



COMMONWEALTH of VIRGINIA

Department of Human Resource Management

SARA REDDING WILSON
DIRECTOR

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

December 20, 2016

The Honorable S. Chris Jones, Chairman, House Appropriations Committee
The Honorable Thomas K. Norment, Jr., Co-Chairman, Senate Finance Committee
The Honorable Emmett W. Hanger, Jr., Co-Chairman, Senate Finance Committee

Subject: Report on State Employee Health Insurance Program's Proposed Premiums and Benefits Structure

Pursuant to Item 85.F of Chapter 780, 2016 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 2018.

Please contact me if there are any questions.

Sincerely,

Sara R. Wilson

cc: The Honorable Nancy Rodrigues
Secretary of Administration

**State Employee Health Plan Proposed Premium and Benefit
Structure for Fiscal Year 2018**

Pursuant to Item 85.F. of Chapter 780, 2016 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 provisional premium schedule. It does not incorporate any benefit changes. Consistent with fiscal year 2017 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 3, 2016

Exhibit A contains the provisional premiums submitted to the Department of Human Resource Management on November 3, 2016, by Aon Hewitt, the health plan's actuary. These premiums include projected claims expenses, trend between 6.9 to 8.9 %, and inflation. They do not include an incremental increase of \$28.5 million for Incurred But Not Reported (IBNR) claims nor do they include a federally mandated plan design change that is expected to cost \$1.6 million.

Description of Exhibit B - Department of Planning and Budget Premium Schedule and General Fund Breakout - December 16, 2016

Exhibit B 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 November 3, 2016 actuarial estimates developed by Aon Hewitt.

Exhibit A: Aon Hewitt Premium Schedule - November 3, 2016

FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
ACTIVE EMPLOYEES				
HDHP (with basic dental)				
Enrollment	210	87	125	422
Employee Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$0	\$0	\$0	\$0
State Portion				
Base Actuarial Rate	\$511	\$949	\$1,387	\$4,358,976
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$511	\$949	\$1,387	\$4,358,976
Total				
Base Actuarial Rate	\$511	\$949	\$1,387	\$4,358,976
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$511	\$949	\$1,387	\$4,358,976
HDHP w/Expanded Dental				
Enrollment	99	48	82	229
Employee Portion				
Base Actuarial Rate	\$28	\$55	\$83	\$146,616
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$28	\$55	\$83	\$146,616
State Portion				
Base Actuarial Rate	\$511	\$949	\$1,387	\$2,518,500
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$511	\$949	\$1,387	\$2,518,500
Total				
Base Actuarial Rate	\$539	\$1,004	\$1,470	\$2,665,116
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$539	\$1,004	\$1,470	\$2,665,116

PROVISIONAL FY2018 (excludes transgender benefits and additional IBNR funding)

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
ACTIVE EMPLOYEES				
HDHP (with basic dental)				
Enrollment	210	87	125	422
Employee Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$0	\$0	\$0	\$0
State Portion				
Base Actuarial Rate	\$551	\$1,024	\$1,496	\$4,701,576
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$551	\$1,024	\$1,496	\$4,701,576
Total				
Base Actuarial Rate	\$551	\$1,024	\$1,496	\$4,701,576
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$551	\$1,024	\$1,496	\$4,701,576
HDHP w/Expanded Dental				
Enrollment	99	48	82	229
Employee Portion				
Base Actuarial Rate	\$30	\$59	\$90	\$158,184
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$30	\$59	\$90	\$158,184
State Portion				
Base Actuarial Rate	\$551	\$1,024	\$1,496	\$2,716,476
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$551	\$1,024	\$1,496	\$2,716,476
Total				
Base Actuarial Rate	\$581	\$1,083	\$1,586	\$2,874,660
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$581	\$1,083	\$1,586	\$2,874,660

FY2018 / FY2017

	\$	%
DIFFERENCE		
Base Actuarial Rate	\$0	0.0%
HIF Funding Supplement Pay - Employee	\$0	0.0%
Employee Pays - IBNR Funding	\$0	0.0%
Employee Pays	\$0	0.0%
Base Actuarial Rate	\$342,600	7.9%
HIF Funding Supplement Pay - State	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$342,600	7.9%
Base Actuarial Rate	\$342,600	7.9%
HIF Funding Supplement Pay - Total	\$0	
IBNR Funding	\$0	
Total	\$342,600	7.9%
Base Actuarial Rate	\$11,568	7.9%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$11,568	7.9%
Base Actuarial Rate	\$197,976	7.9%
HIF Funding Supplement Pay - State	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$197,976	7.9%
Base Actuarial Rate	\$209,544	7.9%
HIF Funding Supplement Pay - Total	\$0	
IBNR Funding	\$0	
Total	\$209,544	7.9%

FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with basic dental				
Enrollment	957	272	582	1,811
Employee Portion				
Base Actuarial Rate	\$4	\$42	\$53	\$552,183
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$4	\$42	\$53	\$552,183
State Portion				
Base Actuarial Rate	\$595	\$1,066	\$1,563	\$21,229,389
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$595	\$1,066	\$1,563	\$21,229,389
Total				
Base Actuarial Rate	\$599	\$1,108	\$1,616	\$21,781,572
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$599	\$1,108	\$1,616	\$21,781,572
HealthAware with Expanded Dental				
Enrollment	572	193	380	1,145
Employee Portion				
Base Actuarial Rate	\$32	\$97	\$136	\$1,064,072
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$32	\$97	\$136	\$1,064,072
State Portion				
Base Actuarial Rate	\$595	\$1,066	\$1,563	\$13,680,604
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$595	\$1,066	\$1,563	\$13,680,604
Total				
Base Actuarial Rate	\$627	\$1,163	\$1,699	\$14,744,676
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$627	\$1,163	\$1,699	\$14,744,676

PROVISIONAL FY2018 (excludes transgender benefits and additional IBNR funding)

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with basic dental				
Enrollment	957	272	582	1,811
Employee Portion				
Base Actuarial Rate	\$0	\$17	\$16	\$169,077
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$0	\$17	\$16	\$169,077
State Portion				
Base Actuarial Rate	\$648	\$1,182	\$1,733	\$23,401,107
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$648	\$1,182	\$1,733	\$23,401,107
Total				
Base Actuarial Rate	\$648	\$1,199	\$1,749	\$23,570,184
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$648	\$1,199	\$1,749	\$23,570,184
HealthAware with Expanded Dental				
Enrollment	572	193	380	1,145
Employee Portion				
Base Actuarial Rate	\$30	\$77	\$106	\$868,842
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$30	\$77	\$106	\$868,842
State Portion				
Base Actuarial Rate	\$648	\$1,182	\$1,733	\$15,086,634
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$648	\$1,182	\$1,733	\$15,086,634
Total				
Base Actuarial Rate	\$678	\$1,259	\$1,839	\$15,955,476
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$678	\$1,259	\$1,839	\$15,955,476

FY2018 / FY2017

	\$	%
Employee Pays - IBNR Funding	-\$383,106	-69.4%
State Pays	\$2,171,718	10.2%
Total	\$1,788,612	8.2%
Employee Pays - IBNR Funding	-\$195,231	-18.3%
State Pays	\$1,406,031	10.3%
Total	\$1,210,800	8.2%

FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with Expanded Dental & Vision				
Enrollment	1,150	424	613	2,187
Employee Portion				
Base Actuarial Rate	\$42	\$113	\$157	\$2,308,362
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$42	\$113	\$157	\$2,308,362
State Portion				
Base Actuarial Rate	\$595	\$1,066	\$1,563	\$25,133,310
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$595	\$1,066	\$1,563	\$25,133,310
Total				
Base Actuarial Rate	\$637	\$1,179	\$1,720	\$27,441,672
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$637	\$1,179	\$1,720	\$27,441,672
COVA Care (with basic dental)				
Enrollment	5,711	2,775	3,931	12,417
Employee Portion				
Base Actuarial Rate	\$65	\$154	\$220	\$19,960,330
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$65	\$154	\$220	\$19,960,330
State Portion				
Base Actuarial Rate	\$595	\$1,066	\$1,563	\$150,004,466
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$595	\$1,066	\$1,563	\$150,004,466
Total				
Base Actuarial Rate	\$660	\$1,220	\$1,783	\$169,964,796
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$660	\$1,220	\$1,783	\$169,964,796

PROVISIONAL FY2018 (excludes transgender benefits and additional IBNR funding)

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with Expanded Dental & Vision				
Enrollment	1,150	424	613	2,187
Employee Portion				
Base Actuarial Rate	\$41	\$94	\$129	\$1,995,164
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$41	\$94	\$129	\$1,995,164
State Portion				
Base Actuarial Rate	\$648	\$1,182	\$1,733	\$27,702,196
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$648	\$1,182	\$1,733	\$27,702,196
Total				
Base Actuarial Rate	\$689	\$1,276	\$1,862	\$29,697,360
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$689	\$1,276	\$1,862	\$29,697,360
COVA Care (with basic dental)				
Enrollment	5,711	2,775	3,931	12,417
Employee Portion				
Base Actuarial Rate	\$72	\$171	\$244	\$22,134,471
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$72	\$171	\$244	\$22,134,471
State Portion				
Base Actuarial Rate	\$660	\$1,182	\$1,733	\$166,344,897
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$660	\$1,182	\$1,733	\$166,344,897
Total				
Base Actuarial Rate	\$732	\$1,353	\$1,977	\$188,479,368
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$732	\$1,353	\$1,977	\$188,479,368

FY2018 / FY2017

	\$	%
Employee Pays	-\$313,198	-13.6%
State Pays	\$2,568,886	10.2%
Total	\$2,255,688	8.2%
Employee Pays	\$2,174,141	10.9%
State Pays	\$16,340,431	10.9%
Total	\$18,514,572	10.9%

FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network				
Enrollment	546	356	466	1,368
Employee Portion				
Base Actuarial Rate	\$81	\$176	\$250	\$2,681,154
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$81	\$176	\$250	\$2,681,154
State Portion				
Base Actuarial Rate	\$595	\$1,066	\$1,563	\$17,192,118
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$595	\$1,066	\$1,563	\$17,192,118
Total				
Base Actuarial Rate	\$676	\$1,242	\$1,813	\$19,873,272
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$676	\$1,242	\$1,813	\$19,873,272
COVA Care Plus Expanded Dental				
Enrollment	6,922	4,210	6,157	17,289
Employee Portion				
Base Actuarial Rate	\$94	\$209	\$304	\$40,834,232
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$94	\$209	\$304	\$40,834,232
State Portion				
Base Actuarial Rate	\$595	\$1,066	\$1,563	\$218,751,292
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$595	\$1,066	\$1,563	\$218,751,292
Total				
Base Actuarial Rate	\$689	\$1,275	\$1,867	\$259,585,524
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$689	\$1,275	\$1,867	\$259,585,524

PROVISIONAL FY2018 (excludes transgender benefits and additional IBNR funding)

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network				
Enrollment	546	356	466	1,368
Employee Portion				
Base Actuarial Rate	\$89	\$195	\$276	\$2,959,533
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$89	\$195	\$276	\$2,959,533
State Portion				
Base Actuarial Rate	\$660	\$1,182	\$1,733	\$19,064,787
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$660	\$1,182	\$1,733	\$19,064,787
Total				
Base Actuarial Rate	\$749	\$1,377	\$2,009	\$22,024,320
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$749	\$1,377	\$2,009	\$22,024,320
COVA Care Plus Expanded Dental				
Enrollment	6,922	4,210	6,157	17,289
Employee Portion				
Base Actuarial Rate	\$103	\$230	\$335	\$44,926,094
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$103	\$230	\$335	\$44,926,094
State Portion				
Base Actuarial Rate	\$660	\$1,182	\$1,733	\$242,578,090
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$660	\$1,182	\$1,733	\$242,578,090
Total				
Base Actuarial Rate	\$763	\$1,412	\$2,068	\$287,504,184
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$763	\$1,412	\$2,068	\$287,504,184

FY2018 / FY2017

	\$	%
COVA Care Plus Out-of-Network		
Employee Portion		
Base Actuarial Rate	\$278,379	10.4%
Employee Pays	\$278,379	10.4%
State Portion		
Base Actuarial Rate	\$1,872,669	10.9%
State Pays	\$1,872,669	10.9%
Total		
Base Actuarial Rate	\$2,151,048	10.8%
Total	\$2,151,048	10.8%
COVA Care Plus Expanded Dental		
Employee Portion		
Base Actuarial Rate	\$4,091,862	10.0%
Employee Pays	\$4,091,862	10.0%
State Portion		
Base Actuarial Rate	\$23,826,798	10.9%
State Pays	\$23,826,798	10.9%
Total		
Base Actuarial Rate	\$27,918,660	10.8%
Total	\$27,918,660	10.8%

FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network & Expanded Dental				
Enrollment	1,248	1,034	1,236	3,518
Employee Portion				
Base Actuarial Rate	\$110	\$231	\$334	\$9,470,115
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$110	\$231	\$334	\$9,470,115
State Portion				
Base Actuarial Rate	\$595	\$1,066	\$1,563	\$45,317,445
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$595	\$1,066	\$1,563	\$45,317,445
Total				
Base Actuarial Rate	\$705	\$1,297	\$1,897	\$54,787,560
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$705	\$1,297	\$1,897	\$54,787,560
COVA Care Plus Expanded Dental Plus Vision & Hearing				
Enrollment	10,703	6,923	9,283	26,909
Employee Portion				
Base Actuarial Rate	\$111	\$238	\$343	\$72,248,706
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$111	\$238	\$343	\$72,248,706
State Portion				
Base Actuarial Rate	\$595	\$1,066	\$1,563	\$339,078,990
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$595	\$1,066	\$1,563	\$339,078,990
Total				
Base Actuarial Rate	\$706	\$1,304	\$1,906	\$411,327,696
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$706	\$1,304	\$1,906	\$411,327,696

PROVISIONAL FY2018 (excludes transgender benefits and additional IBNR funding)

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network & Expanded Dental				
Enrollment	1,248	1,034	1,236	3,518
Employee Portion				
Base Actuarial Rate	\$120	\$254	\$367	\$10,392,805
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$120	\$254	\$367	\$10,392,805
State Portion				
Base Actuarial Rate	\$660	\$1,182	\$1,733	\$50,253,563
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$660	\$1,182	\$1,733	\$50,253,563
Total				
Base Actuarial Rate	\$780	\$1,436	\$2,100	\$60,646,368
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$780	\$1,436	\$2,100	\$60,646,368
COVA CarePlus Expanded Dental Plus Vision & Hearing				
Enrollment	10,703	6,923	9,283	26,909
Employee Portion				
Base Actuarial Rate	\$121	\$261	\$377	\$79,219,622
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$121	\$261	\$377	\$79,219,622
State Portion				
Base Actuarial Rate	\$660	\$1,182	\$1,733	\$376,013,122
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$660	\$1,182	\$1,733	\$376,013,122
Total				
Base Actuarial Rate	\$781	\$1,443	\$2,110	\$455,232,744
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$781	\$1,443	\$2,110	\$455,232,744

FY2018 / FY2017

	\$	%
Employee Portion	\$922,690	9.7%
State Portion	\$4,936,118	10.9%
Total	\$5,858,808	10.7%
Employee Portion	\$6,970,916	9.6%
State Portion	\$36,934,132	10.9%
Total	\$43,905,048	10.7%

FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing				
Enrollment	4,677	4,369	5,033	14,079
Employee Portion				
Base Actuarial Rate	\$127	\$260	\$373	\$43,299,553
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$127	\$260	\$373	\$43,299,553
State Portion				
Base Actuarial Rate	\$595	\$1,066	\$1,563	\$183,668,159
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$595	\$1,066	\$1,563	\$183,668,159
Total				
Base Actuarial Rate	\$722	\$1,326	\$1,936	\$226,967,712
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$722	\$1,326	\$1,936	\$226,967,712
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	796	486	796	2,078
Employee Portion				
Base Actuarial Rate	\$65	\$154	\$220	\$3,621,488
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$65	\$154	\$220	\$3,621,488
State Portion				
Base Actuarial Rate	\$530	\$941	\$1,375	\$23,683,432
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$530	\$941	\$1,375	\$23,683,432
Total				
Base Actuarial Rate	\$595	\$1,095	\$1,595	\$27,304,920
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$595	\$1,095	\$1,595	\$27,304,920

PROVISIONAL FY2018 (excludes transgender benefits and additional IBNR funding)

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing				
Enrollment	4,677	4,369	5,033	14,079
Employee Portion				
Base Actuarial Rate	\$138	\$285	\$409	\$47,393,487
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$138	\$285	\$409	\$47,393,487
State Portion				
Base Actuarial Rate	\$660	\$1,182	\$1,733	\$203,673,573
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$660	\$1,182	\$1,733	\$203,673,573
Total				
Base Actuarial Rate	\$798	\$1,467	\$2,142	\$251,067,060
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$798	\$1,467	\$2,142	\$251,067,060
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	796	486	796	2,078
Employee Portion				
Base Actuarial Rate	\$72	\$171	\$244	\$4,015,891
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$72	\$171	\$244	\$4,015,891
State Portion				
Base Actuarial Rate	\$553	\$979	\$1,431	\$24,660,509
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$553	\$979	\$1,431	\$24,660,509
Total				
Base Actuarial Rate	\$625	\$1,150	\$1,675	\$28,676,400
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$625	\$1,150	\$1,675	\$28,676,400

FY2018 / FY2017

	\$	%
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing		
Employee Portion		
Base Actuarial Rate	\$4,093,934	9.5%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$4,093,934	9.5%
State Portion		
Base Actuarial Rate	\$20,005,414	10.9%
HIF Funding Supplement Pay - State	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$20,005,414	10.9%
Total	\$24,099,348	10.6%
Base Actuarial Rate	\$24,099,348	10.6%
HIF Funding Supplement Pay - Total	\$0	
IBNR Funding	\$0	
Total	\$24,099,348	10.6%
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia		
Employee Portion		
Base Actuarial Rate	\$394,404	10.9%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$394,404	10.9%
State Portion		
Base Actuarial Rate	\$977,076	4.1%
HIF Funding Supplement Pay - State	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$977,076	4.1%
Total	\$1,371,480	5.0%
Base Actuarial Rate	\$1,371,480	5.0%
HIF Funding Supplement Pay - Total	\$0	
IBNR Funding	\$0	
Total	\$1,371,480	5.0%

FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Summary Active Total				
Enrollment	33,591	21,177	28,684	83,452
Employee Portion				
Base Actuarial Rate				\$196,186,811
HIF Funding Supplement Pay - Employee				\$0
Employee Pays - IBNR Funding				\$0
Employee Pays				\$196,186,811
State Portion				
Base Actuarial Rate				\$1,044,616,681
HIF Funding Supplement Pay - State				\$0
State Pays - IBNR Funding				\$0
State Pays				\$1,044,616,681
Total				
Base Actuarial Rate				\$1,240,803,492
HIF Funding Supplement Pay - Total				\$0
IBNR Funding				\$0
Total				\$1,240,803,492

PROVISIONAL FY2018 (excludes transgender benefits and additional IBNR funding)

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Summary Active Total				
Enrollment	33,591	21,177	28,684	83,452
Employee Portion				
Base Actuarial Rate				\$214,233,169
HIF Funding Supplement Pay - Employee				\$0
Employee Pays - IBNR Funding				\$0
Employee Pays				\$214,233,169
State Portion				
Base Actuarial Rate				\$1,156,196,531
HIF Funding Supplement Pay - State				\$0
State Pays - IBNR Funding				\$0
State Pays				\$1,156,196,531
Total				
Base Actuarial Rate				\$1,370,429,700
HIF Funding Supplement Pay - Total				\$0
IBNR Funding				\$0
Total				\$1,370,429,700

FY2018 / FY2017

\$	%
\$18,046,359	9.2%
\$18,046,359	9.2%
\$111,579,849	10.7%
\$111,579,849	10.7%
\$129,626,208	10.4%
\$129,626,208	10.4%

FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Early Retirees/COBRA				
HDHP				
Enrollment	77	15	3	95
Employee Portion				
Base Actuarial Rate	\$511	\$949	\$1,387	\$692,916
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$511	\$949	\$1,387	\$692,916
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	\$692,916
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$511	\$949	\$1,387	\$692,916
HDHP w/Expanded Dental				
Enrollment	36	9	2	47
Employee Portion				
Base Actuarial Rate	\$539	\$1,004	\$1,470	\$376,560
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$539	\$1,004	\$1,470	\$376,560
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	\$376,560
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$539	\$1,004	\$1,470	\$376,560

PROVISIONAL FY2018 (excludes transgender benefits and additional IBNR funding)

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Early Retirees/COBRA				
HDHP (with basic dental)				
Enrollment	77	15	3	95
Employee Portion				
Base Actuarial Rate	\$551	\$1,024	\$1,496	\$747,300
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$551	\$1,024	\$1,496	\$747,300
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	\$551	\$1,024	\$1,496	\$747,300
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$551	\$1,024	\$1,496	\$747,300
HDHP w/Expanded Dental				
Enrollment	36	9	2	47
Employee Portion				
Base Actuarial Rate	\$581	\$1,083	\$1,586	\$406,020
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$581	\$1,083	\$1,586	\$406,020
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	\$581	\$1,083	\$1,586	\$406,020
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$581	\$1,083	\$1,586	\$406,020

FY2018 / FY2017

	\$	%
DIFFERENCE		
Employee Pays	\$54,384	7.8%
Employee Pays	\$54,384	7.8%
Employee Pays	\$29,460	7.8%

FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with basic dental				
Enrollment	30	13	0	43
Employee Portion				
Base Actuarial Rate	\$599	\$1,108	\$1,616	\$388,488
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$599	\$1,108	\$1,616	\$388,488
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$599	\$1,108	\$1,616	\$388,488
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$599	\$1,108	\$1,616	\$388,488
HealthAware with Expanded Dental				
Enrollment	18	2	3	23
Employee Portion				
Base Actuarial Rate	\$627	\$1,163	\$1,699	\$224,508
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$627	\$1,163	\$1,699	\$224,508
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$627	\$1,163	\$1,699	\$224,508
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$627	\$1,163	\$1,699	\$224,508

PROVISIONAL FY2018 (excludes transgender benefits and additional IBNR funding)

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with basic dental				
Enrollment	30	13	0	43
Employee Portion				
Base Actuarial Rate	\$648	\$1,199	\$1,749	\$420,324
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$648	\$1,199	\$1,749	\$420,324
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	\$648	\$1,199	\$1,749	\$420,324
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$648	\$1,199	\$1,749	\$420,324
HealthAware with Expanded Dental				
Enrollment	18	2	3	23
Employee Portion				
Base Actuarial Rate	\$678	\$1,259	\$1,839	\$242,868
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$678	\$1,259	\$1,839	\$242,868
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	\$678	\$1,259	\$1,839	\$242,868
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$678	\$1,259	\$1,839	\$242,868

FY2018 / FY2017

	\$	%
HealthAware with basic dental		
Employee Portion		
Base Actuarial Rate	\$31,836	8.2%
Employee Pays	\$31,836	8.2%
State Portion		
Base Actuarial Rate	\$0	
Employee Pays	\$0	
Total	\$31,836	8.2%
Employee Pays	\$31,836	8.2%
HealthAware with Expanded Dental		
Employee Portion		
Base Actuarial Rate	\$18,360	8.2%
Employee Pays	\$18,360	8.2%
State Portion		
Base Actuarial Rate	\$0	
Employee Pays	\$0	
Total	\$18,360	8.2%
Employee Pays	\$18,360	8.2%

FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with Expanded Dental and Vision				
Enrollment	30	2	1	33
Employee Portion				
Base Actuarial Rate	\$637	\$1,179	\$1,720	\$278,256
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$637	\$1,179	\$1,720	\$278,256
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	\$637	\$1,179	\$1,720	\$278,256
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$637	\$1,179	\$1,720	\$278,256
COVA Care (with basic dental)				
Enrollment	1,197	236	40	1,473
Employee Portion				
Base Actuarial Rate	\$660	\$1,220	\$1,783	\$13,791,120
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$660	\$1,220	\$1,783	\$13,791,120
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	\$660	\$1,220	\$1,783	\$13,791,120
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$660	\$1,220	\$1,783	\$13,791,120

PROVISIONAL FY2018 (excludes transgender benefits and additional IBNR funding)

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with Expanded Dental and Vision				
Enrollment	30	2	1	33
Employee Portion				
Base Actuarial Rate	\$689	\$1,276	\$1,862	\$301,008
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$689	\$1,276	\$1,862	\$301,008
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$689	\$1,276	\$1,862	\$301,008
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$689	\$1,276	\$1,862	\$301,008
COVA Care (with basic dental)				
Enrollment	1,197	236	40	1,473
Employee Portion				
Base Actuarial Rate	\$732	\$1,353	\$1,977	\$15,295,104
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$732	\$1,353	\$1,977	\$15,295,104
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	\$732	\$1,353	\$1,977	\$15,295,104
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$732	\$1,353	\$1,977	\$15,295,104

FY2018 / FY2017

	\$	%
HealthAware with Expanded Dental and Vision - Employee Portion	\$22,752	8.2%
HealthAware with Expanded Dental and Vision - Employee Portion	\$22,752	8.2%
COVA Care (with basic dental) - Employee Portion	\$1,503,984	10.9%
COVA Care (with basic dental) - Employee Portion	\$1,503,984	10.9%
COVA Care (with basic dental) - Employee Portion	\$1,503,984	10.9%
COVA Care (with basic dental) - Employee Portion	\$1,503,984	10.9%

FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network				
Enrollment	185	39	2	226
Employee Portion				
Base Actuarial Rate	\$676	\$1,242	\$1,813	\$2,125,488
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$676	\$1,242	\$1,813	\$2,125,488
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$676	\$1,242	\$1,813	\$2,125,488
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$676	\$1,242	\$1,813	\$2,125,488
COVA Care Plus Expanded Dental				
Enrollment	881	204	29	1,114
Employee Portion				
Base Actuarial Rate	\$689	\$1,275	\$1,867	\$11,055,024
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$689	\$1,275	\$1,867	\$11,055,024
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$689	\$1,275	\$1,867	\$11,055,024
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$689	\$1,275	\$1,867	\$11,055,024

PROVISIONAL FY2018 (excludes transgender benefits and additional IBNR funding)

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network				
Enrollment	185	39	2	226
Employee Portion				
Base Actuarial Rate	\$749	\$1,377	\$2,009	\$2,355,432
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$749	\$1,377	\$2,009	\$2,355,432
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	\$749	\$1,377	\$2,009	\$2,355,432
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$749	\$1,377	\$2,009	\$2,355,432
COVA Care Plus Expanded Dental				
Enrollment	881	204	29	1,114
Employee Portion				
Base Actuarial Rate	\$763	\$1,412	\$2,068	\$12,242,676
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$763	\$1,412	\$2,068	\$12,242,676
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	\$763	\$1,412	\$2,068	\$12,242,676
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$763	\$1,412	\$2,068	\$12,242,676

FY2018 / FY2017

	\$	%
COVA Care Plus Out-of-Network		
Employee Portion	\$229,944	10.8%
State Portion	\$229,944	10.8%
Total	\$229,944	10.8%
COVA Care Plus Expanded Dental		
Employee Portion	\$1,187,652	10.7%
State Portion	\$1,187,652	10.7%
Total	\$1,187,652	10.7%

FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network & Expanded Dental				
Enrollment	244	82	11	337
Employee Portion				
Base Actuarial Rate	\$705	\$1,297	\$1,897	\$3,590,892
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$705	\$1,297	\$1,897	\$3,590,892
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$705	\$1,297	\$1,897	\$3,590,892
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$705	\$1,297	\$1,897	\$3,590,892
COVA Care Plus Expanded Dental Plus Vision & Hearing				
Enrollment	1,370	294	45	1,709
Employee Portion				
Base Actuarial Rate	\$706	\$1,304	\$1,906	\$17,236,392
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$706	\$1,304	\$1,906	\$17,236,392
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$706	\$1,304	\$1,906	\$17,236,392
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$706	\$1,304	\$1,906	\$17,236,392

PROVISIONAL FY2018 (excludes transgender benefits and additional IBNR funding)

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network & Expanded Dental				
Enrollment	244	82	11	337
Employee Portion				
Base Actuarial Rate	\$780	\$1,436	\$2,100	\$3,974,064
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$780	\$1,436	\$2,100	\$3,974,064
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	\$780	\$1,436	\$2,100	\$3,974,064
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$780	\$1,436	\$2,100	\$3,974,064
COVA Care Plus Expanded Dental Plus Vision & Hearing				
Enrollment	1,370	294	45	1,709
Employee Portion				
Base Actuarial Rate	\$781	\$1,443	\$2,110	\$19,069,944
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$781	\$1,443	\$2,110	\$19,069,944
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	\$781	\$1,443	\$2,110	\$19,069,944
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$781	\$1,443	\$2,110	\$19,069,944

FY2018 / FY2017

	\$	%
COVA Care Plus Out-of-Network & Expanded Dental	\$383,172	10.7%
COVA Care Plus Expanded Dental Plus Vision & Hearing	\$1,833,552	10.6%

FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing				
Enrollment	1,049	236	62	1,347
Employee Portion				
Base Actuarial Rate	\$722	\$1,326	\$1,936	\$14,284,152
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$722	\$1,326	\$1,936	\$14,284,152
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$722	\$1,326	\$1,936	\$14,284,152
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$722	\$1,326	\$1,936	\$14,284,152
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	7	7	2	16
Employee Portion				
Base Actuarial Rate	\$595	\$1,095	\$1,595	\$180,240
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$595	\$1,095	\$1,595	\$180,240
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$595	\$1,095	\$1,595	\$180,240
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$595	\$1,095	\$1,595	\$180,240

PROVISIONAL FY2018 (excludes transgender benefits and additional IBNR funding)

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing				
Enrollment	1,049	236	62	1,347
Employee Portion				
Base Actuarial Rate	\$798	\$1,467	\$2,142	\$15,793,416
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$798	\$1,467	\$2,142	\$15,793,416
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	\$798	\$1,467	\$2,142	\$15,793,416
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$798	\$1,467	\$2,142	\$15,793,416
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	7	7	2	16
Employee Portion				
Base Actuarial Rate	\$625	\$1,150	\$1,675	\$189,300
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$625	\$1,150	\$1,675	\$189,300
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	\$625	\$1,150	\$1,675	\$189,300
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$625	\$1,150	\$1,675	\$189,300

FY2018 / FY2017

	\$	%
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing	\$1,509,264	10.6%
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing	\$1,509,264	10.6%
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia	\$9,060	5.0%
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia	\$9,060	5.0%
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia	\$9,060	5.0%
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia	\$9,060	5.0%

FY2017

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Summary Retiree/COBRA Total				
Enrollment	5,124	1,139	200	6,463
Employee Portion				
Base Actuarial Rate				\$64,224,036
HIF Funding Supplement Pay - Employee				\$0
Employee Pays - IBNR Funding				\$0
Employee Pays				\$64,224,036
State Portion				
Base Actuarial Rate				\$0
Funding Gap				\$0
State Pays - IBNR Funding				\$0
State Pays				\$0
Total				
Base Actuarial Rate				\$64,224,036
Funding Gap				\$0
IBNR Funding				\$0
Total				\$64,224,036
Grand Total				
Enrollment	38,715	22,316	28,884	89,915
Employee Portion				
Base Actuarial Rate				\$260,410,847
HIF Funding Supplement Pay - Employee				\$0
Employee Pays - IBNR Funding				\$0
Employee Pays				\$260,410,847
State Portion				
Base Actuarial Rate				\$1,044,616,681
HIF Funding Supplement Pay - State				\$0
State Pays - IBNR Funding				\$0
State Pays				\$1,044,616,681
Total				
Base Actuarial Rate				\$1,305,027,528
HIF Funding Supplement Pay - Total				\$0
IBNR Funding				\$0
Total				\$1,305,027,528

PROVISIONAL FY2018 (excludes transgender benefits and additional IBNR funding)

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Summary Retiree/COBRA Total				
Enrollment	5,124	1,139	200	6,463
Employee Portion				
Base Actuarial Rate				\$71,037,456
HIF Funding Supplement Pay - Employee				\$0
Employee Pays - IBNR Funding				\$0
Employee Pays				\$71,037,456
State Portion				
Base Actuarial Rate				\$0
Funding Gap				\$0
State Pays - IBNR Funding				\$0
State Pays				\$0
Total				
Base Actuarial Rate				\$71,037,456
Funding Gap				\$0
IBNR Funding				\$0
Total				\$71,037,456
Grand Total				
Enrollment	38,715	22,316	28,884	89,915
Employee Portion				
Base Actuarial Rate				\$285,270,625
HIF Funding Supplement Pay - Employee				\$0
Employee Pays - IBNR Funding				\$0
Employee Pays				\$285,270,625
State Portion				
Base Actuarial Rate				\$1,156,196,531
HIF Funding Supplement Pay - State				\$0
State Pays - IBNR Funding				\$0
State Pays				\$1,156,196,531
Total				
Base Actuarial Rate				\$1,441,467,156
HIF Funding Supplement Pay - Total				\$0
IBNR Funding				\$0
Total				\$1,441,467,156

FY2018 / FY2017

\$	%
\$6,813,420	10.6%
\$6,813,420	10.6%
\$6,813,420	10.6%
\$24,859,779	9.5%
\$24,859,779	9.5%
\$111,579,849	10.7%
\$111,579,849	10.7%
\$136,439,628	10.5%
\$136,439,628	10.5%

Exhibit B: Department of Planning and Budget Premium Schedule and General Fund Breakout - December 16, 2016

2017 Introduced Budget Bill Proposed Health Insurance Premiums

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	\$595	\$65	\$660	\$660	\$647	\$71	\$718	\$718	\$52	\$6	\$58
COVA Care, Family	26,324	227	\$1,563	\$220	\$1,783	\$1,783	\$1,699	\$239	\$1,938	\$1,938	\$136	\$19	\$155
COVA Care, Dual-Minor	5,750	121	\$1,066	\$154	\$1,220	\$1,220	\$1,159	\$167	\$1,326	\$1,326	\$93	\$13	\$106
COVA Care, Dual-Spouse	14,226	1,088	\$1,066	\$154	\$1,220	\$1,220	\$1,159	\$167	\$1,326	\$1,326	\$93	\$13	\$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	\$530	\$65	\$595	\$595	\$576	\$71	\$647	\$647	\$46	\$6	\$52
Kaiser Permanente, Family	824	5	\$1,375	\$220	\$1,595	\$1,595	\$1,495	\$239	\$1,734	\$1,734	\$120	\$19	\$139
Kaiser Permanente, Dual-Minor	165	2	\$941	\$154	\$1,095	\$1,095	\$1,023	\$167	\$1,190	\$1,190	\$82	\$13	\$95
Kaiser Permanente, Dual-Spouse	321	12	\$941	\$154	\$1,095	\$1,095	\$1,023	\$167	\$1,190	\$1,190	\$82	\$13	\$95
Waived Coverage	9,382	836	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total/Average Amounts	92,864	7,719	\$939	\$121	\$1,060	\$710	\$1,021	\$132	\$1,152	\$773	\$82	\$11	\$62

Annual Cost Summary

	GF (Employer)	NGF (Employer)	Employee Share	Early Retiree Share	TOTAL
FY 2017	\$45,575,724	\$44,264,676	\$11,473,668	\$5,730,768	\$107,044,836
FY 2018	\$91,731,143	\$89,318,953	\$23,191,560	\$11,488,992	\$215,730,648