expanded Dental				
Enrollment	84	49	67	200
Employee Portion				
Base Actuarial Rate	\$28	\$55	\$83	\$127,296
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$28	\$55	\$83	\$127,296
State Portion				
Base Actuarial Rate	\$511	\$949	\$1,387	\$2,188,248
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$511	\$949	\$1,387	\$2,188,248
Total				
Base Actuarial Rate	\$539	\$1,004	\$1,470	\$2,315,544
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$539	\$1,004	\$1,470	\$2,315,544

FY2017 / FY2016

	\$	%
DIFFERENCE		
	\$0	0.0%
	\$0	0.0%
	\$339,192	8.3%
	\$396,945	9.9%
	\$339,192	8.3%
	\$396,945	9.9%
	\$9,192	7.8%
	\$9,192	7.8%
	\$168,264	8.3%
	\$196,893	9.9%
	\$177,456	8.3%
	\$206,085	9.8%

FY2016

Health Care Plans		You Only	You Plus One	You Plus Two or More	Total
HealthAware with basic dental					
	Enrollment	792	244	495	1,531
Employee Portion					
	Base Actuarial Rate	\$7	\$45	\$58	\$542,898
	HIF Funding Supplement Pay - Employee	-\$1	-\$2	-\$2	-\$24,140
	<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
	Employee Pays	\$6	\$44	\$56	\$518,758
State Portion					
	Base Actuarial Rate	\$549	\$984	\$1,443	\$16,670,178
	HIF Funding Supplement Pay - State	-\$6	-\$11	-\$16	-\$183,595
	<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
	State Pays	\$543	\$973	\$1,427	\$16,486,583
Total					
	Base Actuarial Rate	\$556	\$1,029	\$1,501	\$17,213,076
	HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$207,734
	<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
	Total	\$549	\$1,017	\$1,483	\$17,005,342
HealthAware with Expanded Dental					
	Enrollment	529	175	360	1,064
Employee Portion					
	Base Actuarial Rate	\$33	\$96	\$135	\$994,516
	HIF Funding Supplement Pay - Employee	-\$1	-\$2	-\$2	-\$17,139
	<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
	Employee Pays	\$32	\$95	\$133	\$977,377
State Portion					
	Base Actuarial Rate	\$549	\$984	\$1,443	\$11,784,980
	HIF Funding Supplement Pay - State	-\$6	-\$11	-\$16	-\$129,790
	<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
	State Pays	\$543	\$973	\$1,427	\$11,655,189
Total					
	Base Actuarial Rate	\$582	\$1,080	\$1,578	\$12,779,496
	HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$146,929
	<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
	Total	\$575	\$1,068	\$1,560	\$12,632,567

PROVISIONAL FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with basic dental				
Enrollment	792	244	495	1,531
Employee Portion				
Base Actuarial Rate	\$4	\$42	\$53	\$475,812
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$4	\$42	\$53	\$475,812
State Portion				
Base Actuarial Rate	\$595	\$1,066	\$1,563	\$18,060,348
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$595	\$1,066	\$1,563	\$18,060,348
Total				
Base Actuarial Rate	\$599	\$1,108	\$1,616	\$18,536,160
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$599	\$1,108	\$1,616	\$18,536,160
HealthAware with Expanded Dental				
Enrollment	529	175	360	1,064
Employee Portion				
Base Actuarial Rate	\$32	\$97	\$136	\$994,356
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$32	\$97	\$136	\$994,356
State Portion				
Base Actuarial Rate	\$595	\$1,066	\$1,563	\$12,767,820
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$595	\$1,066	\$1,563	\$12,767,820
Total				
Base Actuarial Rate	\$627	\$1,163	\$1,699	\$13,762,176
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$627	\$1,163	\$1,699	\$13,762,176

FY2017 / FY2016

\$	%
-\$67,086	-12.4%
-\$42,946	-8.3%
\$1,390,170	8.3%
\$1,573,765	9.5%
\$1,323,084	7.7%
\$1,530,818	9.0%
-\$160	0.0%
\$16,979	1.7%
\$982,840	8.3%
\$1,112,631	9.5%
\$982,680	7.7%
\$1,129,609	8.9%

Sources&Uses 12/2015

FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with Expanded Dental & Vision				
Enrollment	872	313	523	1,708
Employee Portion				
Base Actuarial Rate	\$42	\$111	\$155	\$1,829,426
HIF Funding Supplement Pay - Employee	-\$1	-\$2	-\$2	-\$26,823
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$41	\$110	\$153	\$1,802,603
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$18,496,666
HIF Funding Supplement Pay - State	-\$6	-\$11	-\$16	-\$203,719
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$543	\$973	\$1,427	\$18,292,948
Total				
Base Actuarial Rate	\$591	\$1,095	\$1,598	\$20,326,092
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$230,542
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$584	\$1,083	\$1,580	\$20,095,550
COVA Care (with basic dental)				
Enrollment	6,051	2,961	4,098	13,110
Employee Portion				
Base Actuarial Rate	\$60	\$142	\$203	\$19,392,454
HIF Funding Supplement Pay - Employee	-\$1	-\$2	-\$2	-\$213,586
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$59	\$141	\$201	\$19,178,868
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$145,780,982
HIF Funding Supplement Pay - State	-\$6	-\$11	-\$16	-\$1,605,645
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$543	\$973	\$1,427	\$144,175,337
Total				
Base Actuarial Rate	\$609	\$1,126	\$1,646	\$165,173,436
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$1,819,231
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$602	\$1,114	\$1,628	\$163,354,205

PROVISIONAL FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with Expanded Dental & Vision				
Enrollment	872	313	523	1,708
Employee Portion				
Base Actuarial Rate	\$42	\$113	\$157	\$1,849,248
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$42	\$113	\$157	\$1,849,248
State Portion				
Base Actuarial Rate	\$595	\$1,066	\$1,563	\$20,039,364
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$595	\$1,066	\$1,563	\$20,039,364
Total				
Base Actuarial Rate	\$637	\$1,179	\$1,720	\$21,888,612
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$637	\$1,179	\$1,720	\$21,888,612
COVA Care(with basic dental)				
Enrollment	6,051	2,961	4,098	13,110
Employee Portion				
Base Actuarial Rate	\$59	\$141	\$201	\$19,178,496
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$59	\$141	\$201	\$19,178,496
State Portion				
Base Actuarial Rate	\$601	\$1,079	\$1,582	\$159,775,272
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$601	\$1,079	\$1,582	\$159,775,272
Total				
Base Actuarial Rate	\$660	\$1,220	\$1,783	\$178,953,768
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$660	\$1,220	\$1,783	\$178,953,768

FY2017 / FY2016

\$	%
\$19,822	1.1%
\$46,645	2.6%
\$1,542,698	8.3%
\$1,746,416	9.5%
\$1,562,520	7.7%
\$1,793,062	8.9%
-\$213,958	-1.1%
-\$372	0.0%
\$13,994,290	9.6%
\$15,599,935	10.8%
\$13,780,332	8.3%
\$15,599,563	9.5%

FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network				
Enrollment	622	385	480	1,487
Employee Portion				
Base Actuarial Rate	\$75	\$162	\$231	\$2,640,199
HIF Funding Supplement Pay - Employee	-\$1	-\$2	-\$2	-\$25,052
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$74	\$161	\$229	\$2,615,147
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$16,954,097
HIF Funding Supplement Pay - State	-\$6	-\$11	-\$16	-\$186,736
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$543	\$973	\$1,427	\$16,767,360
Total				
Base Actuarial Rate	\$624	\$1,146	\$1,674	\$19,594,296
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$211,789
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$617	\$1,134	\$1,656	\$19,382,507
COVA Care Plus Expanded Dental				
Enrollment	6,851	4,230	6,137	17,218
Employee Portion				
Base Actuarial Rate	\$87	\$193	\$281	\$37,661,660
HIF Funding Supplement Pay - Employee	-\$1	-\$2	-\$2	-\$298,565
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$86	\$192	\$279	\$37,363,096
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$201,331,948
HIF Funding Supplement Pay - State	-\$6	-\$11	-\$16	-\$2,217,405
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$543	\$973	\$1,427	\$199,114,543
Total				
Base Actuarial Rate	\$636	\$1,177	\$1,724	\$238,993,608
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$2,515,969
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$629	\$1,165	\$1,706	\$236,477,639

PROVISIONAL FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network				
Enrollment	622	385	480	1,487
Employee Portion				
Base Actuarial Rate	\$75	\$163	\$231	\$2,643,420
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$75	\$163	\$231	\$2,643,420
State Portion				
Base Actuarial Rate	\$601	\$1,079	\$1,582	\$18,583,164
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$601	\$1,079	\$1,582	\$18,583,164
Total				
Base Actuarial Rate	\$676	\$1,242	\$1,813	\$21,226,584
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$676	\$1,242	\$1,813	\$21,226,584
COVA Care Plus Expanded Dental				
Enrollment	6,851	4,230	6,137	17,218
Employee Portion				
Base Actuarial Rate	\$88	\$196	\$285	\$38,172,156
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$88	\$196	\$285	\$38,172,156
State Portion				
Base Actuarial Rate	\$601	\$1,079	\$1,582	\$220,684,260
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$601	\$1,079	\$1,582	\$220,684,260
Total				
Base Actuarial Rate	\$689	\$1,275	\$1,867	\$258,856,416
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$689	\$1,275	\$1,867	\$258,856,416

FY2017 / FY2016

\$	%
\$3,221	0.1%
\$28,273	1.1%
\$1,629,067	9.6%
\$1,815,804	10.8%
\$1,632,288	8.3%
\$1,844,077	9.5%
\$510,496	1.4%
\$809,060	2.2%
\$19,352,312	9.6%
\$21,569,717	10.8%
\$19,862,808	8.3%
\$22,378,777	9.5%

FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network & Expanded Dental				
Enrollment	1,304	1,119	1,295	3,718
Employee Portion				
Base Actuarial Rate	\$102	\$213	\$309	\$9,263,731
HIF Funding Supplement Pay - Employee	-\$1	-\$2	-\$2	-\$66,150
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$101	\$212	\$307	\$9,197,581
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$44,222,513
HIF Funding Supplement Pay - State	-\$6	-\$11	-\$16	-\$487,077
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$543	\$973	\$1,427	\$43,735,436
Total				
Base Actuarial Rate	\$651	\$1,197	\$1,752	\$53,486,244
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$553,227
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$644	\$1,185	\$1,734	\$52,933,017
COVA Care Plus Expanded Dental Plus Vision & Hearing				
Enrollment	10,429	6,864	9,010	26,303
Employee Portion				
Base Actuarial Rate	\$103	\$220	\$317	\$65,314,421
HIF Funding Supplement Pay - Employee	-\$1	-\$2	-\$2	-\$453,579
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$102	\$219	\$315	\$64,860,841
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$305,744,347
HIF Funding Supplement Pay - State	-\$6	-\$11	-\$16	-\$3,367,463
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$543	\$973	\$1,427	\$302,376,885
Total				
Base Actuarial Rate	\$652	\$1,204	\$1,760	\$371,058,768
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$3,821,042
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$645	\$1,192	\$1,742	\$367,237,726

PROVISIONAL FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network & Expanded Dental				
Enrollment	1,304	1,119	1,295	3,718
Employee Portion				
Base Actuarial Rate	\$104	\$218	\$315	\$9,449,796
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$104	\$218	\$315	\$9,449,796
State Portion				
Base Actuarial Rate	\$601	\$1,079	\$1,582	\$48,477,540
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$601	\$1,079	\$1,582	\$48,477,540
Total				
Base Actuarial Rate	\$705	\$1,297	\$1,897	\$57,927,336
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$705	\$1,297	\$1,897	\$57,927,336
COVA CarePlus Expanded Dental Plus Vision & Hearing				
Enrollment	10,429	6,864	9,010	26,303
Employee Portion				
Base Actuarial Rate	\$105	\$225	\$324	\$66,704,220
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$105	\$225	\$324	\$66,704,220
State Portion				
Base Actuarial Rate	\$601	\$1,079	\$1,582	\$335,134,860
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$601	\$1,079	\$1,582	\$335,134,860
Total				
Base Actuarial Rate	\$706	\$1,304	\$1,906	\$401,839,080
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$706	\$1,304	\$1,906	\$401,839,080

FY2017 / FY2016

\$	%
\$186,065	2.0%
\$252,215	2.7%
\$4,255,027	9.6%
\$4,742,104	10.8%
\$4,441,092	8.3%
\$4,994,319	9.4%
\$1,389,799	2.1%
\$1,843,379	2.8%
\$29,390,513	9.6%
\$32,757,975	10.8%
\$30,780,312	8.3%
\$34,601,354	9.4%

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	4,879	4,502	5,289	14,670
Employee Portion				
Base Actuarial Rate	\$118	\$240	\$345	\$41,795,158
HIF Funding Supplement Pay - Employee	-\$1	-\$2	-\$2	-\$265,356
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$117	\$239	\$343	\$41,529,802
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$176,862,518
HIF Funding Supplement Pay - State	-\$6	-\$11	-\$16	-\$1,947,985
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$543	\$973	\$1,427	\$174,914,532
Total				
Base Actuarial Rate	\$667	\$1,224	\$1,788	\$218,657,676
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$2,213,342
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$660	\$1,212	\$1,770	\$216,444,334
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	812	486	845	2,143
Employee Portion				
Base Actuarial Rate	\$59	\$141	\$201	\$3,435,516
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$59	\$141	\$201	\$3,435,516
State Portion				
Base Actuarial Rate	\$514	\$913	\$1,335	\$23,869,764
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$514	\$913	\$1,335	\$23,869,764
Total				
Base Actuarial Rate	\$573	\$1,054	\$1,536	\$27,305,280
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$573	\$1,054	\$1,536	\$27,305,280

PROVISIONAL FY2017

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	4,879	4,502	5,289	14,670
Employee Portion				
Base Actuarial Rate	\$121	\$247	\$354	\$42,895,908
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$121	\$247	\$354	\$42,895,908
State Portion				
Base Actuarial Rate	\$601	\$1,079	\$1,582	\$193,885,620
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$601	\$1,079	\$1,582	\$193,885,620
Total				
Base Actuarial Rate	\$722	\$1,326	\$1,936	\$236,781,528
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$722	\$1,326	\$1,936	\$236,781,528
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	812	486	845	2,143
Employee Portion				
Base Actuarial Rate	\$59	\$141	\$201	\$3,435,348
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$59	\$141	\$201	\$3,435,348
State Portion				
Base Actuarial Rate	\$536	\$954	\$1,394	\$24,921,672
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$536	\$954	\$1,394	\$24,921,672
Total				
Base Actuarial Rate	\$595	\$1,095	\$1,595	\$28,357,020
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$595	\$1,095	\$1,595	\$28,357,020

FY2017 / FY2016

\$	%
\$1,100,750	2.6%
\$1,366,106	3.3%
\$17,023,102	9.6%
\$18,971,088	10.8%
\$18,123,852	8.3%
\$20,337,194	9.4%
-\$168	0.0%
-\$168	0.0%
\$1,051,908	4.4%
\$1,051,908	4.4%
\$1,051,740	3.9%
\$1,051,740	3.9%

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	4,879	4,502	5,289	14,670
Employee Portion				
Base Actuarial Rate	\$118	\$240	\$345	\$41,795,158
HIF Funding Supplement Pay - Employee	-\$1	-\$2	-\$2	-\$265,356
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$117	\$239	\$343	\$41,529,802
State Portion				
Base Actuarial Rate	\$549	\$984	\$1,443	\$176,862,518
HIF Funding Supplement Pay - State	-\$6	-\$11	-\$16	-\$1,947,985
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$543	\$973	\$1,427	\$174,914,532
Total				
Base Actuarial Rate	\$667	\$1,224	\$1,788	\$218,657,676
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$2,213,342
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$660	\$1,212	\$1,770	\$216,444,334
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	812	486	845	2,143
Employee Portion				
Base Actuarial Rate	\$59	\$141	\$201	\$3,435,516
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$59	\$141	\$201	\$3,435,516
State Portion				
Base Actuarial Rate	\$514	\$913	\$1,335	\$23,869,764
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$514	\$913	\$1,335	\$23,869,764
Total				
Base Actuarial Rate	\$573	\$1,054	\$1,536	\$27,305,280
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$573	\$1,054	\$1,536	\$27,305,280

PROVISIONAL FY2017

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	4,879	4,502	5,289	14,670
Employee Portion				
Base Actuarial Rate	\$121	\$247	\$354	\$42,895,908
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$121	\$247	\$354	\$42,895,908
State Portion				
Base Actuarial Rate	\$601	\$1,079	\$1,582	\$193,885,620
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$601	\$1,079	\$1,582	\$193,885,620
Total				
Base Actuarial Rate	\$722	\$1,326	\$1,936	\$236,781,528
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$722	\$1,326	\$1,936	\$236,781,528
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	812	486	845	2,143
Employee Portion				
Base Actuarial Rate	\$59	\$141	\$201	\$3,435,348
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$59	\$141	\$201	\$3,435,348
State Portion				
Base Actuarial Rate	\$536	\$954	\$1,394	\$24,921,672
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$536	\$954	\$1,394	\$24,921,672
Total				
Base Actuarial Rate	\$595	\$1,095	\$1,595	\$28,357,020
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$595	\$1,095	\$1,595	\$28,357,020

FY2017 / FY2016

\$	%
\$1,100,750	2.6%
\$1,366,106	3.3%
\$17,023,102	9.6%
\$18,971,088	10.8%
\$18,123,852	8.3%
\$20,337,194	9.4%
-\$168	0.0%
-\$168	0.0%
\$1,051,908	4.4%
\$1,051,908	4.4%
\$1,051,740	3.9%
\$1,051,740	3.9%

FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Summary Active Total				
Enrollment	33,432	21,417	28,727	83,576
Employee Portion				
Base Actuarial Rate				\$182,988,083
HIF Funding Supplement Pay - Employee				-\$1,390,391
Employee Pays - IBNR Funding				\$0
Employee Pays				\$181,597,693
State Portion				
Base Actuarial Rate				\$967,812,073
HIF Funding Supplement Pay - State				-\$10,415,797
State Pays - IBNR Funding				\$0
State Pays				\$957,396,276
Total				
Base Actuarial Rate				\$1,150,800,156
HIF Funding Supplement Pay - Total				-\$11,806,188
IBNR Funding				\$0
Total				\$1,138,993,968

PROVISIONAL FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Summary Active Total				
Enrollment	33,432	21,417	28,727	83,576
Employee Portion				
Base Actuarial Rate				\$185,926,056
HIF Funding Supplement Pay - Employee				\$0
Employee Pays - IBNR Funding				\$0
Employee Pays				\$185,926,056
State Portion				
Base Actuarial Rate				\$1,058,931,456
HIF Funding Supplement Pay - State				\$0
State Pays - IBNR Funding				\$0
State Pays				\$1,058,931,456
Total				
Base Actuarial Rate				\$1,244,857,512
HIF Funding Supplement Pay - Total				\$0
IBNR Funding				\$0
Total				\$1,244,857,512

FY2017 / FY2016

\$	%
\$2,937,973	1.6%
\$4,328,363	2.4%
\$91,119,383	9.4%
\$101,535,180	10.6%
\$94,057,356	8.2%
\$105,863,544	9.3%

FY2016

	Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Early Retirees/COBRA					
HDHP					
	Enrollment	80	12	3	95
Employee Portion					
	Base Actuarial Rate	\$472	\$876	\$1,280	\$625,344
	HIF Funding Supplement Pay - Employee	-\$7	-\$12	-\$18	-\$8,881
	<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
	Employee Pays	\$465	\$864	\$1,262	\$616,463
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	\$472	\$876	\$1,280	\$625,344
	HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$8,881
	<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
	Total	\$465	\$864	\$1,262	\$616,463
HDHP w/Expanded Dental					
	Enrollment	33	7	1	41
Employee Portion					
	Base Actuarial Rate	\$498	\$927	\$1,357	\$291,360
	HIF Funding Supplement Pay - Employee	-\$7	-\$12	-\$18	-\$3,917
	<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
	Employee Pays	\$491	\$915	\$1,339	\$287,443
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	\$498	\$927	\$1,357	\$291,360
	HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$3,917
	<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
	Total	\$491	\$915	\$1,339	\$287,443

PROVISIONAL FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Early Retirees/COBRA				
HDHP (with basic dental)				
Enrollment	80	12	3	95
Employee Portion				
Base Actuarial Rate	\$511	\$949	\$1,387	\$677,148
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	\$511	\$949	\$1,387	\$677,148
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	\$511	\$949	\$1,387	\$677,148
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	\$511	\$949	\$1,387	\$677,148
HDHP w/Expanded Dental				
Enrollment	33	7	1	41
Employee Portion				
Base Actuarial Rate	\$539	\$1,004	\$1,470	\$315,420
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	\$539	\$1,004	\$1,470	\$315,420
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	\$539	\$1,004	\$1,470	\$315,420
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	\$539	\$1,004	\$1,470	\$315,420

FY2017 / FY2016

	\$	%
	DIFFERENCE	
	\$51,804	8.3%
	\$60,685	9.8%
	\$51,804	8.3%
	\$60,685	9.8%
	\$24,060	8.3%
	\$27,977	9.7%
	\$24,060	8.3%
	\$27,977	9.7%

Sources&Uses 12/2015

FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with basic dental				
Enrollment	36	13	0	49
Employee Portion				
Base Actuarial Rate	\$556	\$1,029	\$1,501	\$400,716
HIF Funding Supplement Pay - Employee	-\$7	-\$12	-\$18	-\$4,835
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$549	\$1,017	\$1,483	\$395,881
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	\$556	\$1,029	\$1,501	\$400,716
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$4,835
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$549	\$1,017	\$1,483	\$395,881
HealthAware with Expanded Dental				
Enrollment	21	2	3	26
Employee Portion				
Base Actuarial Rate	\$582	\$1,080	\$1,578	\$229,392
HIF Funding Supplement Pay - Employee	-\$7	-\$12	-\$18	-\$2,641
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$575	\$1,068	\$1,560	\$226,751
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	\$582	\$1,080	\$1,578	\$229,392
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$2,641
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$575	\$1,068	\$1,560	\$226,751

PROVISIONAL FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with basic dental				
Enrollment	36	13	0	49
Employee Portion				
Base Actuarial Rate	\$599	\$1,108	\$1,616	\$431,616
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - <u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$599	\$1,108	\$1,616	\$431,616
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - <u>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	\$1,108	\$1,616	\$431,616
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	\$599	\$1,108	\$1,616	\$431,616
HealthAware with Expanded Dental				
Enrollment	21	2	3	26
Employee Portion				
Base Actuarial Rate	\$627	\$1,163	\$1,699	\$247,080
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - <u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$627	\$1,163	\$1,699	\$247,080
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - <u>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	\$627	\$1,163	\$1,699	\$247,080
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	\$627	\$1,163	\$1,699	\$247,080

FY2017 / FY2016

\$	%
\$30,900	7.7%
\$35,735	9.0%
\$30,900	7.7%
\$35,735	9.0%
\$17,688	7.7%
\$20,329	9.0%
\$17,688	7.7%
\$20,329	9.0%

Sources&Uses 12/2015

FY2016

		You Only	You Plus One	You Plus Two or More	Total
HealthAware with Expanded Dental and Vision					
Enrollment		28	6	1	35
Employee Portion					
Base Actuarial Rate		\$591	\$1,095	\$1,598	\$296,592
HIF Funding Supplement Pay - Employee		-\$7	-\$12	-\$18	-\$3,366
<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	\$293,226
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	\$296,592
HIF Funding Supplement Pay - Total		-\$7	-\$12	-\$18	-\$3,366
<u>IBNR Funding</u>		<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total		\$584	\$1,083	\$1,580	\$293,226
COVA Care (with basic dental)					
Enrollment		1,319	260	48	1,627
Employee Portion					
Base Actuarial Rate		\$609	\$1,126	\$1,646	\$14,100,468
HIF Funding Supplement Pay - Employee		-\$7	-\$12	-\$18	-\$155,372
<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	\$13,945,096
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	\$14,100,468
HIF Funding Supplement Pay - Total		-\$7	-\$12	-\$18	-\$155,372
<u>IBNR Funding</u>		<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total		\$602	\$1,114	\$1,628	\$13,945,096

PROVISIONAL FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with Expanded Dental and Vision				
Enrollment	28	6	1	35
Employee Portion				
Base Actuarial Rate	\$637	\$1,179	\$1,720	\$319,560
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - <u>IBNR Funding</u>	\$0	\$0	\$0	\$0
Employee Pays	\$637	\$1,179	\$1,720	\$319,560
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - <u>IBNR Funding</u>	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$637	\$1,179	\$1,720	\$319,560
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$637	\$1,179	\$1,720	\$319,560
COVA Care (with basic dental)				
Enrollment	1,319	260	48	1,627
Employee Portion				
Base Actuarial Rate	\$660	\$1,220	\$1,783	\$15,279,888
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - <u>IBNR Funding</u>	\$0	\$0	\$0	\$0
Employee Pays	\$660	\$1,220	\$1,783	\$15,279,888
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - <u>IBNR Funding</u>	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$660	\$1,220	\$1,783	\$15,279,888
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$660	\$1,220	\$1,783	\$15,279,888

FY2017 / FY2016

\$	%
\$22,968	7.7%
\$26,334	9.0%
\$22,968	7.7%
\$26,334	9.0%
\$1,179,420	8.4%
\$1,334,792	9.6%
\$1,179,420	8.4%
\$1,334,792	9.6%

Sources&Uses 12/2015

FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network				
Enrollment	218	47	5	270
Employee Portion				
Base Actuarial Rate	\$624	\$1,146	\$1,674	\$2,379,168
HIF Funding Supplement Pay - Employee	-\$7	-\$12	-\$18	-\$25,642
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$617	\$1,134	\$1,656	\$2,353,526
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	\$624	\$1,146	\$1,674	\$2,379,168
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$25,642
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$617	\$1,134	\$1,656	\$2,353,526
COVA Care Plus Expanded Dental				
Enrollment	904	228	37	1,169
Employee Portion				
Base Actuarial Rate	\$636	\$1,177	\$1,724	\$10,885,056
HIF Funding Supplement Pay - Employee	-\$7	-\$12	-\$18	-\$114,798
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$629	\$1,165	\$1,706	\$10,770,258
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	\$636	\$1,177	\$1,724	\$10,885,056
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$114,798
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$629	\$1,165	\$1,706	\$10,770,258

PROVISIONAL FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network				
Enrollment	218	47	5	270
Employee Portion				
Base Actuarial Rate	\$676	\$1,242	\$1,813	\$2,577,684
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$676	\$1,242	\$1,813	\$2,577,684
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	\$676	\$1,242	\$1,813	\$2,577,684
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$676	\$1,242	\$1,813	\$2,577,684
COVA Care Plus Expanded Dental				
Enrollment	904	228	37	1,169
Employee Portion				
Base Actuarial Rate	\$689	\$1,275	\$1,867	\$11,791,620
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$689	\$1,275	\$1,867	\$11,791,620
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	\$689	\$1,275	\$1,867	\$11,791,620
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$689	\$1,275	\$1,867	\$11,791,620

FY2017 / FY2016

\$	%
\$198,516	8.3%
\$224,158	9.5%
\$198,516	8.3%
\$224,158	9.5%
\$906,564	8.3%
\$1,021,362	9.5%
\$906,564	8.3%
\$1,021,362	9.5%

FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network & Expanded Dental				
Enrollment	263	83	15	361
Employee Portion				
Base Actuarial Rate	\$651	\$1,197	\$1,752	\$3,562,128
HIF Funding Supplement Pay - Employee	-\$7	-\$12	-\$18	-\$36,802
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$644	\$1,185	\$1,734	\$3,525,326
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	\$651	\$1,197	\$1,752	\$3,562,128
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$36,802
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$644	\$1,185	\$1,734	\$3,525,326
COVA Care Plus Expanded Dental Plus Vision & Hearing				
Enrollment	1,421	318	49	1,788
Employee Portion				
Base Actuarial Rate	\$652	\$1,204	\$1,760	\$16,747,248
HIF Funding Supplement Pay - Employee	-\$7	-\$12	-\$18	-\$172,442
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$645	\$1,192	\$1,742	\$16,574,806
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	\$652	\$1,204	\$1,760	\$16,747,248
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$172,442
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$645	\$1,192	\$1,742	\$16,574,806

PROVISIONAL FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network & Expanded Dental				
Enrollment	263	83	15	361
Employee Portion				
Base Actuarial Rate	\$705	\$1,297	\$1,897	\$3,858,252
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$705	\$1,297	\$1,897	\$3,858,252
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	\$705	\$1,297	\$1,897	\$3,858,252
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$705	\$1,297	\$1,897	\$3,858,252
COVA Care Plus Expanded Dental Plus Vision & Hearing				
Enrollment	1,421	318	49	1,788
Employee Portion				
Base Actuarial Rate	\$706	\$1,304	\$1,906	\$18,135,504
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$706	\$1,304	\$1,906	\$18,135,504
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	\$706	\$1,304	\$1,906	\$18,135,504
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$706	\$1,304	\$1,906	\$18,135,504

FY2017 / FY2016

\$	%
\$296,124	8.3%
\$332,926	9.4%
\$296,124	8.3%
\$332,926	9.4%
\$1,388,256	8.3%
\$1,560,698	9.4%
\$1,388,256	8.3%
\$1,560,698	9.4%

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	1,110	268	60	1,438
Employee Portion				
Base Actuarial Rate	\$667	\$1,224	\$1,788	\$14,108,184
HIF Funding Supplement Pay - Employee	-\$7	-\$12	-\$18	-\$142,344
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$660	\$1,212	\$1,770	\$13,965,840
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	\$667	\$1,224	\$1,788	\$14,108,184
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$142,344
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$660	\$1,212	\$1,770	\$13,965,840
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	7	4	2	13
Employee Portion				
Base Actuarial Rate	\$573	\$1,054	\$1,536	\$135,588
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$573	\$1,054	\$1,536	\$135,588
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	\$573	\$1,054	\$1,536	\$135,588
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$573	\$1,054	\$1,536	\$135,588

PROVISIONAL FY2017

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	1,110	268	60	1,438
Employee Portion				
Base Actuarial Rate	\$722	\$1,326	\$1,936	\$15,275,376
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$722	\$1,326	\$1,936	\$15,275,376
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	\$722	\$1,326	\$1,936	\$15,275,376
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$722	\$1,326	\$1,936	\$15,275,376
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	7	4	2	13
Employee Portion				
Base Actuarial Rate	\$595	\$1,095	\$1,595	\$140,820
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$595	\$1,095	\$1,595	\$140,820
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	\$595	\$1,095	\$1,595	\$140,820
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$595	\$1,095	\$1,595	\$140,820

FY2017 / FY2016

\$	%
\$1,167,192	8.3%
\$1,309,536	9.4%
\$1,167,192	8.3%
\$1,309,536	9.4%
\$5,232	3.9%
\$5,232	3.9%
\$5,232	3.9%
\$5,232	3.9%

FY2016

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Summary Retiree/COBRA Total				
Enrollment	5,440	1,248	224	6,912
Employee Portion				
Base Actuarial Rate				\$63,761,244
HIF Funding Supplement Pay - Employee				-\$671,040
Employee Pays - IBNR Funding				\$0
Employee Pays				\$63,090,204
State Portion				
Base Actuarial Rate				\$0
HIF Funding Supplement Pay - State				\$0
State Pays - IBNR Funding				\$0
State Pays				\$0
Total				
Base Actuarial Rate				\$63,761,244
HIF Funding Supplement Pay - Total				-\$671,040
IBNR Funding				\$0
Total				\$63,090,204
Grand Total				
Enrollment	38,872	22,665	28,951	90,488
Employee Portion				
Base Actuarial Rate				\$246,749,327
HIF Funding Supplement Pay - Employee				-\$2,061,431
Employee Pays - IBNR Funding				\$0
Employee Pays				\$244,687,897
State Portion				
Base Actuarial Rate				\$967,812,073
HIF Funding Supplement Pay - State				-\$10,415,797
State Pays - IBNR Funding				\$0
State Pays				\$957,396,276
Total				
Base Actuarial Rate				\$1,214,561,400
HIF Funding Supplement Pay - Total				-\$12,477,228
IBNR Funding				\$0
Total				\$1,202,084,172

PROVISIONAL FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Summary Retiree/COBRA Total				
Enrollment	5,440	1,248	224	6,912
Employee Portion				
Base Actuarial Rate				\$69,049,968
HIF Funding Supplement Pay - Employee				\$0
Employee Pays - IBNR Funding				\$0
Employee Pays				\$69,049,968
State Portion				
Base Actuarial Rate				\$0
HIF Funding Supplement Pay - State				\$0
State Pays - IBNR Funding				\$0
State Pays				\$0
Total				
Base Actuarial Rate				\$69,049,968
HIF Funding Supplement Pay - Total				\$0
IBNR Funding				\$0
Total				\$69,049,968
Grand Total				
Enrollment	38,872	22,665	28,951	90,488
Employee Portion				
Base Actuarial Rate				\$254,976,024
HIF Funding Supplement Pay - Employee				\$0
Employee Pays - IBNR Funding				\$0
Employee Pays				\$254,976,024
State Portion				
Base Actuarial Rate				\$1,058,931,456
HIF Funding Supplement Pay - State				\$0
State Pays - IBNR Funding				\$0
State Pays				\$1,058,931,456
Total				
Base Actuarial Rate				\$1,313,907,480
HIF Funding Supplement Pay - Total				\$0
IBNR Funding				\$0
Total				\$1,313,907,480

FY2017 / FY2016

\$	%
\$5,288,724	8.3%
\$5,959,764	9.4%
\$5,288,724	8.3%
\$5,959,764	9.4%
\$8,226,697	3.3%
\$10,288,127	4.2%
\$91,119,383	9.4%
\$101,535,180	10.6%
\$99,346,080	8.2%
\$111,823,308	9.3%

**Exhibit C: Department of Planning and Budget Premium
Schedule and General Fund Breakout—December 17, 2015**

Governor's Proposed 2016 - 2018 Budget (HB/SB 30) – Proposed FY 2017 Health Insurance Premium Changes

FY 2017	Enrollment		FY 2016 Premiums Paid				Proposed FY 2017 Premiums				Change Over FY 2016		
Plan/Coverage	Active Employees	Retirees	Employer	Employee	Total Active	Retirees	Employer	Employee	Total Active	Retirees	Employer	Employee	Retirees
COVA Care, Single	29,990	5,143	\$543	\$59	\$602	\$602	\$601	\$59	\$660	\$660	\$58	\$0	\$58
COVA Care, Family	26,324	227	\$1,427	\$201	\$1,628	\$1,628	\$1,582	\$201	\$1,783	\$1,783	\$155	\$0	\$155
COVA Care, Dual-Minor	5,750	121	\$973	\$141	\$1,114	\$1,114	\$1,079	\$141	\$1,220	\$1,220	\$106	\$0	\$106
COVA Care, Dual-Spouse	14,226	1,088	\$973	\$141	\$1,114	\$1,114	\$1,079	\$141	\$1,220	\$1,220	\$106	\$0	\$106
COVA HealthAware, Single	2,314	85	\$543	\$6	\$549	\$549	\$595	\$4	\$599	\$599	\$52	-\$2	\$50
COVA HealthAware, Family	1,397	5	\$1,427	\$56	\$1,483	\$1,483	\$1,563	\$53	\$1,616	\$1,616	\$136	-\$3	\$133
COVA HealthAware, Dual-Minor	237	3	\$973	\$44	\$1,017	\$1,017	\$1,066	\$42	\$1,108	\$1,108	\$93	-\$2	\$91
COVA HealthAware, Dual-Spouse	521	18	\$973	\$44	\$1,017	\$1,017	\$1,066	\$42	\$1,108	\$1,108	\$93	-\$2	\$91
COVA High Deductible, Single	295	114	\$465	\$0	\$465	\$465	\$511	\$0	\$511	\$511	\$46	\$0	\$46
COVA High Deductible, Family	191	4	\$1,262	\$0	\$1,262	\$1,262	\$1,387	\$0	\$1,387	\$1,387	\$125	\$0	\$125
COVA High Deductible, Dual-Minor	39	1	\$864	\$0	\$864	\$864	\$949	\$0	\$949	\$949	\$85	\$0	\$85
COVA High Deductible, Dual-Spouse	102	19	\$864	\$0	\$864	\$864	\$949	\$0	\$949	\$949	\$85	\$0	\$85
Kaiser Permanente, Single	786	36	\$514	\$59	\$573	\$573	\$536	\$59	\$595	\$595	\$22	\$0	\$22
Kaiser Permanente, Family	824	5	\$1,335	\$201	\$1,536	\$1,536	\$1,394	\$201	\$1,595	\$1,595	\$59	\$0	\$59
Kaiser Permanente, Dual-Minor	165	2	\$913	\$141	\$1,054	\$1,054	\$954	\$141	\$1,095	\$1,095	\$41	\$0	\$41
Kaiser Permanente, Dual-Spouse	321	12	\$913	\$141	\$1,054	\$1,054	\$954	\$141	\$1,095	\$1,095	\$41	\$0	\$41
Waived Coverage	9,382	836	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total/Average Amounts	92,864	7,719	\$858	\$111	\$969	\$649	\$949	\$111	\$1,060	\$710	\$91	\$0	\$62

FY 2017 Incremental Cost from Chapter 665, 2015 Acts of Assembly

	GF (Employer)	NGF (Employer)	Employee Share	Early Retiree Share	TOTAL
FY 2017	\$51,460,094	\$49,977,994	(\$124,020)	\$5,730,768	\$107,044,836

Governor's Proposed 2016 - 2018 Budget (HB/SB 30) – Proposed FY 2018 Health Insurance Premium Changes

FY 2018	Enrollment		Proposed FY 2017 Premiums				Proposed FY 2018 Premiums				Increase Over FY 2017		
Plan/Coverage	Active Employees	Retirees	Employer	Employee	Total Active	Retirees	Employer	Employee	Total Active	Retirees	Employer	Employee	Retirees
COVA Care, Single	29,990	5,143	\$601	\$59	\$660	\$660	\$647	\$71	\$718	\$718	\$46	\$12	\$58
COVA Care, Family	26,324	227	\$1,582	\$201	\$1,783	\$1,783	\$1,699	\$239	\$1,938	\$1,938	\$117	\$38	\$155
COVA Care, Dual-Minor	5,750	121	\$1,079	\$141	\$1,220	\$1,220	\$1,159	\$167	\$1,326	\$1,326	\$80	\$26	\$106
COVA Care, Dual-Spouse	14,226	1,088	\$1,079	\$141	\$1,220	\$1,220	\$1,159	\$167	\$1,326	\$1,326	\$80	\$26	\$106
COVA HealthAware, Single	2,314	85	\$595	\$4	\$599	\$599	\$647	\$4	\$651	\$651	\$52	\$0	\$52
COVA HealthAware, Family	1,397	5	\$1,563	\$53	\$1,616	\$1,616	\$1,699	\$58	\$1,757	\$1,757	\$136	\$5	\$141
COVA HealthAware, Dual-Minor	237	3	\$1,066	\$42	\$1,108	\$1,108	\$1,159	\$46	\$1,205	\$1,205	\$93	\$4	\$97
COVA HealthAware, Dual-Spouse	521	18	\$1,066	\$42	\$1,108	\$1,108	\$1,159	\$46	\$1,205	\$1,205	\$93	\$4	\$97
COVA High Deductible, Single	295	114	\$511	\$0	\$511	\$511	\$555	\$0	\$555	\$555	\$44	\$0	\$44
COVA High Deductible, Family	191	4	\$1,387	\$0	\$1,387	\$1,387	\$1,508	\$0	\$1,508	\$1,508	\$121	\$0	\$121
COVA High Deductible, Dual-Minor	39	1	\$949	\$0	\$949	\$949	\$1,032	\$0	\$1,032	\$1,032	\$83	\$0	\$83
COVA High Deductible, Dual-Spouse	102	19	\$949	\$0	\$949	\$949	\$1,032	\$0	\$1,032	\$1,032	\$83	\$0	\$83
Kaiser Permanente, Single	786	36	\$536	\$59	\$595	\$595	\$576	\$71	\$647	\$647	\$40	\$12	\$52
Kaiser Permanente, Family	824	5	\$1,394	\$201	\$1,595	\$1,595	\$1,495	\$239	\$1,734	\$1,734	\$101	\$38	\$139
Kaiser Permanente, Dual-Minor	165	2	\$954	\$141	\$1,095	\$1,095	\$1,023	\$167	\$1,190	\$1,190	\$69	\$26	\$95
Kaiser Permanente, Dual-Spouse	321	12	\$954	\$141	\$1,095	\$1,095	\$1,023	\$167	\$1,190	\$1,190	\$69	\$26	\$95
Waived Coverage	9,382	836	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total/Average Amounts	92,864	7,719	\$949	\$111	\$1,060	\$710	\$1,021	\$132	\$1,152	\$773	\$71	\$21	\$62

FY 2018 Incremental Cost from Chapter 665, 2015 Acts of Assembly

	GF (Employer)	NGF (Employer)	Employee Share	Early Retiree Share	TOTAL
FY 2018	\$91,731,143	\$89,318,953	\$23,191,560	\$11,488,992	\$215,730,648