



# COMMONWEALTH of VIRGINIA

SARA REDDING WILSON  
DIRECTOR

*Department of Human Resource Management*

101 N. 14<sup>TH</sup> STREET  
JAMES MONROE BUILDING, 12<sup>TH</sup> FLOOR  
RICHMOND, VIRGINIA 23219  
(804) 225-2131  
(TTY) 711

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
<b>ACTIVE EMPLOYEES</b>					
HDHP (with basic dental)					
Enrollment		207	89	128	424
Employee Portion					
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$0	\$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
<b>ACTIVE EMPLOYEES</b>					
HDHP (with basic dental)					
Enrollment		207	89	128	424
Employee Portion					
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$0	\$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%
\$0	
\$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
<b>HealthAware with basic dental</b>				
Enrollment	792	244	495	1,531
<b>Employee Portion</b>				
Base Actuarial Rate	\$7	\$45	\$58	\$542,898
HIF Funding Supplement Pay - Employee	-\$1	-\$2	-\$2	-\$24,140
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$6	\$44	\$56	\$518,758
<b>State Portion</b>				
Base Actuarial Rate	\$549	\$984	\$1,443	\$16,670,178
HIF Funding Supplement Pay - State	-\$6	-\$11	-\$16	-\$183,595
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$543	\$973	\$1,427	\$16,486,583
<b>Total</b>				
Base Actuarial Rate	\$556	\$1,029	\$1,501	\$17,213,076
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$207,734
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$549	\$1,017	\$1,483	\$17,005,342
<b>HealthAware with Expanded Dental</b>				
Enrollment	529	175	360	1,064
<b>Employee Portion</b>				
Base Actuarial Rate	\$33	\$96	\$135	\$994,516
HIF Funding Supplement Pay - Employee	-\$1	-\$2	-\$2	-\$17,139
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$32	\$95	\$133	\$977,377
<b>State Portion</b>				
Base Actuarial Rate	\$549	\$984	\$1,443	\$11,784,980
HIF Funding Supplement Pay - State	-\$6	-\$11	-\$16	-\$129,790
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$543	\$973	\$1,427	\$11,655,189
<b>Total</b>				
Base Actuarial Rate	\$582	\$1,080	\$1,578	\$12,779,496
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$146,929
IBNR Funding	\$0	\$0	\$0	\$0
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
<b>HealthAware with basic dental</b>				
Enrollment	792	244	495	1,531
<b>Employee Portion</b>				
Base Actuarial Rate	\$4	\$42	\$53	\$475,099
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$4	\$42	\$53	\$475,099
<b>State Portion</b>				
Base Actuarial Rate	\$595	\$1,066	\$1,563	\$18,061,061
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$595	\$1,066	\$1,563	\$18,061,061
<b>Total</b>				
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
<b>HealthAware with Expanded Dental</b>				
Enrollment	529	175	360	1,064
<b>Employee Portion</b>				
Base Actuarial Rate	\$32	\$97	\$136	\$994,009
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$32	\$97	\$136	\$994,009
<b>State Portion</b>				
Base Actuarial Rate	\$595	\$1,066	\$1,563	\$12,768,167
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$595	\$1,066	\$1,563	\$12,768,167
<b>Total</b>				
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**

	\$	%
HealthAware with basic dental		
Employee Portion		
Base Actuarial Rate	-\$67,799	-12.5%
HIF Funding Supplement Pay - Employee	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0
Employee Pays	-\$43,659	-8.4%
State Portion		
Base Actuarial Rate	\$1,390,883	8.3%
HIF Funding Supplement Pay - State	\$0	\$0
State Pays - IBNR Funding	\$0	\$0
State Pays	\$1,574,478	9.6%
Total		
Base Actuarial Rate	\$1,323,084	7.7%
HIF Funding Supplement Pay - Total	\$0	\$0
IBNR Funding	\$0	\$0
Total	\$1,530,818	9.0%
HealthAware with Expanded Dental		
Employee Portion		
Base Actuarial Rate	-\$508	-0.1%
HIF Funding Supplement Pay - Employee	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0
Employee Pays	\$16,631	1.7%
State Portion		
Base Actuarial Rate	\$983,188	8.3%
HIF Funding Supplement Pay - State	\$0	\$0
State Pays - IBNR Funding	\$0	\$0
State Pays	\$1,112,978	9.5%
Total		
Base Actuarial Rate	\$982,680	7.7%
HIF Funding Supplement Pay - Total	\$0	\$0
IBNR Funding	\$0	\$0
Total	\$1,129,609	8.9%

**FY2016**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>HealthAware with Expanded Dental &amp; Vision</b>				
Enrollment	872	313	523	1,708
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA Care (with basic dental)</b>				
Enrollment	6,051	2,961	4,098	13,110
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>HealthAware with Expanded Dental &amp; Vision</b>				
Enrollment	872	313	523	1,708
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA Care (with basic dental)</b>				
Enrollment	6,051	2,961	4,098	13,110
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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**

	\$	%
HealthAware with Expanded Dental & Vision		
Employee Portion		
Base Actuarial Rate	\$19,141	1.0%
Employee Pays	\$45,965	2.5%
State Portion		
Base Actuarial Rate	\$1,543,379	8.3%
State Pays	\$1,747,097	9.6%
Total		
Base Actuarial Rate	\$1,562,520	7.7%
Total	\$1,793,062	8.9%
COVA Care (with basic dental)		
Employee Portion		
Base Actuarial Rate	\$1,617,554	8.3%
Employee Pays	\$1,831,140	9.5%
State Portion		
Base Actuarial Rate	\$12,162,778	8.3%
State Pays	\$13,768,423	9.5%
Total		
Base Actuarial Rate	\$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
<b>COVA Care Plus Out-of-Network</b>				
Enrollment	622	385	480	1,487
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA Care Plus Expanded Dental</b>				
Enrollment	6,851	4,230	6,137	17,218
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA Care Plus Out-of-Network</b>				
Enrollment	622	385	480	1,487
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA Care Plus Expanded Dental</b>				
Enrollment	6,851	4,230	6,137	17,218
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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**

	\$	%
COVA Care Plus Out-of-Network		
Employee Portion		
Base Actuarial Rate	\$217,932	8.3%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$242,984	9.3%
State Portion		
Base Actuarial Rate	\$1,414,356	8.3%
HIF Funding Supplement Pay - State	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$1,601,092	9.5%
Total		
Base Actuarial Rate	\$1,632,288	8.3%
HIF Funding Supplement Pay - Total	\$0	
IBNR Funding	\$0	
Total	\$1,844,077	9.5%
COVA Care Plus Expanded Dental		
Employee Portion		
Base Actuarial Rate	\$3,069,975	8.2%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$3,368,540	9.0%
State Portion		
Base Actuarial Rate	\$16,792,833	8.3%
HIF Funding Supplement Pay - State	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$19,010,238	9.5%
Total		
Base Actuarial Rate	\$19,862,808	8.3%
HIF Funding Supplement Pay - Total	\$0	
IBNR Funding	\$0	
Total	\$22,378,777	9.5%

**FY2016**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>COVA Care Plus Out-of-Network &amp; Expanded Dental</b>				
Enrollment	1,304	1,119	1,295	3,718
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA Care Plus Expanded Dental Plus Vision &amp; Hearing</b>				
Enrollment	10,429	6,864	9,010	26,303
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA Care Plus Out-of-Network &amp; Expanded Dental</b>				
Enrollment	1,304	1,119	1,295	3,718
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA CarePlus Expanded Dental Plus Vision &amp; Hearing</b>				
Enrollment	10,429	6,864	9,010	26,303
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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**

	\$	%
COVA Care Plus Out-of-Network & Expanded Dental		
Employee Portion		
Base Actuarial Rate	\$752,669	8.1%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$818,819	8.9%
State Portion		
Base Actuarial Rate	\$3,688,423	8.3%
HIF Funding Supplement Pay - State	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$4,175,500	9.5%
Total		
Base Actuarial Rate	\$4,441,092	8.3%
HIF Funding Supplement Pay - Total	\$0	
IBNR Funding	\$0	
Total	\$4,994,319	9.4%
COVA CarePlus Expanded Dental Plus Vision & Hearing		
Employee Portion		
Base Actuarial Rate	\$5,277,198	8.1%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$5,730,777	8.8%
State Portion		
Base Actuarial Rate	\$25,503,114	8.3%
HIF Funding Supplement Pay - State	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$28,870,577	9.5%
Total		
Base Actuarial Rate	\$30,780,312	8.3%
HIF Funding Supplement Pay - Total	\$0	
IBNR Funding	\$0	
Total	\$34,601,354	9.4%

**FY2016**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision &amp; Hearing</b>				
Enrollment	4,879	4,502	5,289	14,670
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia</b>				
Enrollment	812	486	845	2,143
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision &amp; Hearing</b>				
Enrollment	4,879	4,502	5,289	14,670
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia</b>				
Enrollment	812	486	845	2,143
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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**

	\$	%
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing		
Employee Portion		
Base Actuarial Rate	\$3,373,513	8.1%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$3,638,869	8.8%
State Portion		
Base Actuarial Rate	\$14,750,339	8.3%
HIF Funding Supplement Pay - State	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$16,698,325	9.5%
Total		
Base Actuarial Rate	\$18,123,852	8.3%
HIF Funding Supplement Pay - Total	\$0	
IBNR Funding	\$0	
Total	\$20,337,194	9.4%
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia		
Employee Portion		
Base Actuarial Rate	\$327,890	9.5%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$327,890	9.5%
State Portion		
Base Actuarial Rate	\$723,850	3.0%
HIF Funding Supplement Pay - State	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$723,850	3.0%
Total		
Base Actuarial Rate	\$1,051,740	3.9%
HIF Funding Supplement Pay - Total	\$0	
IBNR Funding	\$0	
Total	\$1,051,740	3.9%

**FY2016**

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

**PROVISIONAL FY2017**

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

**FY2017 / FY2016**

	\$	%
Employee Portion	\$14,596,757	8.0%
Employee Pays	\$15,987,148	8.8%
State Portion	\$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
<b>Early Retirees/COBRA</b>					
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	
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0	
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	
State Pays - IBNR Funding	\$0	\$0	\$0	\$0	
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	
IBNR Funding	\$0	\$0	\$0	\$0	
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	
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0	
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	
State Pays - IBNR Funding	\$0	\$0	\$0	\$0	
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	
IBNR Funding	\$0	\$0	\$0	\$0	
Total	\$491	\$915	\$1,339	\$287,443	

**PROVISIONAL FY2017**

Health Care Plans		You Only	You Plus One	You Plus Two or More	Total
<b>Early Retirees/COBRA</b>					
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		\$	%
Employee Portion			
Base Actuarial Rate		\$51,804	8.3%
HIF Funding Supplement Pay - Employee		\$0	
Employee Pays - IBNR Funding		\$0	
Employee Pays		\$60,685	9.8%
State Portion			
Base Actuarial Rate		\$0	
HIF Funding Supplement Pay - State		\$0	
State Pays - IBNR Funding		\$0	
State Pays		\$0	
Total			
Base Actuarial Rate		\$51,804	8.3%
HIF Funding Supplement Pay - Total		\$0	
IBNR Funding		\$0	
Total		\$60,685	9.8%
Employee Portion			
Base Actuarial Rate		\$24,060	8.3%
HIF Funding Supplement Pay - Employee		\$0	
Employee Pays - IBNR Funding		\$0	
Employee Pays		\$27,977	9.7%
State Portion			
Base Actuarial Rate		\$0	
HIF Funding Supplement Pay - State		\$0	
State Pays - IBNR Funding		\$0	
State Pays		\$0	
Total			
Base Actuarial Rate		\$24,060	8.3%
HIF Funding Supplement Pay - Total		\$0	
IBNR Funding		\$0	
Total		\$27,977	9.7%

**FY2016**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>HealthAware with basic dental</b>				
Enrollment	36	13	0	49
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>HealthAware with Expanded Dental</b>				
Enrollment	21	2	3	26
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>HealthAware with basic dental</b>				
Enrollment	36	13	0	49
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>HealthAware with Expanded Dental</b>				
Enrollment	21	2	3	26
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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**

	\$	%
HealthAware with basic dental		
Employee Portion		
Base Actuarial Rate	\$30,900	7.7%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$35,735	9.0%
State Portion		
Base Actuarial Rate	\$0	
HIF Funding Supplement Pay - State	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$0	
<b>Total</b>		
Base Actuarial Rate	\$30,900	7.7%
HIF Funding Supplement Pay - Total	\$0	
IBNR Funding	\$0	
Total	\$35,735	9.0%
HealthAware with Expanded Dental		
Employee Portion		
Base Actuarial Rate	\$17,688	7.7%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$20,329	9.0%
State Portion		
Base Actuarial Rate	\$0	
HIF Funding Supplement Pay - State	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$0	
<b>Total</b>		
Base Actuarial Rate	\$17,688	7.7%
HIF Funding Supplement Pay - Total	\$0	
IBNR Funding	\$0	
Total	\$20,329	9.0%

**FY2016**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>HealthAware with Expanded Dental and Vision</b>				
Enrollment	28	6	1	35
<b>Employee Portion</b>				
Base Actuarial Rate	\$591	\$1,095	\$1,598	\$296,592
HIF Funding Supplement Pay - Employee	-\$7	-\$12	-\$18	-\$3,366
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$584	\$1,083	\$1,580	\$293,226
<b>State Portion</b>				
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
<b>Total</b>				
Base Actuarial Rate	\$591	\$1,095	\$1,598	\$296,592
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$3,366
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$584	\$1,083	\$1,580	\$293,226
<b>COVA Care (with basic dental)</b>				
Enrollment	1,319	260	48	1,627
<b>Employee Portion</b>				
Base Actuarial Rate	\$609	\$1,126	\$1,646	\$14,100,468
HIF Funding Supplement Pay - Employee	-\$7	-\$12	-\$18	-\$155,372
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$602	\$1,114	\$1,628	\$13,945,096
<b>State Portion</b>				
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
<b>Total</b>				
Base Actuarial Rate	\$609	\$1,126	\$1,646	\$14,100,468
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$155,372
IBNR Funding	\$0	\$0	\$0	\$0
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
<b>HealthAware with Expanded Dental and Vision</b>				
Enrollment	28	6	1	35
<b>Employee Portion</b>				
Base Actuarial Rate	\$637	\$1,179	\$1,720	\$319,560
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$637	\$1,179	\$1,720	\$319,560
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA Care (with basic dental)</b>				
Enrollment	1,319	260	48	1,627
<b>Employee Portion</b>				
Base Actuarial Rate	\$660	\$1,220	\$1,783	\$15,279,888
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$660	\$1,220	\$1,783	\$15,279,888
<b>State Portion</b>				
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
<b>Total</b>				
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**

	\$	%
HealthAware with Expanded Dental and Vision		
Employee Portion		
Base Actuarial Rate	\$22,968	7.7%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$26,334	9.0%
State Portion		
Base Actuarial Rate	\$0	
HIF Funding Supplement Pay - State	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$0	
<b>Total</b>		
Base Actuarial Rate	\$22,968	7.7%
HIF Funding Supplement Pay - Total	\$0	
IBNR Funding	\$0	
Total	\$26,334	9.0%
COVA Care (with basic dental)		
Employee Portion		
Base Actuarial Rate	\$1,179,420	8.4%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$1,334,792	9.6%
State Portion		
Base Actuarial Rate	\$0	
HIF Funding Supplement Pay - State	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$0	
<b>Total</b>		
Base Actuarial Rate	\$1,179,420	8.4%
HIF Funding Supplement Pay - Total	\$0	
IBNR Funding	\$0	
Total	\$1,334,792	9.6%

**FY2016**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>COVA Care Plus Out-of-Network</b>				
Enrollment	218	47	5	270
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA Care Plus Expanded Dental</b>				
Enrollment	904	228	37	1,169
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA Care Plus Out-of-Network</b>				
Enrollment	218	47	5	270
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA Care Plus Expanded Dental</b>				
Enrollment	904	228	37	1,169
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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**

	\$	%
COVA Care Plus Out-of-Network		
Employee Portion		
Base Actuarial Rate	\$198,516	8.3%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$224,158	9.5%
State Portion		
Base Actuarial Rate	\$0	
HIF Funding Supplement Pay - State	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$0	
<b>Total</b>		
Base Actuarial Rate	\$198,516	8.3%
HIF Funding Supplement Pay - Total	\$0	
IBNR Funding	\$0	
Total	\$224,158	9.5%
COVA Care Plus Expanded Dental		
Employee Portion		
Base Actuarial Rate	\$906,564	8.3%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$1,021,362	9.5%
State Portion		
Base Actuarial Rate	\$0	
HIF Funding Supplement Pay - State	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$0	
<b>Total</b>		
Base Actuarial Rate	\$906,564	8.3%
HIF Funding Supplement Pay - Total	\$0	
IBNR Funding	\$0	
Total	\$1,021,362	9.5%

**FY2016**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>COVA Care Plus Out-of-Network &amp; Expanded Dental</b>				
Enrollment	263	83	15	361
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA Care Plus Expanded Dental Plus Vision &amp; Hearing</b>				
Enrollment	1,421	318	49	1,788
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA Care Plus Out-of-Network &amp; Expanded Dental</b>				
Enrollment	263	83	15	361
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA Care Plus Expanded Dental Plus Vision &amp; Hearing</b>				
Enrollment	1,421	318	49	1,788
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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**

	\$	%
COVA Care Plus Out-of-Network & Expanded Dental		
Employee Portion		
Base Actuarial Rate	\$296,124	8.3%
Employee Pays	\$332,926	9.4%
State Portion		
State Pays	\$0	
<b>Total</b>		
Base Actuarial Rate	\$296,124	8.3%
Employee Pays	\$332,926	9.4%
State Pays	\$0	
<b>COVA Care Plus Expanded Dental Plus Vision &amp; Hearing</b>		
Employee Portion		
Base Actuarial Rate	\$1,388,256	8.3%
Employee Pays	\$1,560,698	9.4%
State Portion		
State Pays	\$0	
<b>Total</b>		
Base Actuarial Rate	\$1,388,256	8.3%
Employee Pays	\$1,560,698	9.4%
State Pays	\$0	

**FY2016**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision &amp; Hearing</b>				
Enrollment	1,110	268	60	1,438
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia</b>				
Enrollment	7	4	2	13
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision &amp; Hearing</b>				
Enrollment	1,110	268	60	1,438
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia</b>				
Enrollment	7	4	2	13
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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**

	\$	%
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing	\$1,167,192	8.3%
Employee Portion	\$1,309,536	9.4%
State Portion		
Total	\$1,167,192	8.3%
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia	\$5,232	3.9%
Employee Portion	\$5,232	3.9%
State Portion		
Total	\$5,232	3.9%

**FY2016**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>Summary Retiree/COBRA Total</b>				
Enrollment	5,440	1,248	224	6,912
<b>Employee Portion</b>				
Base Actuarial Rate				\$63,761,244
HIF Funding Supplement Pay - Employee				-\$671,040
Employee Pays - IBNR Funding				\$0
Employee Pays				\$63,090,204
<b>State Portion</b>				
Base Actuarial Rate				\$0
HIF Funding Supplement Pay - State				\$0
State Pays - IBNR Funding				\$0
State Pays				\$0
<b>Total</b>				
Base Actuarial Rate				\$63,761,244
HIF Funding Supplement Pay - Total				-\$671,040
IBNR Funding				\$0
Total				\$63,090,204
<b>Grand Total</b>				
Enrollment	38,872	22,665	28,951	90,488
<b>Employee Portion</b>				
Base Actuarial Rate				\$246,749,327
HIF Funding Supplement Pay - Employee				-\$2,061,431
Employee Pays - IBNR Funding				\$0
Employee Pays				\$244,687,897
<b>State Portion</b>				
Base Actuarial Rate				\$967,812,073
HIF Funding Supplement Pay - State				-\$10,415,797
State Pays - IBNR Funding				\$0
State Pays				\$957,396,276
<b>Total</b>				
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
<b>Summary Retiree/COBRA Total</b>				
Enrollment	5,440	1,248	224	6,912
<b>Employee Portion</b>				
Base Actuarial Rate				\$69,049,968
HIF Funding Supplement Pay - Employee				\$0
Employee Pays - IBNR Funding				\$0
Employee Pays				\$69,049,968
<b>State Portion</b>				
Base Actuarial Rate				\$0
HIF Funding Supplement Pay - State				\$0
State Pays - IBNR Funding				\$0
State Pays				\$0
<b>Total</b>				
Base Actuarial Rate				\$69,049,968
HIF Funding Supplement Pay - Total				\$0
IBNR Funding				\$0
Total				\$69,049,968
<b>Grand Total</b>				
Enrollment	38,872	22,665	28,951	90,488
<b>Employee Portion</b>				
Base Actuarial Rate				\$266,634,808
HIF Funding Supplement Pay - Employee				\$0
Employee Pays - IBNR Funding				\$0
Employee Pays				\$266,634,808
<b>State Portion</b>				
Base Actuarial Rate				\$1,047,272,672
HIF Funding Supplement Pay - State				\$0
State Pays - IBNR Funding				\$0
State Pays				\$1,047,272,672
<b>Total</b>				
Base Actuarial Rate				\$1,313,907,480
HIF Funding Supplement Pay - Total				\$0
IBNR Funding				\$0
Total				\$1,313,907,480

**FY2017 / FY2016**

	\$	%
Employee Portion	\$5,288,724	8.3%
Employee Pays	\$5,959,764	9.4%
Total	\$5,288,724	8.3%
Total	\$5,959,764	9.4%
Employee Portion	\$19,885,481	8.1%
Employee Pays	\$21,946,912	9.0%
Total	\$79,460,599	8.2%
Total	\$89,876,396	9.4%
Total	\$99,346,080	8.2%
Total	\$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
<b>ACTIVE EMPLOYEES</b>				
HDHP (with basic dental)				
Enrollment	207	89	128	424
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>ACTIVE EMPLOYEES</b>				
HDHP (with basic dental)				
Enrollment	207	89	128	424
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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**

	\$	%
<b>DIFFERENCE</b>		
Employee Pays	\$0	0.0%
State Pays	\$339,192	8.3%
Total	\$396,945	9.9%
Employee Pays	\$9,192	7.8%
State Pays	\$168,264	8.3%
Total	\$196,893	9.9%
Employee Pays	\$177,456	8.3%
Total	\$206,085	9.8%

**FY2016**

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

	\$	%
HealthAware with basic dental		
Employee Portion		
Base Actuarial Rate	-\$67,086	-12.4%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	-\$42,946	-8.3%
State Portion		
Base Actuarial Rate	\$1,390,170	8.3%
HIF Funding Supplement Pay - State	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$1,573,765	9.5%
Total		
Base Actuarial Rate	\$1,323,084	7.7%
HIF Funding Supplement Pay - Total	\$0	
IBNR Funding	\$0	
Total	\$1,530,818	9.0%
HealthAware with Expanded Dental		
Employee Portion		
Base Actuarial Rate	-\$160	0.0%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$16,979	1.7%
State Portion		
Base Actuarial Rate	\$982,840	8.3%
HIF Funding Supplement Pay - State	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$1,112,631	9.5%
Total		
Base Actuarial Rate	\$982,680	7.7%
HIF Funding Supplement Pay - Total	\$0	
IBNR Funding	\$0	
Total	\$1,129,609	8.9%

**FY2016**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>HealthAware with Expanded Dental &amp; Vision</b>				
Enrollment	872	313	523	1,708
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA Care (with basic dental)</b>				
Enrollment	6,051	2,961	4,098	13,110
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>HealthAware with Expanded Dental &amp; Vision</b>				
Enrollment	872	313	523	1,708
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA Care (with basic dental)</b>				
Enrollment	6,051	2,961	4,098	13,110
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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**

	\$	%
HealthAware with Expanded Dental & Vision		
Employee Portion		
Base Actuarial Rate	\$19,822	1.1%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$46,645	2.6%
State Portion		
Base Actuarial Rate	\$1,542,698	8.3%
HIF Funding Supplement Pay - State	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$1,746,416	9.5%
Total		
Base Actuarial Rate	\$1,562,520	7.7%
HIF Funding Supplement Pay - Total	\$0	
IBNR Funding	\$0	
Total	\$1,793,062	8.9%
COVA Care (with basic dental)		
Employee Portion		
Base Actuarial Rate	-\$213,958	-1.1%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	-\$372	0.0%
State Portion		
Base Actuarial Rate	\$13,994,290	9.6%
HIF Funding Supplement Pay - State	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$15,599,935	10.8%
Total		
Base Actuarial Rate	\$13,780,332	8.3%
HIF Funding Supplement Pay - Total	\$0	
IBNR Funding	\$0	
Total	\$15,599,563	9.5%

**FY2016**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>COVA Care Plus Out-of-Network</b>				
Enrollment	622	385	480	1,487
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA Care Plus Expanded Dental</b>				
Enrollment	6,851	4,230	6,137	17,218
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA Care Plus Out-of-Network</b>				
Enrollment	622	385	480	1,487
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA Care Plus Expanded Dental</b>				
Enrollment	6,851	4,230	6,137	17,218
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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**

	\$	%
COVA Care Plus Out-of-Network		
Employee Portion		
Base Actuarial Rate	\$3,221	0.1%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$28,273	1.1%
State Portion		
Base Actuarial Rate	\$1,629,067	9.6%
HIF Funding Supplement Pay - State	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$1,815,804	10.8%
Total		
Base Actuarial Rate	\$1,632,288	8.3%
HIF Funding Supplement Pay - Total	\$0	
IBNR Funding	\$0	
Total	\$1,844,077	9.5%
COVA Care Plus Expanded Dental		
Employee Portion		
Base Actuarial Rate	\$510,496	1.4%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$809,060	2.2%
State Portion		
Base Actuarial Rate	\$19,352,312	9.6%
HIF Funding Supplement Pay - State	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$21,569,717	10.8%
Total		
Base Actuarial Rate	\$19,862,808	8.3%
HIF Funding Supplement Pay - Total	\$0	
IBNR Funding	\$0	
Total	\$22,378,777	9.5%

**FY2016**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>COVA Care Plus Out-of-Network &amp; Expanded Dental</b>				
Enrollment	1,304	1,119	1,295	3,718
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA Care Plus Expanded Dental Plus Vision &amp; Hearing</b>				
Enrollment	10,429	6,864	9,010	26,303
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA Care Plus Out-of-Network &amp; Expanded Dental</b>				
Enrollment	1,304	1,119	1,295	3,718
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA CarePlus Expanded Dental Plus Vision &amp; Hearing</b>				
Enrollment	10,429	6,864	9,010	26,303
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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**

	\$	%
COVA Care Plus Out-of-Network & Expanded Dental		
Employee Portion		
Base Actuarial Rate	\$186,065	2.0%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$252,215	2.7%
State Portion		
Base Actuarial Rate	\$4,255,027	9.6%
HIF Funding Supplement Pay - State	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$4,742,104	10.8%
Total		
Base Actuarial Rate	\$4,441,092	8.3%
HIF Funding Supplement Pay - Total	\$0	
IBNR Funding	\$0	
Total	\$4,994,319	9.4%
COVA CarePlus Expanded Dental Plus Vision & Hearing		
Employee Portion		
Base Actuarial Rate	\$1,389,799	2.1%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$1,843,379	2.8%
State Portion		
Base Actuarial Rate	\$29,390,513	9.6%
HIF Funding Supplement Pay - State	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$32,757,975	10.8%
Total		
Base Actuarial Rate	\$30,780,312	8.3%
HIF Funding Supplement Pay - Total	\$0	
IBNR Funding	\$0	
Total	\$34,601,354	9.4%

**FY2016**

Health Care Plans	You Plus			
	You Only	One	Two or More	Total
<b>COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision &amp; Hearing</b>				
Enrollment	4,879	4,502	5,289	14,670
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia</b>				
Enrollment	812	486	845	2,143
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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 Plus			
	You Only	One	Two or More	Total
<b>COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision &amp; Hearing</b>				
Enrollment	4,879	4,502	5,289	14,670
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia</b>				
Enrollment	812	486	845	2,143
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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**

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

**FY2016**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision &amp; Hearing</b>				
Enrollment	4,879	4,502	5,289	14,670
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia</b>				
Enrollment	812	486	845	2,143
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision &amp; Hearing</b>				
Enrollment	4,879	4,502	5,289	14,670
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia</b>				
Enrollment	812	486	845	2,143
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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**

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

**FY2016**

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

**PROVISIONAL FY2017**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>Summary Active Total</b>				
Enrollment	33,432	21,417	28,727	83,576
<b>Employee Portion</b>				
Base Actuarial Rate				\$185,926,056
HIF Funding Supplement Pay - Employee				\$0
<u>Employee Pays - IBNR Funding</u>				\$0
Employee Pays				\$185,926,056
<b>State Portion</b>				
Base Actuarial Rate				\$1,058,931,456
HIF Funding Supplement Pay - State				\$0
<u>State Pays - IBNR Funding</u>				\$0
State Pays				\$1,058,931,456
<b>Total</b>				
Base Actuarial Rate				\$1,244,857,512
HIF Funding Supplement Pay - Total				\$0
<u>IBNR Funding</u>				\$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
<b>HealthAware with basic dental</b>					
Enrollment		36	13	0	49
<b>Employee Portion</b>					
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	
<b>State Portion</b>					
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	
<b>Total</b>					
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	
<b>HealthAware with Expanded Dental</b>					
Enrollment		21	2	3	26
<b>Employee Portion</b>					
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	
<b>State Portion</b>					
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	
<b>Total</b>					
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
<b>HealthAware with basic dental</b>					
Enrollment		36	13	0	49
<b>Employee Portion</b>					
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	
<b>State Portion</b>					
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	
<b>Total</b>					
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	
<b>HealthAware with Expanded Dental</b>					
Enrollment		21	2	3	26
<b>Employee Portion</b>					
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	
<b>State Portion</b>					
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	
<b>Total</b>					
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**

	\$	%
HealthAware with basic dental		
Employee Portion		
Base Actuarial Rate	\$30,900	7.7%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$35,735	9.0%
State Portion		
Base Actuarial Rate	\$0	
HIF Funding Supplement Pay - State	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$0	
Total		
Base Actuarial Rate	\$30,900	7.7%
HIF Funding Supplement Pay - Total	\$0	
IBNR Funding	\$0	
Total	\$35,735	9.0%
HealthAware with Expanded Dental		
Employee Portion		
Base Actuarial Rate	\$17,688	7.7%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$20,329	9.0%
State Portion		
Base Actuarial Rate	\$0	
HIF Funding Supplement Pay - State	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$0	
Total		
Base Actuarial Rate	\$17,688	7.7%
HIF Funding Supplement Pay - Total	\$0	
IBNR Funding	\$0	
Total	\$20,329	9.0%

**FY2016**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>HealthAware with Expanded Dental and Vision</b>				
Enrollment	28	6	1	35
<b>Employee Portion</b>				
Base Actuarial Rate	\$591	\$1,095	\$1,598	\$296,592
HIF Funding Supplement Pay - Employee	-\$7	-\$12	-\$18	-\$3,366
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$584	\$1,083	\$1,580	\$293,226
<b>State Portion</b>				
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
<b>Total</b>				
Base Actuarial Rate	\$591	\$1,095	\$1,598	\$296,592
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$3,366
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$584	\$1,083	\$1,580	\$293,226
<b>COVA Care (with basic dental)</b>				
Enrollment	1,319	260	48	1,627
<b>Employee Portion</b>				
Base Actuarial Rate	\$609	\$1,126	\$1,646	\$14,100,468
HIF Funding Supplement Pay - Employee	-\$7	-\$12	-\$18	-\$155,372
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$602	\$1,114	\$1,628	\$13,945,096
<b>State Portion</b>				
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
<b>Total</b>				
Base Actuarial Rate	\$609	\$1,126	\$1,646	\$14,100,468
HIF Funding Supplement Pay - Total	-\$7	-\$12	-\$18	-\$155,372
IBNR Funding	\$0	\$0	\$0	\$0
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
<b>HealthAware with Expanded Dental and Vision</b>				
Enrollment	28	6	1	35
<b>Employee Portion</b>				
Base Actuarial Rate	\$637	\$1,179	\$1,720	\$319,560
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$637	\$1,179	\$1,720	\$319,560
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA Care (with basic dental)</b>				
Enrollment	1,319	260	48	1,627
<b>Employee Portion</b>				
Base Actuarial Rate	\$660	\$1,220	\$1,783	\$15,279,888
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$660	\$1,220	\$1,783	\$15,279,888
<b>State Portion</b>				
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
<b>Total</b>				
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**

	\$	%
HealthAware with Expanded Dental and Vision - Employee Portion	\$22,968	7.7%
HealthAware with Expanded Dental and Vision - Employee Portion	\$26,334	9.0%
HealthAware with Expanded Dental and Vision - Total	\$22,968	7.7%
HealthAware with Expanded Dental and Vision - Total	\$26,334	9.0%
COVA Care (with basic dental) - Employee Portion	\$1,179,420	8.4%
COVA Care (with basic dental) - Employee Portion	\$1,334,792	9.6%
COVA Care (with basic dental) - Total	\$1,179,420	8.4%
COVA Care (with basic dental) - Total	\$1,334,792	9.6%

**FY2016**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>COVA Care Plus Out-of-Network</b>				
Enrollment	218	47	5	270
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA Care Plus Expanded Dental</b>				
Enrollment	904	228	37	1,169
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA Care Plus Out-of-Network</b>				
Enrollment	218	47	5	270
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA Care Plus Expanded Dental</b>				
Enrollment	904	228	37	1,169
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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**

	\$	%
COVA Care Plus Out-of-Network		
Employee Portion		
Base Actuarial Rate	\$198,516	8.3%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$224,158	9.5%
State Portion		
Base Actuarial Rate	\$0	
HIF Funding Supplement Pay - State	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$0	
<b>Total</b>		
Base Actuarial Rate	\$198,516	8.3%
HIF Funding Supplement Pay - Total	\$0	
IBNR Funding	\$0	
Total	\$224,158	9.5%
COVA Care Plus Expanded Dental		
Employee Portion		
Base Actuarial Rate	\$906,564	8.3%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$1,021,362	9.5%
State Portion		
Base Actuarial Rate	\$0	
HIF Funding Supplement Pay - State	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$0	
<b>Total</b>		
Base Actuarial Rate	\$906,564	8.3%
HIF Funding Supplement Pay - Total	\$0	
IBNR Funding	\$0	
Total	\$1,021,362	9.5%

**FY2016**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>COVA Care Plus Out-of-Network &amp; Expanded Dental</b>				
Enrollment	263	83	15	361
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA Care Plus Expanded Dental Plus Vision &amp; Hearing</b>				
Enrollment	1,421	318	49	1,788
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA Care Plus Out-of-Network &amp; Expanded Dental</b>				
Enrollment	263	83	15	361
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>COVA Care Plus Expanded Dental Plus Vision &amp; Hearing</b>				
Enrollment	1,421	318	49	1,788
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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**

	\$	%
COVA Care Plus Out-of-Network & Expanded Dental		
Employee Portion		
Base Actuarial Rate	\$296,124	8.3%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$332,926	9.4%
State Portion		
Base Actuarial Rate	\$0	
HIF Funding Supplement Pay - State	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$0	
<b>Total</b>		
Base Actuarial Rate	\$296,124	8.3%
HIF Funding Supplement Pay - Total	\$0	
IBNR Funding	\$0	
Total	\$332,926	9.4%
COVA Care Plus Expanded Dental Plus Vision & Hearing		
Employee Portion		
Base Actuarial Rate	\$1,388,256	8.3%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$1,560,698	9.4%
State Portion		
Base Actuarial Rate	\$0	
HIF Funding Supplement Pay - State	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$0	
<b>Total</b>		
Base Actuarial Rate	\$1,388,256	8.3%
HIF Funding Supplement Pay - Total	\$0	
IBNR Funding	\$0	
Total	\$1,560,698	9.4%

**FY2016**

Health Care Plans	You Plus			
	You Only	One	Two or More	Total
<b>COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision &amp; Hearing</b>				
Enrollment	1,110	268	60	1,438
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia</b>				
Enrollment	7	4	2	13
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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 Plus			
	You Only	One	Two or More	Total
<b>COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision &amp; Hearing</b>				
Enrollment	1,110	268	60	1,438
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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
<b>Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia</b>				
Enrollment	7	4	2	13
<b>Employee Portion</b>				
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
<b>State Portion</b>				
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
<b>Total</b>				
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**

	\$	%
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing	\$1,167,192	8.3%
Employee Pays	\$1,309,536	9.4%
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia	\$5,232	3.9%
Employee Pays	\$5,232	3.9%
Total	\$5,232	3.9%

**FY2016**

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

**PROVISIONAL FY2017**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>Summary Retiree/COBRA Total</b>				
Enrollment	5,440	1,248	224	6,912
<b>Employee Portion</b>				
Base Actuarial Rate				\$69,049,968
HIF Funding Supplement Pay - Employee				\$0
<u>Employee Pays - IBNR Funding</u>				\$0
Employee Pays				\$69,049,968
<b>State Portion</b>				
Base Actuarial Rate				\$0
HIF Funding Supplement Pay - State				\$0
<u>State Pays - IBNR Funding</u>				\$0
State Pays				\$0
<b>Total</b>				
Base Actuarial Rate				\$69,049,968
HIF Funding Supplement Pay - Total				\$0
<u>IBNR Funding</u>				\$0
Total				\$69,049,968
<b>Grand Total</b>				
Enrollment	38,872	22,665	28,951	90,488
<b>Employee Portion</b>				
Base Actuarial Rate				\$254,976,024
HIF Funding Supplement Pay - Employee				\$0
<u>Employee Pays - IBNR Funding</u>				\$0
Employee Pays				\$254,976,024
<b>State Portion</b>				
Base Actuarial Rate				\$1,058,931,456
HIF Funding Supplement Pay - State				\$0
<u>State Pays - IBNR Funding</u>				\$0
State Pays				\$1,058,931,456
<b>Total</b>				
Base Actuarial Rate				\$1,313,907,480
HIF Funding Supplement Pay - Total				\$0
<u>IBNR Funding</u>				\$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 Plan/Coverage	Enrollment		FY 2016 Premiums Paid				Proposed FY 2017 Premiums				Change Over FY 2016		
	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
<b>Total/Average Amounts</b>	<b>92,864</b>	<b>7,719</b>	<b>\$858</b>	<b>\$111</b>	<b>\$969</b>	<b>\$649</b>	<b>\$949</b>	<b>\$111</b>	<b>\$1,060</b>	<b>\$710</b>	<b>\$91</b>	<b>\$0</b>	<b>\$62</b>

**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 Plan/Coverage	Enrollment		Proposed FY 2017 Premiums				Proposed FY 2018 Premiums				Increase Over FY 2017		
	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
<b>Total/Average Amounts</b>	<b>92,864</b>	<b>7,719</b>	<b>\$949</b>	<b>\$111</b>	<b>\$1,060</b>	<b>\$710</b>	<b>\$1,021</b>	<b>\$132</b>	<b>\$1,152</b>	<b>\$773</b>	<b>\$71</b>	<b>\$21</b>	<b>\$62</b>

**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