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December 19, 2017

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 836, 2017 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. There are no recommendations for proposed changes to the benefit structure for fiscal year 2019.

Please contact me if there are any questions.

Sincerely,

Gene Raney

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Director, Office of Health Benefits

cc: The Honorable Nancy Rodrigues, Secretary of Administration

Sara R. Wilson Director, Department of Human Resource Management

# State Employee Health Plan Proposed Premium and Benefit Structure for Fiscal Year 2019

Pursuant to Item 85.F of Chapter 836, 2017 Virginia Acts of Assembly, this report details the assumptions included in Governor McAuliffe's introduced 2018 – 2020 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 2018 premiums, all premium schedules assume that available premium rewards have been earned by the employee (and spouse). Premiums will be finalized at the conclusion of the legislative process.

#### Description of Exhibit A - Aon Hewitt Premium Schedule—October 31, 2017

Exhibit A contains the provisional premiums submitted on October 31, 2017, by Aon Hewitt, the health plan's actuary. These premiums contain no changes to the plan design in place during fiscal year 2018, but include projected claims expenses with trends between 7.1% and 9.1%. The Health Insurance Fund balance appears to be sufficient to cover the Incurred But Not Reported (IBNR) claims without additional funding in fiscal year 2019; therefore, no cost was added to the premiums to cover these claims.

#### Description of Exhibit B - Department of Planning and Budget Premium Schedule and General Fund Breakout - December 18, 2017

Exhibit B contains the proposed premium schedule and general fund breakout developed by the Department of Planning and Budget for Governor McAuliffe's 2018 – 2020 introduced budget. The proposed premium schedule reflects enrollment as September 3, 2017, based on data provided by the Department of Human Resource Management, and does not include policy changes to the state employee health insurance plans. The proposed premiums in FY 2019 are based on the premiums provided by Aon and include an increase of 8.5 percent in FY 2020, as recommended in the October 2017 report on the impact of the renewal cost of the state employee health insurance program premiums. Governor McAuliffe's 2018 – 2020 introduced budget includes an amendment to fund the general fund increase of the employer's share of premiums to offset the calculated increase in the employee's share of premiums.

#### Exhibit A: Aon Hewitt Premium Schedule—October 31, 2017

Y2018 - DPB Approved Rates	;				FY2019					FY2019 / FY	2018
i i			You Plus					You Plus			
		You Plus	Two				You Plus	Two			
Health Care Plans	You Only	One	or More	Total	Health Care Plans	You Only	One	or More	Total	\$	
ACTIVE EMPLOYEES					ACTIVE EMPLOYEES					DIFFERENCE	
DHP (with basic dental)					HDHP (with basic dental)						
Enrollment	226	94	126	446	Enrollment	226	94	126	446		
mployee Portion					Employee Portion						
Base Actuarial Rate	\$0	\$0	\$0	\$0	Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0	0.0%
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0		
Employee Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	Employee Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
Employee Pays	\$0	\$0	\$0	\$0	Employee Pays	\$0	\$0	\$0	\$0	\$0	0.09
ate Portion					State Portion					1	
Base Actuarial Rate	\$551	\$1,024	\$1,496	\$4,911,336	Base Actuarial Rate	\$584	\$1,086	\$1,587	\$5,208,360	\$297,024	6.09
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0		
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
State Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	State Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
State Pays	\$551	\$1,024	\$1,496	\$4,911,336	State Pays	\$584	\$1,086	\$1,587	\$5,208,360	\$297,024	6.09
otal					Total					1	
Base Actuarial Rate	\$551	\$1,024	\$1,496	\$4,911,336	Base Actuarial Rate	\$584	\$1,086	\$1,587	\$5,208,360	\$297,024	6.09
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0		
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
Total	\$551	\$1,024	\$1,496	\$4,911,336	Total	\$584	\$1,086	\$1,587	\$5,208,360	\$297,024	6.09
DHP w/Expanded Dental					HDHP w/Expanded Dental						
Enrollment	107	52	83	242	Enrollment	107	52	83	242		
nployee Portion	4				Employee Portion		1				
Base Actuarial Rate	\$30	\$59	\$90	\$164,976	Base Actuarial Rate	\$32	\$63	\$95	\$175,020	\$10,044	6.19
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0		
Employee Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	Employee Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
Employee Pays	\$30	\$59	\$90	\$164,976	Employee Pays	\$32	\$63	\$95	\$175,020	\$10,044	6.19
ate Portion					State Portion					l	
Base Actuarial Rate	\$551	\$1,024	\$1,496	\$2,836,476	Base Actuarial Rate	\$584	\$1,086	\$1,587	\$3,008,172	\$171,696	6.19
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0		
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
State Pays - IBNR Funding	\$0	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	State Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
State Pays	\$551	\$1,024	\$1,496	\$2,836,476	State Pays	\$584	\$1,086	\$1,587	\$3,008,172	\$171,696	6.19
otal					Total					l	
Base Actuarial Rate	\$581	\$1,083	\$1,586	\$3,001,452	Base Actuarial Rate	\$616	\$1,149	\$1,682	\$3,183,192	\$181,740	6.19
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0		
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
IBNR Funding	\$0	\$0	<u>\$0</u>	<u>\$0</u>	IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
Total	\$581	\$1,083	\$1,586	\$3,001,452	Total	\$616	\$1,149	\$1,682	\$3,183,192	\$181,740	6.1%

<sup>\*</sup> Base rates determined per DPB premium schedule; OON, dental, and vision buy-ups calculated by Aon

FY2018 - DPB Approved Rates	s				FY2019					FY2019 / F	Y2018
			You Plus					You Plus			
		You Plus	Two				You Plus	Two			
Health Care Plans	You Only	One	or More	Total	Health Care Plans	You Only	One	or More	Total	\$	%
HealthAware with basic dental					HealthAware with basic dental						
Enrollment	1,080	331	712	2,123	Enrollment	1,080	331	712	2,123		
Employee Portion		4	4	****	Employee Portion						
Base Actuarial Rate	\$0	\$17	\$16	\$204,228	Base Actuarial Rate	\$0	\$24	\$25	\$312,891	\$108,663	53.2%
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0		
Employee Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	Employee Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	4.00.000	
Employee Pays	\$0	\$17	\$16	\$204,228	Employee Pays	\$0	\$24	\$25	\$312,891	\$108,663	53.2%
State Portion					State Portion						
Base Actuarial Rate	\$648	\$1,182	\$1,733	\$27,899,736	Base Actuarial Rate	\$677	\$1,229	\$1,802	\$29,047,833	\$1,148,097	4.1%
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0		
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
State Pays - IBNR Funding	\$0	\$0	<u>\$0</u>	<u>\$0</u>	State Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	\$0		
State Pays	\$648	\$1,182	\$1,733	\$27,899,736	State Pays	\$677	\$1,229	\$1,802	\$29,047,833	\$1,148,097	4.1%
Total  Base Actuarial Rate	\$648	\$1,199	\$1,749	\$28,103,964	Total  Base Actuarial Rate	\$677	\$1,253	\$1,827	\$29,360,724	\$1,256,760	4.5%
HIF Funding Supplement Pay - Total	\$0	\$1,199	\$1,749	\$20,103,904	HIF Funding Supplement Pay - Total	\$077	\$1,233	\$1,027 \$0	\$29,360,724	\$1,230,700	4.370
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0 \$0	\$0 \$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0 \$0		
IBNR Funding	\$0 \$0	<u>\$0</u>	\$0 \$0	<u>\$0</u>	IBNR Funding	<u>\$0</u>	\$0	<u>\$0</u>	<u>\$0</u>		
Total	\$648	\$1,199	\$1,749	\$28,103,964	Total	\$677	\$1,253	\$1,827	\$29,360,724	\$1,256,760	4.5%
HealthAware with Expanded Dental	JU-10	<b>\$1,133</b>	Ç1,1-13	\$20,103,304	HealthAware with Expanded Dental	5011	¥1,233	\$1,021	\$25,500,724	\$1,230,700	4.570
Enrollment	713	203	414	1,330	Enrollment	713	203	414	1,330		
Employee Portion	, 10	200		2,550	Employee Portion	, 10	200		2,000		
Base Actuarial Rate	\$30	\$77	\$106	\$970,860	Base Actuarial Rate	\$31	\$87	\$119	\$1,070,674	\$99,814	10.3%
HIF Funding Supplement Pay - Employee	\$0	Śū	ŚO	\$0	HIF Funding Supplement Pay - Employee	\$0	\$0	ŚO	\$0	*/	
Employee Pays - IBNR Funding	\$0	\$0	\$0	<u>\$0</u>	Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0		
Employee Pays	\$30	\$77	\$106	\$970,860	Employee Pays	\$31	\$87	\$119	\$1,070,674	\$99,814	10.3%
Chata Danilara					Charles Dankins						
State Portion  Base Actuarial Rate	\$648	\$1,182	\$1,733	\$17,033,184	State Portion  Base Actuarial Rate	\$677	\$1,229	\$1,802	\$17,736,278	\$703,094	4.1%
HIF Funding Supplement Pay - State	\$648 \$0	\$1,182	\$1,733	\$17,033,184	HIF Funding Supplement Pay - State	\$677	\$1,229	\$1,802	\$17,736,278	\$703,094	4.1%
= ::	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	= ::		\$0 \$0	\$0 \$0	\$0 \$0		
Program Reserves Pay Funding Gap	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	Program Reserves Pay Funding Gap	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0		
Funding Gap State Pays - IBNR Funding	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	Funding Gap State Pays - IBNR Funding	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0		
State Pays - IBNK Funding State Pays	\$648	\$1,182	\$1,733	\$17,033,184	State Pays - IBINK FUNDING State Pays	<u>50</u> \$677	<u>Ş∪</u> \$1,229	\$1,802	\$17,736,278	\$703,094	4.1%
State Pays	2040	\$1,102	\$1,733	317,033,104	State Pays	20//	\$1,229	\$1,0UZ	\$17,730,278	\$705,094	4.1%
Total					Total					1	
Base Actuarial Rate	\$678	\$1,259	\$1,839	\$18,004,044	Base Actuarial Rate	\$708	\$1,316	\$1,921	\$18,806,952	\$802,908	4.5%
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0		
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
IBNR Funding	\$0	\$0	<u>\$0</u>	<u>\$0</u>	IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
Total	\$678	\$1,259	\$1,839	\$18,004,044	Total	\$708	\$1,316	\$1,921	\$18,806,952	\$802,908	4.5%

<sup>\*</sup> Base rates determined per DPB premium schedule; OON, dental, and vision buy-ups calculated by Aon

FY2018 - DPB Approved Rates	s				FY2019					FY2019 / FY	/2018
		You Plus	You Plus Two				You Plus	You Plus Two			
Health Care Plans HealthAware with Expanded Dental & Vision	You Only	One	or More	Total	Health Care Plans HealthAware with Expanded Dental & Vision	You Only	One	or More	Total	\$	%
Enrollment	1,314	526	746	2,586	Enrollment	1,314	526	746	2,586		
Employee Portion	1,514	320	740	2,300	Employee Portion	1,314	320	7-10	2,300		
Base Actuarial Rate	\$41	\$94	\$129	\$2,394,624	Base Actuarial Rate	\$43	\$104	\$143	\$2,618,923	\$224,299	9.4%
HIF Funding Supplement Pay - Employee	\$0	ŚO	\$0	\$0	HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	<del></del>	
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0	Employee Pays - IBNR Funding	\$0	<u>\$0</u>	\$0	\$0		
Employee Pays	\$41	\$94	\$129	\$2,394,624	Employee Pays	\$43	\$104	\$143	\$2,618,923	\$224,299	9.4%
State Portion					State Portion						
Base Actuarial Rate	\$648	\$1,182	\$1,733	\$33,192,264	Base Actuarial Rate	\$677	\$1,229	\$1,802	\$34,559,573	\$1,367,309	4.1%
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0		
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
State Pays - IBNR Funding	\$0	\$0	\$0	<u>\$0</u>	State Pays - IBNR Funding	\$0	\$0	<u>\$0</u>	<u>\$0</u>		
State Pays	\$648	\$1,182	\$1,733	\$33,192,264	State Pays	\$677	\$1,229	\$1,802	\$34,559,573	\$1,367,309	4.1%
Total					Total						
Base Actuarial Rate	\$689	\$1,276	\$1,862	\$35,586,888	Base Actuarial Rate	\$720	\$1,333	\$1,945	\$37,178,496	\$1,591,608	4.5%
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0		
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
IBNR Funding	\$0	\$0	\$0	<u>\$0</u>	IBNR Funding	\$0	\$0	<u>\$0</u>	<u>\$0</u>		
Total	\$689	\$1,276	\$1,862	\$35,586,888	Total	\$720	\$1,333	\$1,945	\$37,178,496	\$1,591,608	4.5%
COVA Care (with basic dental)					COVA Care(with basic dental)						
Enrollment	5,469	2,610	3,830	11,909	Enrollment	5,469	2,610	3,830	11,909		
Employee Portion					Employee Portion						
Base Actuarial Rate	\$71	\$167	\$239	\$20,874,468	Base Actuarial Rate	\$75	\$177	\$253	\$22,138,723	\$1,264,255	6.1%
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0		
Employee Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	Employee Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
Employee Pays	\$71	\$167	\$239	\$20,874,468	Employee Pays	\$75	\$177	\$253	\$22,138,723	\$1,264,255	6.1%
State Portion					State Portion						
Base Actuarial Rate	\$647	\$1,159	\$1,699	\$156,847,236	Base Actuarial Rate	\$687	\$1,229	\$1,802	\$166,353,533	\$9,506,297	6.1%
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0		
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
State Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	State Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
State Pays	\$647	\$1,159	\$1,699	\$156,847,236	State Pays	\$687	\$1,229	\$1,802	\$166,353,533	\$9,506,297	6.1%
Total					Total						
Base Actuarial Rate	\$718	\$1,326	\$1,938	\$177,721,704	Base Actuarial Rate	\$762	\$1,406	\$2,055	\$188,492,256	\$10,770,552	6.1%
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0		
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
Total	\$718	\$1,326	\$1,938	\$177,721,704	Total	\$762	\$1,406	\$2,055	\$188,492,256	\$10,770,552	6.1%

<sup>\*</sup> Base rates determined per DPB premium schedule; OON, dental, and vision buy-ups calculated by Aon

FY2018 - DPB Approved Rate	s				FY2019					FY2019 / FY	/2018
		You Plus	You Plus Two				You Plus	You Plus Two			
Health Care Plans	You Only	One	or More	Total	Health Care Plans	You Only	One	or More	Total	\$	%
COVA Care Plus Out-of-Network					COVA Care Plus Out-of-Network						
Enrollment	497	338	450	1,285	Enrollment	497	338	450	1,285		
Employee Portion		4		4	Employee Portion					4.4	
Base Actuarial Rate	\$88	\$191	\$271	\$2,762,928	Base Actuarial Rate	\$93	\$202	\$287	\$2,928,479	\$165,551	6.0%
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0 \$0		
Employee Pays - IBNR Funding Employee Pays	<u>\$0</u> \$88	<u>\$0</u> \$191	<u>\$0</u> \$271	<u>\$0</u> \$2,762,928	<u>Employee Pays - IBNR Funding</u> Employee Pays	<u>\$0</u> \$93	<u>\$0</u> \$202	<u>\$0</u> \$287	<u>\$0</u> \$2,928,479	¢165 551	6.0%
Employee Pays	200	2121	\$2/1	\$2,702,920	Employee Fays	293	\$202	\$207	\$2,920,479	\$165,551	0.076
State Portion					State Portion						
Base Actuarial Rate	\$647	\$1,159	\$1,699	\$17,734,212	Base Actuarial Rate	\$687	\$1,229	\$1,802	\$18,808,177	\$1,073,965	6.1%
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0		
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
State Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	State Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
State Pays	\$647	\$1,159	\$1,699	\$17,734,212	State Pays	\$687	\$1,229	\$1,802	\$18,808,177	\$1,073,965	6.1%
Total					Total						
Base Actuarial Rate	\$735	\$1,350	\$1.970	\$20,497,140	Base Actuarial Rate	\$780	\$1,431	\$2,089	\$21,736,656	\$1,239,516	6.0%
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$1,235,510	0.070
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	\$0	IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
Total	\$735	\$1,350	\$1,970	\$20,497,140	Total	\$780	\$1,431	\$2,089	\$21,736,656	\$1,239,516	6.0%
COVA Care Plus Expanded Dental					COVA Care Plus Expanded Dental						
Enrollment	6,787	4,241	6,115	17,143	Enrollment	6,787	4,241	6,115	17,143		
Employee Portion					Employee Portion						
Base Actuarial Rate	\$102	\$226	\$330	\$44,024,280	Base Actuarial Rate	\$108	\$240	\$350	\$46,756,920	\$2,732,640	6.2%
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0		
Employee Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	Employee Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
Employee Pays	\$102	\$226	\$330	\$44,024,280	Employee Pays	\$108	\$240	\$350	\$46,756,920	\$2,732,640	6.2%
State Portion					State Portion						
Base Actuarial Rate	\$647	\$1,159	\$1,699	\$236,350,716	Base Actuarial Rate	\$687	\$1,229	\$1,802	\$250,665,168	\$14,314,452	6.1%
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0		
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
State Pays - IBNR Funding	\$0	\$0	\$0	<u>\$0</u>	State Pays - IBNR Funding	\$0	\$0	\$0	<u>\$0</u>		
State Pays	\$647	\$1,159	\$1,699	\$236,350,716	State Pays	\$687	\$1,229	\$1,802	\$250,665,168	\$14,314,452	6.1%
Total					Total						
Base Actuarial Rate	\$749	\$1,385	\$2,029	\$280,374,996	Base Actuarial Rate	\$795	\$1,469	\$2,152	\$297,422,088	\$17,047,092	6.1%
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$00,574,550	HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$17,0 17,03E	5.1/0
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
IBNR Funding	\$0	\$0	\$0	\$0	IBNR Funding	\$0	\$0	\$0	\$0		
Total	\$749	\$1,385	\$2,029	\$280,374,996	Total	\$795	\$1,469	\$2,152	\$297,422,088	\$17,047,092	6.1%

<sup>\*</sup> Base rates determined per DPB premium schedule; OON, dental, and vision buy-ups calculated by Aon

FY2018 - DPB Approved Rates	s				FY2019					FY2019 / FY	/2018
		You Plus	You Plus Two				You Plus	You Plus Two			
Health Care Plans	You Only	One	or More	Total	Health Care Plans	You Only	One	or More	Total	Ś	%
COVA Care Plus Out-of-Network & Expanded D	ental				COVA Care Plus Out-of-Network & Expanded I	Dental					
Enrollment	1,205	1,014	1,214	3,433	Enrollment	1,205	1,014	1,214	3,433		
Employee Portion					Employee Portion						
Base Actuarial Rate	\$119	\$250	\$362	\$10,036,356	Base Actuarial Rate	\$126	\$265	\$384	\$10,652,831	\$616,475	6.1%
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0		
Employee Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	Employee Pays - IBNR Funding	\$0	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
Employee Pays	\$119	\$250	\$362	\$10,036,356	Employee Pays	\$126	\$265	\$384	\$10,652,831	\$616,475	6.1%
State Portion					State Portion						
Base Actuarial Rate	\$647	\$1,159	\$1,699	\$48,209,364	Base Actuarial Rate	\$687	\$1,229	\$1,802	\$51,127,789	\$2,918,425	6.1%
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0		
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
State Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	State Pays - IBNR Funding	\$0	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
State Pays	\$647	\$1,159	\$1,699	\$48,209,364	State Pays	\$687	\$1,229	\$1,802	\$51,127,789	\$2,918,425	6.1%
Total					Total						
Base Actuarial Rate	\$766	\$1,409	\$2,061	\$58,245,720	Base Actuarial Rate	\$813	\$1,494	\$2,186	\$61,780,620	\$3,534,900	6.1%
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0		
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
IBNR Funding	\$0	\$0	\$0	<u>\$0</u>	IBNR Funding	\$0	\$0	<u>\$0</u>	<u>\$0</u>		
Total	\$766	\$1,409	\$2,061	\$58,245,720	Total	\$813	\$1,494	\$2,186	\$61,780,620	\$3,534,900	6.1%
COVA Care Plus Expanded Dental Plus Vision &	Hearing				COVA CarePlus Expanded Dental Plus Vision &	Hearing					
Enrollment	10,879	6,974	9,337	27,190	Enrollment	10,879	6,974	9,337	27,190		
Employee Portion					Employee Portion						
Base Actuarial Rate	\$120	\$257	\$372	\$78,853,944	Base Actuarial Rate	\$127	\$273	\$395	\$83,783,974	\$4,930,030	6.3%
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0		
Employee Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	Employee Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
Employee Pays	\$120	\$257	\$372	\$78,853,944	Employee Pays	\$127	\$273	\$395	\$83,783,974	\$4,930,030	6.3%
State Portion					State Portion						
Base Actuarial Rate	\$647	\$1,159	\$1,699	\$371,821,704	Base Actuarial Rate	\$687	\$1,229	\$1,802	\$394,342,142	\$22,520,438	6.1%
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0		
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
State Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	State Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
State Pays	\$647	\$1,159	\$1,699	\$371,821,704	State Pays	\$687	\$1,229	\$1,802	\$394,342,142	\$22,520,438	6.1%
Total					Total						
Base Actuarial Rate	\$767	\$1,416	\$2,071	\$450,675,648	Base Actuarial Rate	\$814	\$1,502	\$2,197	\$478,126,116	\$27,450,468	6.1%
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0		
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
Total	\$767	\$1,416	\$2,071	\$450,675,648	Total	\$814	\$1,502	\$2,197	\$478,126,116	\$27,450,468	6.1%

<sup>\*</sup> Base rates determined per DPB premium schedule; OON, dental, and vision buy-ups calculated by Aon

FY2018 - DPB Approved Rates	5				FY2019					FY2019 / FY	/2018
			You Plus					You Plus			
		You Plus	Two				You Plus	Two			
Health Care Plans	You Only		or More	Total	Health Care Plans	You Only	One	or More	Total	\$	%
COVA Care Plus Out-of-Network Plus Expanded					COVA Care Plus Out-of-Network Plus Expanded						
Enrollment	4,509	4,222	4,866	13,597	Enrollment	4,509	4,222	4,866	13,597		
Employee Portion	4400	4004	4101	415 000 710	Employee Portion	44.00	4000	4 + 0 0	410.011.510	40.004.004	
Base Actuarial Rate	\$137	\$281	\$404	\$45,239,748	Base Actuarial Rate	\$145	\$298	\$429	\$48,041,549	\$2,801,801	6.2%
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0		
Employee Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	Employee Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	40.004.004	
Employee Pays	\$137	\$281	\$404	\$45,239,748	Employee Pays	\$145	\$298	\$429	\$48,041,549	\$2,801,801	6.2%
State Portion					State Portion					I	
Base Actuarial Rate	\$647	\$1,159	\$1,699	\$192,935,460	Base Actuarial Rate	\$687	\$1,229	\$1,802	\$204,612,787	\$11,677,327	6.1%
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0		
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
State Pays - IBNR Funding	\$0	\$0	\$0	\$0	State Pays - IBNR Funding	\$0	\$0	\$0	\$0		
State Pays	\$647	\$1,159	\$1,699	\$192,935,460	State Pays	\$687	\$1,229	\$1,802	\$204,612,787	\$11,677,327	6.19
Total  Base Actuarial Rate	\$784	\$1,440	\$2,103	\$238,175,208	Total  Base Actuarial Rate	\$832	\$1,527	\$2,231	\$252,654,336	\$14,479,128	6.1%
HIF Funding Supplement Pay - Total	\$0	\$1,440	\$2,103	\$230,173,200	HIF Funding Supplement Pay - Total	\$032 \$0	\$1,527	\$2,231 \$0	\$232,634,336 \$0	\$14,479,120	0.17
Program Reserves Pay	\$0	\$0 \$0	\$0	\$0 \$0	Program Reserves Pay	\$0	\$0	\$0	\$0 \$0		
Finding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0 \$0		
IBNR Funding	<u>\$0</u>	\$0	\$0 \$0	\$0	IBNR Funding	<u>\$0</u>	\$0	<u>\$0</u>	\$0		
Total	\$784	\$1,440	\$2,103	\$238,175,208	Total	\$832	\$1,527	\$2,231	\$252,654,336	\$14,479,128	6.19
Kaiser Permanente HMO - available in Frederick				\$230,173,200	Kaiser Permanente HMO - available in Frederick				\$232,034,330	\$14,479,120	0.17
Enrollment	768	440	763	1,971	Enrollment	768	440	763	1,971		
Employee Portion					Employee Portion						
Base Actuarial Rate	\$71	\$167	\$239	\$3,724,380	Base Actuarial Rate	\$75	\$177	\$253	\$3,949,787	\$225,407	6.1%
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0		
Employee Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	Employee Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
Employee Pays	\$71	\$167	\$239	\$3,724,380	Employee Pays	\$75	\$177	\$253	\$3,949,787	\$225,407	6.1%
State Portion					State Portion						
Base Actuarial Rate	\$554	\$983	\$1,436	\$23,443,920	Base Actuarial Rate	Ś594	\$1,053	\$1,539	\$25,117,669	\$1,673,749	7.1%
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	21,073,749	7.17
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
State Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	\$0 \$0	<u>\$0</u>	State Pays - IBNR Funding	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0		
State Pays	\$554	\$983	\$1,436	\$23,443,920	State Pays	\$594	\$1,053	\$1,539	\$25,117,669	\$1,673,749	7.1%
State ( ays	+35.	, J05	4-7,130	+, . 13,520	State rays	<del>+-3</del> .	÷-,055	+-,	,-17,003	÷=,073,713	,,,,,
Total					Total						
Base Actuarial Rate	\$625	\$1,150	\$1,675	\$27,168,300	Base Actuarial Rate	\$669	\$1,230	\$1,792	\$29,067,456	\$1,899,156	7.0%
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0		
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
Total	\$625	\$1,150	\$1,675	\$27,168,300	Total	\$669	\$1,230	\$1,792	\$29,067,456	\$1,899,156	7.0%

 $<sup>^{*}\,</sup>$  Base rates determined per DPB premium schedule; OON, dental, and vision buy-ups calculated by Aon

FY2018 - DPB Approved Rates	5				FY2019					FY2019 / FY	2018
		You Plus	You Plus Two				You Plus	You Plus Two			
Health Care Plans	You Only	One	or More	Total	Health Care Plans	You Only	One	or More	Total	\$	%
Summary Active Total					Summary Active Total						
Enrollment	33,554	21,045	28,656	83,255	Enrollment	33,554	21,045	28,656	83,255		
Employee Portion					Employee Portion						
Base Actuarial Rate				\$209,250,792	Base Actuarial Rate				\$222,429,771	\$13,178,979	6.3%
HIF Funding Supplement Pay - Employee				\$0	HIF Funding Supplement Pay - Employee				\$0		
Employee Pays - IBNR Funding				\$0	Employee Pays - IBNR Funding				<u>\$0</u>		
Employee Pays				\$209,250,792	Employee Pays				\$222,429,771	\$13,178,979	6.3%
State Portion					State Portion						
Base Actuarial Rate				\$1,133,215,608	Base Actuarial Rate				\$1,200,587,481	\$67,371,873	5.9%
HIF Funding Supplement Pay - State				\$0	HIF Funding Supplement Pay - State				\$0		
Program Reserves Pay				\$0	Program Reserves Pay				\$0		
Funding Gap				\$0	Funding Gap				\$0		
State Pays - IBNR Funding				\$0	State Pays - IBNR Funding				<u>\$0</u>		
State Pays				\$1,133,215,608	State Pays				\$1,200,587,481	\$67,371,873	5.9%
Total					Total						
Base Actuarial Rate				\$1,342,466,400	Base Actuarial Rate				\$1,423,017,252	\$80,550,852	6.0%
HIF Funding Supplement Pay - Total				\$0	HIF Funding Supplement Pay - Total				\$0		
Program Reserves Pay				\$0	Program Reserves Pay				\$0		
Funding Gap				\$0	Funding Gap				\$0		
IBNR Funding				\$0	IBNR Funding				\$0		
Total				\$1,342,466,400	Total				\$1,423,017,252	\$80,550,852	6.0%

<sup>\*</sup> Base rates determined per DPB premium schedule; OON, dental, and vision buy-ups calculated by Aon

Vou Plus   Tary   You Plus   Y	6.0%
Health Care Plans   You Only   One   One	<b>6.0%</b>
Early Retirees/COBRA   HOHP	<b>6.0%</b>
HOHP   HOHP   HOHP   With basic dental   HOHP   With basic dental   HOHP   With basic dental   HOHP   With basic dental   HOHP   HOHP   With basic dental   HOHP   With basic dental   HOHP	6.0%
Employee Portion	
Employee Portion	
Base Actuarial Rate   S51   S1,024   S1,496   S851,220   Base Actuarial Rate   S584   S1,086   S1,587   S902,388   S51,161	
HIF Funding Supplement Pay - Employee	
Employee Pays - IBNR Funding   SQ   SQ   SQ   SD   Employee Pays   SSA   SQ   SQ   SQ   SQ   SQ   SQ   S	6.0%
State Portion   State Pays   State	6.0%
State Portion   State Portion   State Portion   Base Actuarial Rate   \$0   \$0   \$0   \$0   \$0   \$0   \$0   \$	6.0%
Base Actuarial Rate   S0   S0   S0   S0   S0   S0   S0   S	
HIF Funding Supplement Pay - State	
Program Reserves Pay   \$0   \$0   \$0   \$0   \$0   \$0   \$0   \$	
Funding Gap   S0   S0   S0   S0   S0   S0   S0   S	
State Pays - IBNR Funding   \$0	
Total	
Total   Sase Actuarial Rate   \$551   \$1,024   \$1,496   \$851,220   \$8 ase Actuarial Rate   \$584   \$1,086   \$1,587   \$902,388   \$51,161	
Base Actuarial Rate   \$551   \$1,024   \$1,496   \$851,220   Base Actuarial Rate   \$584   \$1,086   \$1,587   \$902,388   \$51,161     HIF Funding Supplement Pay - Total   \$0   \$0   \$0   \$0   \$1,587   \$902,388   \$51,161     HIF Funding Supplement Pay - Total   \$0   \$0   \$0   \$0   \$0     Program Reserves Pay   \$0   \$0   \$0   \$0   \$0     Funding Gap   \$0   \$0   \$0   \$0   \$0     Funding Gap   \$0   \$0   \$0   \$0     Total   \$551   \$1,024   \$1,496   \$851,220   \$0   \$18NR Funding   \$0   \$0   \$0     Total   \$551   \$1,024   \$1,496   \$851,220   \$0   \$0   \$0     HIP PW/Expanded Dental	
Base Actuarial Rate   \$551   \$1,024   \$1,496   \$851,220   Base Actuarial Rate   \$584   \$1,086   \$1,587   \$902,388   \$51,161     HIF Funding Supplement Pay - Total   \$0   \$0   \$0   \$0   \$1,587   \$902,388   \$51,161     HIF Funding Supplement Pay - Total   \$0   \$0   \$0   \$0   \$0     Program Reserves Pay   \$0   \$0   \$0   \$0   \$0     Funding Gap   \$0   \$0   \$0   \$0   \$0     Funding Gap   \$0   \$0   \$0   \$0     Total   \$551   \$1,024   \$1,496   \$851,220   \$0   \$18NR Funding   \$0   \$0   \$0     Total   \$551   \$1,024   \$1,496   \$851,220   \$0   \$0   \$0     HIP PW/Expanded Dental	
HIF Funding Supplement Pay - Total S0 S0 S0 S0 S0 HIF Funding Supplement Pay - Total S0	6.0%
Program Reserves Pay   \$0   \$0   \$0   \$0   \$0   \$0   \$0   \$	51015
Funding Gap   S0   S0   S0   S0   S0   S0   S0   S	
BIRN Funding   SO   SO   SO   SO   SO   SO   SO   S	
Total   \$55   \$1,024   \$1,496   \$851,220   Total   \$584   \$1,086   \$1,587   \$902,388   \$51,161	
Employee Portion         Base Actuarial Rate         \$581         \$1,083         \$1,586         \$447,852         Base Actuarial Rate         \$616         \$1,149         \$1,682         \$474,924         \$27,072           H IF Funding Supplement Pay - Employee         50         50         50         50         H IF Funding Supplement Pay - Employee         50         50         50	6.0%
Employee Portion         Employee Portion           Base Actuarial Rate         \$581         \$1,083         \$1,586         \$447,852         Base Actuarial Rate         \$616         \$1,149         \$1,682         \$474,924         \$27,075           H IF Funding Supplement Pay - Employee         \$0         \$0         \$0         \$0         HIF Funding Supplement Pay - Employee         \$0         \$0         \$0	
Base Actuarial Rate         \$581         \$1,083         \$1,586         \$447,852         Base Actuarial Rate         \$616         \$1,149         \$1,682         \$474,924         \$27,073           HIF Funding Supplement Pay - Employee         \$0         \$0         \$0         \$0         \$1,682         \$474,924         \$27,073	
HIF Funding Supplement Pay - Employee \$0 \$0 \$0 \$0 \$0 HIF Funding Supplement Pay - Employee \$0 \$0 \$0 \$0	
	6.0%
Employee Pays - IBNR Funding 50 50 50 50 Employee Pays - IBNR Funding 50 50 50 50	
Employee Pays \$581 \$1,083 \$1,586 \$447,852 Employee Pays \$616 \$1,149 \$1,682 \$474,924 \$27,07.	6.0%
State Portion State Portion	
Base Actuarial Rate \$0 \$0 \$0 \$0 Base Actuarial Rate \$0 \$0 \$0	
HIF Funding Supplement Pay - State \$0 \$0 \$0 \$0 HIF Funding Supplement Pay - State \$0 \$0 \$0 \$0	
Program Reserves Pay \$0 \$0 \$0 \$0 \$0 Program Reserves Pay \$0 \$0 \$0 \$0	
Funding Gap SO SO SO SO Funding Gap \$0 \$0 \$0 \$0	
State Pays - IBNR Funding \$0 \$0 \$0 \$0 \$0 \$1 \$0	
State Pays \$0 \$0 \$0 \$0 \$0 State Pays \$0 \$0 \$0	
Total Total	
Base Actuarial Rate \$581 \$1,083 \$1,586 \$447,852 Base Actuarial Rate \$616 \$1,149 \$1,682 \$474,924 \$27,07.	
HIF Funding Supplement Pay - Total S0 S0 S0 S0 HIF Funding Supplement Pay - Total S0 S0 S0 S0	6.0%
Program Reserves Pay \$0 \$0 \$0 \$0 Program Reserves Pay \$0 \$0 \$0	6.0%
Funding Gap \$0 \$0 \$0 \$0 Funding Gap \$0 \$0 \$0	6.0%
<u>IBNR Funding 50 50 50 50</u> 50 1BNR Funding 50 50 50 50	6.0%
Total \$581 \$1,083 \$1,586 \$447,852 Total \$616 \$1,149 \$1,682 \$474,924 \$27,07:	6.0%

 $<sup>^{</sup>ullet}$  Base rates determined per DPB premium schedule; OON, dental, and vision buy-ups calculated by Aon

FY2018 - DPB Approved Rates	;				FY2019					FY2019 / F	Y2018
			You Plus					You Plus			
		You Plus	Two				You Plus	Two			
Health Care Plans	You Only	One	or More	Total	Health Care Plans	You Only	One	or More	Total	\$	%
HealthAware with basic dental					HealthAware with basic dental						
Enrollment	37	8	0	45	Enrollment	37	8	0	45		
Employee Portion					Employee Portion						
Base Actuarial Rate	\$648	\$1,199	\$1,749	\$402,816	Base Actuarial Rate	\$677	\$1,253	\$1,827	\$420,876	\$18,060	4.5%
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0		
Employee Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	Employee Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
Employee Pays	\$648	\$1,199	\$1,749	\$402,816	Employee Pays	\$677	\$1,253	\$1,827	\$420,876	\$18,060	4.5%
State Portion					State Portion						
Base Actuarial Rate	\$0	\$0	\$0	\$0	Base Actuarial Rate	\$0	\$0	\$0	\$0		
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0		
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
State Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	\$0	<u>\$0</u>	State Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
State Pays	\$0	\$0	\$0	\$0	State Pays	\$0	\$0	\$0	\$0		
Total					Total					I	
Base Actuarial Rate	\$648	\$1,199	\$1,749	\$402,816	Base Actuarial Rate	\$677	\$1,253	\$1,827	\$420,876	\$18,060	4.5%
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$10,000	11.576
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
IBNR Funding	\$0	\$0	\$0	\$0	IBNR Funding	\$0	\$0	<u>\$0</u>	<u>\$0</u>		
Total	\$648	\$1,199	\$1,749	\$402,816	Total	\$677	\$1,253	\$1,827	\$420,876	\$18,060	4.5%
HealthAware with Expanded Dental		* -,	* -,-	+,	HealthAware with Expanded Dental		* -,	+ -,	·,		
Enrollment	16	5	2	23	Enrollment	16	5	2	23		
Employee Portion					Employee Portion						
Base Actuarial Rate	\$678	\$1,259	\$1,839	\$249,852	Base Actuarial Rate	\$708	\$1,316	\$1,921	\$261,000	\$11,148	4.5%
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0		
Employee Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	Employee Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
Employee Pays	\$678	\$1,259	\$1,839	\$249,852	Employee Pays	\$708	\$1,316	\$1,921	\$261,000	\$11,148	4.5%
State Portion					State Portion					I	
Base Actuarial Rate	\$0	ŚO	\$0	\$0	Base Actuarial Rate	ŚO	\$0	ŚD	\$0		
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0		
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	ŚO	\$0	\$0	Funding Gap	\$0	\$0	ŚD	\$0		
State Pays - IBNR Funding	\$0	\$0	<u>\$0</u>	\$0	State Pays - IBNR Funding	\$0	\$0	<u>\$0</u>	\$0		
State Pays	\$0	\$0	\$0	\$0	State Pays	\$0	\$0	\$0	\$0		
Total					Total					ı	
Base Actuarial Rate	\$678	\$1,259	\$1,839	\$249,852	Base Actuarial Rate	\$708	\$1,316	\$1,921	\$261,000	\$11,148	4.5%
HIF Funding Supplement Pay - Total	\$0	\$1,233	\$0	\$0	HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	J11,1-0	7.370
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0 \$0	\$0	\$0	Funding Gap	\$0	\$0	\$0 \$0	\$0 \$0		
IBNR Funding	\$0 \$0	<u>\$0</u>	\$0 \$0	\$0 \$0	IBNR Funding	\$0	\$0 \$0	<u>\$0</u>	\$0 \$0		
Total	\$678	\$1,259	\$1,839	\$249,852	Total	\$708	\$1,316	\$1,921	\$261,000	\$11,148	4.5%
lotal	\$0/8	\$1,259	\$1,839	\$249,852	lotal	>/u8	\$1,516	\$1,921	\$201,000	\$11,148	4.5%

<sup>\*</sup> Base rates determined per DPB premium schedule; OON, dental, and vision buy-ups calculated by Aon

FY2018 - DPB Approved Rates	5				FY2019					FY2019 / F	Y2018
		V 01	You Plus				V. Die	You Plus			
Health Care Plans	You Only	You Plus One	Two or More	Total	Health Care Plans	You Only	You Plus One	Two or More	Total	ć	0/.
HealthAware with Expanded Dental and Vision	TOU OTHY	OHE	OI MOTE	Total	HealthAware with Expanded Dental and Vision		One	OI MOTE	TOtal	7	70
Enrollment	33	1	0	34	Enrollment	33	1	Ó	34		
Employee Portion					Employee Portion						
Base Actuarial Rate	\$689	\$1,276	\$1,862	\$288,156	Base Actuarial Rate	\$720	\$1,333	\$1,945	\$301,116	\$12,960	4.5%
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0		
Employee Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	Employee Pays - IBNR Funding	\$0	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
Employee Pays	\$689	\$1,276	\$1,862	\$288,156	Employee Pays	\$720	\$1,333	\$1,945	\$301,116	\$12,960	4.5%
State Portion					State Portion						
Base Actuarial Rate	\$0	\$0	\$0	\$0	Base Actuarial Rate	\$0	\$0	\$0	\$0		
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0		
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
State Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	State Pays - IBNR Funding	\$0	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
State Pays	\$0	\$0	\$0	\$0	State Pays	\$0	\$0	\$0	\$0		
Total					Total						
Base Actuarial Rate	\$689	\$1,276	\$1,862	\$288,156	Base Actuarial Rate	\$720	\$1,333	\$1,945	\$301,116	\$12,960	4.5%
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0		
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
Total	\$689	\$1,276	\$1,862	\$288,156	Total	\$720	\$1,333	\$1,945	\$301,116	\$12,960	4.5%
COVA Care (with basic dental)					COVA Care (with basic dental)						
Enrollment	1,084	199	35	1,318	Enrollment	1,084	199	35	1,318		
Employee Portion	\$718	\$1,326	\$1,938	\$13,320,192	Employee Portion	\$762	61.400	\$2,055	\$14,132,724	6012 522	6.1%
Base Actuarial Rate HIF Funding Supplement Pay - Employee	\$718	\$1,326 \$0	\$1,938	\$13,320,192	Base Actuarial Rate HIF Funding Supplement Pay - Employee	\$762	\$1,406 \$0	\$2,055	\$14,132,724	\$812,532	6.1%
Employee Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	\$0 \$0	\$0 \$0	Employee Pays - IBNR Funding	\$0 \$0	\$0 \$0	<u>\$0</u>	\$0 \$0		
Employee Pays	\$718	\$1,326	\$1,938	\$13,320,192	Employee Pays	\$762	\$1,406	\$2,055	\$14,132,724	\$812,532	6.1%
Chata Danking					Chala Dankina						
State Portion  Base Actuarial Rate	\$0	\$0	\$0	\$0	State Portion  Base Actuarial Rate	\$0	\$0	\$0	\$0		
HIF Funding Supplement Pay - State	\$0	\$0 \$0	\$0 \$0	\$0	HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0		
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
State Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	State Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
State Pays	\$0	\$0	\$0	\$0	State Pays	\$0	\$0	\$0	\$0		
Total					Total						
Base Actuarial Rate	\$718	\$1,326	\$1,938	\$13,320,192	Base Actuarial Rate	\$762	\$1,406	\$2,055	\$14,132,724	\$812,532	6.1%
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Total	ŚO	\$0	\$0	\$0	+312,332	3.170
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
IBNR Funding	<u>\$0</u>	\$0	\$0	\$0	IBNR Funding	\$0	\$0	<u>\$0</u>	<u>\$0</u>		
Total	\$718	\$1,326	\$1,938	\$13,320,192	Total	\$762	\$1,406	\$2,055	\$14,132,724	\$812,532	6.1%

<sup>\*</sup> Base rates determined per DPB premium schedule; OON, dental, and vision buy-ups calculated by Aon

COVA Care Plus Out-of-Network  Enrollment  Employee Portion  Base Actuarial Rate  HIF Funding Supplement Pay - Employee  Employee Pays - IBNR Funding	156 \$735 \$0 \$0 \$735	You Plus One 41 \$1,350 \$0	You Plus Two or More 4 \$1,970	Total	Health Care Plans COVA Care Plus Out-of-Network	You Only	You Plus One	You Plus Two or More			
COVA Care Plus Out-of-Network  Employee Portion  Base Actuarial Rate HIF Funding Supplement Pay - Employee Employee Pays - IBNR Funding Employee Pays  State Portion	\$735 \$0 \$0	91,350 \$0	or More			You Only					
COVA Care Plus Out-of-Network  Employee Portion  Base Actuarial Rate  HIF Funding Supplement Pay - Employee  Employee Pays - IBNR Funding  Employee Pays  State Portion	\$735 \$0 \$0	\$1,350 \$0	4			You Only	One	or More			
Employee Portion  Base Actuarial Rate HIF Funding Supplement Pay - Employee Employee Pays - IBNR Funding Employee Pays State Portion	\$735 \$0 \$0	\$1,350 \$0		201	COVA Care Plus Out-of-Network			OI MOTE	Total	\$	%
Employee Portion  Base Actuarial Rate  HIF Funding Supplement Pay - Employee  Employee Pays - IBNR Funding  Employee Pays  State Portion	\$735 \$0 \$0	\$1,350 \$0		201							
Base Actuarial Rate HIF Funding Supplement Pay - Employee Employee Pays - IBNR Funding Employee Pays State Portion	\$0 \$0	\$0	\$1,970		Enrollment	156	41	4	201		
HIF Funding Supplement Pay - Employee <u>Employee Pays - IBNR Funding</u> Employee Pays State Portion	\$0 \$0	\$0	21,3/0	\$2,134,680	Employee Portion  Base Actuarial Rate	\$780	\$1,431	\$2,089	\$2,264,484	\$129,804	6.1%
Employee Pays - IBNR Funding Employee Pays State Portion	<u>\$0</u>		\$0	\$2,134,660	HIF Funding Supplement Pay - Employee	\$0	\$1,431	\$2,069 \$0	\$2,264,464	\$129,004	0.176
Employee Pays		\$0	\$0 \$0	\$0 \$0	Employee Pays - IBNR Funding	<u>\$0</u>	\$0 \$0	<u>\$0</u>	\$0 \$0		
State Portion		\$1,350	\$1,970	\$2,134,680	Employee Pays	\$780	\$1,431	\$2,089	\$2,264,484	\$129,804	6.1%
				. , ,			. ,				
Base Actuarial Rate					State Portion						
	\$0	\$0	\$0	\$0	Base Actuarial Rate	\$0	\$0	\$0	\$0		
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0		
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
State Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	State Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
State Pays	\$0	\$0	\$0	\$0	State Pays	\$0	\$0	\$0	\$0		
Total					Total						
Base Actuarial Rate	\$735	\$1,350	\$1,970	\$2,134,680	Base Actuarial Rate	\$780	\$1,431	\$2,089	\$2,264,484	\$129,804	6.1%
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0		
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
IBNR Funding	\$0	<u>\$0</u>	\$0	<u>\$0</u>	IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
Total	\$735	\$1,350	\$1,970	\$2,134,680	Total	\$780	\$1,431	\$2,089	\$2,264,484	\$129,804	6.1%
COVA Care Plus Expanded Dental					COVA Care Plus Expanded Dental						
Enrollment	839	177	23	1,039	Enrollment	839	177	23	1,039		
Employee Portion					Employee Portion						
	\$749	\$1,385	\$2,029	\$11,042,676	Base Actuarial Rate	\$795	\$1,469	\$2,152	\$11,718,168	\$675,492	6.1%
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0		
Employee Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	Employee Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
Employee Pays	\$749	\$1,385	\$2,029	\$11,042,676	Employee Pays	\$795	\$1,469	\$2,152	\$11,718,168	\$675,492	6.1%
State Portion					State Portion						
Base Actuarial Rate	\$0	\$0	\$0	\$0	Base Actuarial Rate	\$0	\$0	\$0	\$0		
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0		
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
State Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	State Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
State Pays	\$0	\$0	\$0	\$0	State Pays	\$0	\$0	\$0	\$0		
Total					Total						
	\$749	\$1,385	\$2,029	\$11,042,676	Base Actuarial Rate	\$795	\$1,469	\$2,152	\$11,718,168	\$675,492	6.1%
HIF Funding Supplement Pay - Total	\$0	ŚO	\$0	\$0	HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	,,	
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	\$0		
	\$749	\$1,385	\$2,029	\$11,042,676	Total	\$795	\$1,469	\$2,152	\$11,718,168	\$675,492	6.1%

 $<sup>^{*}\,</sup>$  Base rates determined per DPB premium schedule; OON, dental, and vision buy-ups calculated by Aon

FY2018 - DPB Approved Rates	;				FY2019					FY2019 / FY	/2018
			You Plus					You Plus			
		You Plus	Two				You Plus	Two			
Health Care Plans	You Only	One	or More	Total	Health Care Plans	You Only	One	or More	Total	\$	%
COVA Care Plus Out-of-Network & Expanded De					COVA Care Plus Out-of-Network & Expanded D						
Enrollment	256	71	8	335	Enrollment	256	71	8	335		
Employee Portion	4200	44.000	40.00	40.754.476	Employee Portion	4040	44.101	40.400	40.000.000	4000 001	
Base Actuarial Rate	\$766	\$1,409	\$2,061	\$3,751,476	Base Actuarial Rate	\$813	\$1,494	\$2,186	\$3,980,280	\$228,804	6.1%
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0 \$0		
Employee Pays - IBNR Funding	<u>\$0</u> \$766	<u>\$0</u> \$1,409	<u>\$0</u> \$2,061	\$0 \$3.751.476	Employee Pays - IBNR Funding	<u>\$0</u> \$813	<u>\$0</u> \$1,494	<u>\$0</u> \$2,186	<u>\$0</u> \$3,980,280	\$228,804	6.1%
Employee Pays	\$766	\$1,409	\$2,061	\$3,751,476	Employee Pays	\$813	\$1,494	\$2,186	\$3,980,280	\$228,804	6.1%
State Portion					State Portion						
Base Actuarial Rate	\$0	\$0	\$0	\$0	Base Actuarial Rate	\$0	\$0	\$0	\$0		
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0		
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
State Pays - IBNR Funding	<u>\$0</u>	\$0	<u>\$0</u>	<u>\$0</u>	State Pays - IBNR Funding	\$0	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
State Pays	\$0	\$0	\$0	\$0	State Pays	\$0	\$0	\$0	\$0		
Total					Total						
Base Actuarial Rate	\$766	\$1,409	\$2,061	\$3,751,476	Base Actuarial Rate	\$813	\$1,494	\$2,186	\$3,980,280	\$228,804	6.1%
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	9220,00 <del>-</del>	0.178
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
IBNR Funding	<u>\$0</u>	\$0	<u>\$0</u>	\$0	IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	\$0		
Total	\$766	\$1,409	\$2,061	\$3,751,476	Total	\$813	\$1,494	\$2,186	\$3,980,280	\$228,804	6.1%
COVA Care Plus Expanded Dental Plus Vision & I		* = ,	*-,	+-,,	COVA Care Plus Expanded Dental Plus Vision &		¥ = , · = ·	+-,	*-,,		
Enrollment	1,311	256	30	1,597	Enrollment	1,311	256	30	1,597		
Employee Portion					Employee Portion						
Base Actuarial Rate	\$767	\$1,416	\$2,071	\$17,161,956	Base Actuarial Rate	\$814	\$1,502	\$2,197	\$18,210,912	\$1,048,956	6.1%
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0		
Employee Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	Employee Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
Employee Pays	\$767	\$1,416	\$2,071	\$17,161,956	Employee Pays	\$814	\$1,502	\$2,197	\$18,210,912	\$1,048,956	6.1%
State Portion					State Portion						
Base Actuarial Rate	ŚO	\$0	\$0	Śū	Base Actuarial Rate	ŚO	\$0	Śū	\$0		
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0		
Program Reserves Pay	\$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	Śū	\$0		
State Pays - IBNR Funding	<u>\$0</u>	\$0	\$0	\$0	State Pays - IBNR Funding	\$0	\$0	<u>\$0</u>	<u>\$0</u>		
State Pays	\$0	\$0	\$0	\$0	State Pays	\$0	\$0	\$0	\$0		
Total  Base Actuarial Rate	\$767	\$1.416	\$2,071	617.161.056	Total  Base Actuarial Rate	\$814	\$1,502	62.107	\$18,210,912	\$1,048,956	6.1%
		\$1,416 \$0	\$2,071 \$0	\$17,161,956		\$814 \$0	\$1,502 \$0	\$2,197		\$1,048,956	5.1%
HIF Funding Supplement Pay - Total	\$0			\$0	HIF Funding Supplement Pay - Total			\$0	\$0 \$0		
Program Reserves Pay	\$0	\$0 \$0	\$0 \$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap	\$0			\$0	Funding Gap	\$0 60	\$0 60	\$0	\$0 \$0		
IBNR Funding	\$0	<u>\$0</u>	\$0	<u>\$0</u>	IBNR Funding	<u>\$0</u> \$814	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	£1.040.0FC	C 10/
Total	\$767	\$1,416	\$2,071	\$17,161,956	Total	5814	\$1,502	\$2,197	\$18,210,912	\$1,048,956	6.1%

<sup>\*</sup> Base rates determined per DPB premium schedule; OON, dental, and vision buy-ups calculated by Aon

Health Care Plans  COVA Care Plus Out-of-Network Plus Expanded Dental Plus Enrollment  Employee Portion  Base Actuarial Rate  HIF Funding Supplement Pay - Employee  Employee Pays - IBNR Funding Employee Pays - IBNR Funding Frogram Reserves Pay State Pays - IBNR Funding State Pays - IBNR Funding Frogram Reserves Pay Funding Gap State Pays - IBNR Funding State Pays - IBNR Funding State Pays - IBNR Funding Frogram Reserves Pay Funding Gap State Pays - IBNR Funding State Pays - IBNR Funding Funding Supplement Pay - Total Funding Supplement Pay - Employee Funding Supplement Pay - Employee Employee Pays - IBNR Funding	\$1,440 \$0 \$1,440 \$0 \$1,440 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	You Plus Two or More 35 \$2,103 \$0 \$2,103 \$0 \$0 \$2,103	\$12,932,220 \$0 \$12,932,220 \$0 \$12,932,220 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	Health Care Plans  COVA Care Plus Out-of-Network Plus Expanded Enrollment  Employee Portion  Base Actuarial Rate HIF Funding Supplement Pay - Employee Pays  State Portion  Base Actuarial Rate HIF Funding Supplement Pay - State Program Reserves Pay Funding Gap State Pays - IBMR Funding State Pays  Total  Base Actuarial Rate HIF Funding Supplement Pay - Total  Program Reserves Pay Funding Gap State Pays - IBMR Funding Funding Supplement Pay - Total  Base Actuarial Rate HIF Funding Supplement Pay - Total  Program Reserves Pay Funding Gap JBMR Funding	\$832 \$0 \$832 \$0 \$832 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	You Plus One us Vision & H 210  \$1,527 \$0 \$0,51,527  \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	You Plus Two or More learing 35  \$2,231  \$0  \$2,231  \$0  \$0  \$0  \$0  \$0  \$0  \$0  \$0  \$0  \$	\$13,720,740 \$0 \$13,720,740 \$0 \$13,720,740  \$0 \$0 \$13,720,740  \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$788,520 \$788,520 \$788,520	% 6.1% 6.1%
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Enrollment 895  Employee Portion Base Actuarial Rate 5784  HIF Funding Supplement Pay - Employee 500  Employee Pays - IBNR Funding 500  HIF Funding Supplement Pay - State 500  HIF Funding Supplement Pay - State 500  Funding Gap 500  State Pays - IBNR Funding 500  Funding Gap 500  Base Actuarial Rate 5784  HIF Funding Supplement Pay - Total 500  Program Reserves Pay 500  Funding Gap 500  IBNR Funding 500  IBNR Funding 500  Employee Portion Base Actuarial Rate 5625  HIF Funding Supplement Pay - Employee 500  Employee Pays - IBNR Funding 500  Emp	\$1,440 \$0 \$1,440 \$0 \$1,440 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	or More earing 35  \$2,103  \$0  \$2,103  \$0  \$2,103  \$0  \$0  \$0  \$0  \$0  \$0  \$0  \$0  \$0	\$12,932,220 \$0 \$12,932,220 \$0 \$12,932,220 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	COVA Care Plus Out-of-Network Plus Expanded Enrollment Employee Portion  Base Actuarial Rate HIF Funding Supplement Pay - Employee Employee Pays - IBMR Funding Employee Pays - IBMR Funding Employee Pays  State Portion  Base Actuarial Rate HIF Funding Supplement Pay - State Program Reserves Pay Funding Gap State Pays - IBMR Funding State Pays  Total  Base Actuarial Rate HIF Funding Supplement Pay - Total  Program Reserves Pay Funding Gap Funding Gap Funding Gap	\$832 \$0 \$832 \$0 \$832 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	One 210  \$1,527 \$0 \$0 \$1,527 \$0 \$0 \$0 \$51,527 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	or More learing 35 \$2,231 \$0 \$0 \$2,231 \$0 \$0 \$50 \$50 \$50 \$50 \$50 \$50 \$50 \$50 \$	\$13,720,740 \$0 \$0 \$13,720,740 \$13,720,740 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$788,520	6.1%
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Enrollment 895  Employee Portion Base Actuarial Rate 5784  HIF Funding Supplement Pay - Employee 500  Employee Pays - IBNR Funding 500  HIF Funding Supplement Pay - State 500  HIF Funding Supplement Pay - State 500  Funding Gap 500  State Pays - IBNR Funding 500  Funding Gap 500  Base Actuarial Rate 5784  HIF Funding Supplement Pay - Total 500  Program Reserves Pay 500  Funding Gap 500  IBNR Funding 500  IBNR Funding 500  Employee Portion Base Actuarial Rate 5625  HIF Funding Supplement Pay - Employee 500  Employee Pays - IBNR Funding 500  Emp	\$1,440 \$0 \$1,440 \$0 \$1,440 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$2,103 \$0 \$2,103 \$0 \$2,103 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$12,932,220 \$0 \$12,932,220 \$0 \$12,932,220 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	COVA Care Plus Out-of-Network Plus Expanded Enrollment Employee Portion  Base Actuarial Rate HIF Funding Supplement Pay - Employee Employee Pays - IBMR Funding Employee Pays - IBMR Funding Employee Pays  State Portion  Base Actuarial Rate HIF Funding Supplement Pay - State Program Reserves Pay Funding Gap State Pays - IBMR Funding State Pays  Total  Base Actuarial Rate HIF Funding Supplement Pay - Total  Program Reserves Pay Funding Gap Funding Gap Funding Gap	\$832 \$0 \$832 \$0 \$832 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$1,527 \$0 \$1,527 \$0 \$0 \$1,527 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$2,231 \$0 \$2,231 \$0 \$2,231 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$13,720,740 \$0 \$0 \$13,720,740 \$13,720,740 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$788,520	6.1%
Employee Portion  Base Actuarial Rate 5784  HIF Funding Supplement Pay - Employee 50  Employee Pays - IBNR Funding 50  Employee Pays - IBNR Funding 50  Employee Pays - State Portion  Base Actuarial Rate 50  HIF Funding Supplement Pay - State 50  Funding Gap 50  State Pays - IBNR Funding 50  State Pays - IBNR Funding 50  State Pays - IBNR Funding 50  Total  Base Actuarial Rate 5784  HIF Funding Supplement Pay - Total 50  Program Reserves Pay 50  Funding Gap 50  Base Actuarial Rate 5784  Kaiser Permanente HMO - available in Fredericksburg area 50  Employee Portion  Base Actuarial Rate 5625  HIF Funding Supplement Pay - Employee 50  Employee Pays - IBNR Funding 50  Employee Pays - IBNR F	\$1,440 \$0 \$0 \$1,440 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$2,103 \$0 \$2,103 \$0 \$2,103 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$12,932,220 \$0 \$0 \$12,932,220 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	Employee Portion  Base Actuarial Rate HIF Funding Supplement Pay - Employee Employee Pays - IBNR Funding Employee Pays  State Portion  Base Actuarial Rate HIF Funding Supplement Pay - State Program Reserves Pay Funding Gap State Pays - IBNR Funding State Pays - Harding Gap State Pays - Bay Funding Gap State Pays - Bay Funding Gap Funding Supplement Pay - Total  Base Actuarial Rate HIF Funding Supplement Pay - Total Program Reserves Pay Funding Gap	\$832 \$0 \$832 \$0 \$832 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$1,527 \$0 \$0 \$1,527 \$0 \$0 \$1,527 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$2,231 \$0 \$0 \$2,231 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$13,720,740 \$0 \$0 \$13,720,740 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$788,520	6.1%
Employee Portion  Base Actuarial Rate \$784  HIF Funding Supplement Pay - Employee \$0  Employee Pays - IBNR Funding \$0  State Portion  Base Actuarial Rate \$0  HIF Funding Supplement Pay - State \$0  Program Reserves Pay \$0  State Pays - IBNR Funding \$0  State Pays - IBNR Funding \$0  State Pays - IBNR Funding \$0  Funding Supplement Pay - Total \$0  Program Reserves Pay \$0  IBNR Funding \$0  Funding Gap \$0  Funding Gap \$0  Funding Gap \$0  Funding Gap \$0  IBNR Funding \$0  Total \$784  Kaiser Permanente HMO - available in Fredericksburg area  Employee Portion  Base Actuarial Rate \$625  HIF Funding Supplement Pay - Employee \$0  Employee Pays - IBNR Funding \$0  E	\$1,440 \$0 \$1,440 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$2,103 \$0 \$2,103 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$12,932,220 \$0 \$0 \$12,932,220 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	Employee Portion  Base Actuarial Rate  HIF Funding Supplement Pay - Employee  Employee Pays - IBNR Funding  Employee Pays  State Portion  Base Actuarial Rate  HIF Funding Supplement Pay - State  Program Reserves Pay  Funding Gap  State Pays - IBNR Funding  State Pays - IBNR Funding  State Pays - IBNR Funding  State Pays  Total  Base Actuarial Rate  HIF Funding Supplement Pay - Total  Program Reserves Pay  Funding Gap	\$832 \$0 \$0 \$832 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$1,527 \$0 \$0 \$1,527 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$2,231 \$0 \$0 \$2,231 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$13,720,740 \$0 \$0 \$13,720,740 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$788,520	6.1%
Base Actuarial Rate 5784  HIF Funding Supplement Pay - Employee Pays - IBNR Funding 50 State Pays - IBNR Funding 50 State Pays - IBNR Funding 50 State Pays - IBNR Funding 50 Employee Pays - IBNR Funding 50 S0 Employee Pays - IBNR	\$0 \$0 \$1,440 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$1,440	\$0 \$2,103 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$12,932,220 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	Base Actuarial Rate HIF Funding Supplement Pay - Employee Employee Pays - IBMR Funding Employee Pays - IBMR Funding Employee Pays  State Portion  Base Actuarial Rate HIF Funding Supplement Pay - State Program Reserves Pay Funding Gap State Pays - IBMR Funding State Pays  Total  Base Actuarial Rate HIF Funding Supplement Pay - Total Program Reserves Pay Funding Gap	\$0 \$0 \$832 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$1,527 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$2,231 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$13,720,740 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$788,520	6.1%
HIF Funding Supplement Pay - Employee 50 Employee Pays - IBNR Funding 50 Employee Pays 5784  State Portion  Base Actuarial Rate 50 HIF Funding Supplement Pay - State 50 Program Reserves Pay 50 Funding Gap 50 State Pays - IBNR Funding 50 State Pays - IBNR Funding 50 Foreign Reserves Pay 50 Funding Gap 50 Funding Gap 50 Funding Gap 50 Funding Gap 50 Funding Funding 50 Frogram Reserves Pay 50 Funding Funding 50 Foreign Reserves Pay 50 Funding Funding 50 Funding Supplement Pay - Employee Funding Supplement Pay - Employee 50 Employee Pays - IBNR Funding 5	\$0 \$0 \$1,440 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$1,440	\$0 \$2,103 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$12,932,220 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	HIF Funding Supplement Pay - Employee Employee Pays - IBNR Funding Employee Pays  State Portion  Base Actuarial Rate HIF Funding Supplement Pay - State Program Reserves Pay Funding Gap State Pays - IBNR Funding State Pays  Total  Base Actuarial Rate HIF Funding Supplement Pay - Total Program Reserves Pay Funding Gap	\$0 \$0 \$832 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$1,527 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$2,231 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$13,720,740 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$788,520	6.1%
Employee Pays - IBNR Funding   \$0   \$784	\$0 \$1,440 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$2,103 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$12,932,220 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	Employee Pays - IBNR Funding Employee Pays  State Portion  Base Actuarial Rate HIF Funding Supplement Pay - State Program Reserves Pay Funding Gap State Pays - IBNR Funding State Pays - IBNR Funding State Pays  Total  Base Actuarial Rate HIF Funding Supplement Pay - Total Program Reserves Pay Funding Gap	\$0 \$832 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$1,527 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$2,231 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$13,720,740 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	ı	
Employee Pays \$784  State Portion  Base Actuarial Rate \$0 HIF Funding Supplement Pay - State \$0 Program Reserves Pay \$0 Funding Gap \$0 State Pays - IBNR Funding \$0 State Pays - IBNR Funding \$0 Total  Base Actuarial Rate \$784 HIF Funding Supplement Pay - Total \$0 Program Reserves Pay \$0 Funding Gap \$0 IBNR Funding \$0 Total \$784 Kaiser Permanente HMO - available in Fredericksburg area Enrollment \$11 Employee Portion Base Actuarial Rate \$625 HIF Funding Supplement Pay - Employee \$0 Employee Pays - IBNR Funding \$0 Employee Pays - So25	\$1,440 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$1,440 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$2,103 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$12,932,220 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	Employee Pays  State Portion  Base Actuarial Rate HIF Funding Supplement Pay - State Program Reserves Pay Funding Gap State Pays - IBNR Funding State Pays  Total  Base Actuarial Rate HIF Funding Supplement Pay - Total Program Reserves Pay Funding Gap	\$832 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$1,527 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$2,231 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$13,720,740 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	ı	
State Portion  Base Actuarial Rate \$0  HIF Funding Supplement Pay - State \$0  Program Reserves Pay \$0  State Pays - IBNR Funding \$0  State Pays - IBNR Funding \$0  State Pays - Total \$0  Program Reserves Pay \$0  Funding Gap \$0  Funding Gap \$0  Funding Gap \$0  Funding Gap \$0  BIRR Funding \$0  Total \$784  HIF Funding Supplement Pay - Total \$0  Program Reserves Pay \$0  Funding Gap \$0  BIRR Funding \$0  Total \$784  Kaiser Permanente HMO - available in Fredericksburg area  Employee Portion  Base Actuarial Rate \$625  HIF Funding Supplement Pay - Employee \$0  Employee Pays - IBNR Funding \$0  Employee Pays - S625	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	State Portion  Base Actuarial Rate HIF Funding Supplement Pay - State Program Reserves Pay Funding Gap State Pays - IBMR Funding State Pays  Total  Base Actuarial Rate HIF Funding Supplement Pay - Total Program Reserves Pay Funding Gap	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	ı	
Base Actuarial Rate	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	Base Actuarial Rate HIF Funding Supplement Pay - State Program Reserves Pay Funding Gap State Pays - IBNR Funding State Pays  Total  Base Actuarial Rate HIF Funding Supplement Pay - Total Program Reserves Pay Funding Gap	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0	\$788,520	6.1%
HIF Funding Supplement Pay - State   Program Reserves Pay   So   Funding Gap   State Pays - IBNR Funding   State Pays - IBNR Funding   Program Reserves Pay   So   State Pays - IBNR Funding   Program Reserves Pay   Funding Gap   BR Funding Supplement Pay - Total   Program Reserves Pay   Funding Gap   BR Funding Supplement Pay - Total   So   Funding Funding Supplement   Funding Supplement Pay - Employee   Program Reserves Pay   Funding Supplement Pay - Employee   Program Reserves Pay   Funding Supplement Pay - Employee   Funding Supplement   Funding Supplement   Funding Supplement   Funding Supplement Pay - Employee   Funding Supplement	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	HIF Funding Supplement Pay - State Program Reserves Pay Funding Gap State Pays - IBNR Funding State Pays - IBNR Funding Total  Base Actuarial Rate HIF Funding Supplement Pay - Total Program Reserves Pay Funding Gap	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0	\$788,520	6.1%
Program Reserves Pay   S0   Funding Gap   S0   State Pays - IBNR Funding S0   State Pays   S0	\$0 \$0 \$0 \$0 \$0 \$1,440 \$0 \$0 \$0 \$0 \$0 \$1,440	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	Program Reserves Pay Funding Gap State Pays - IBNR Funding State Pays - IBNR Funding State Pays Total Base Actuarial Rate HIF Funding Supplement Pay - Total Program Reserves Pay Funding Gap	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	 \$788,520	6.1%
State Pays - IBNR Funding Sap   S0	\$0 \$0 \$0 \$1,440 \$0 \$0 \$0 \$0 \$1,440	\$0 \$0 \$0 \$0 \$0 \$2,103 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$12,932,220 \$0 \$0 \$0 \$0	Funding Gap State Pays - IBNR Funding State Pays  Total  Base Actuarial Rate HIF Funding Supplement Pay - Total  Program Reserves Pay Funding Gap	\$0 \$0 \$0 \$0 \$832 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0 \$2,231 \$0 \$0	\$0 \$0 \$0 \$0 \$13,720,740 \$0 \$0	\$788,520	6.1%
State Pays - IBNR Funding   \$0	\$1,440 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$1,440	\$0 \$0 \$2,103 \$0 \$0 \$0 \$0	\$12,932,220 \$0 \$0 \$0 \$0 \$0	State Pays - IBNR Funding State Pays  Total  Base Actuarial Rate  HIF Funding Supplement Pay - Total  Program Reserves Pay Funding Gap	\$0 \$0 \$832 \$0 \$0 \$0	\$0 \$0 \$1,527 \$0 \$0	\$0 \$0 \$2,231 \$0 \$0	\$0 \$0 \$13,720,740 \$0 \$0	\$788,520	6.1%
State Pays   \$0	\$1,440 \$0 \$0 \$0 \$0 \$1,440	\$0 \$2,103 \$0 \$0 \$0 \$0	\$0 \$12,932,220 \$0 \$0 \$0 \$0	State Pays  Total  Base Actuarial Rate  HIF Funding Supplement Pay - Total  Program Reserves Pay  Funding Gap	\$832 \$0 \$0 \$0	\$0 \$1,527 \$0 \$0	\$0 \$2,231 \$0 \$0	\$0 \$13,720,740 \$0 \$0	\$788,520	6.1%
Base Actuarial Rate	\$1,440 \$0 \$0 \$0 \$0 \$0 \$1,440	\$2,103 \$0 \$0 \$0 \$0	\$12,932,220 \$0 \$0 \$0 \$0 \$0	Total  Base Actuarial Rate  HIF Funding Supplement Pay - Total  Program Reserves Pay  Funding Gap	\$832 \$0 \$0 \$0	\$1,527 \$0 \$0	\$2,231 \$0 \$0	\$13,720,740 \$0 \$0	\$788,520	6.1%
Base Actuarial Rate   \$784	\$0 \$0 \$0 \$0 \$0 \$1,440	\$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0	Base Actuarial Rate HIF Funding Supplement Pay - Total Program Reserves Pay Funding Gap	\$0 \$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$788,520	6.1%
Base Actuarial Rate   \$784	\$0 \$0 \$0 \$0 \$0 \$1,440	\$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0	Base Actuarial Rate HIF Funding Supplement Pay - Total Program Reserves Pay Funding Gap	\$0 \$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$788,520	6.1%
HIF Funding Supplement Pay - Total   \$0   Program Reserves Pay   \$0   Funding Gap   \$0   EMRE Funding   \$0   EMRE Funding   \$0   Total   \$5784   Employee Portion   \$11   Employee Portion   \$12   Employee Portion   \$14   Employee Portion   \$15   Employee Portion   \$15	\$0 \$0 \$0 \$0 \$0 \$1,440	\$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0	HIF Funding Supplement Pay - Total Program Reserves Pay Funding Gap	\$0 \$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$700,320	0.170
Program Reserves Pay   \$0	\$0 \$0 <u>\$0</u> \$1,440	\$0 \$0 <u>\$0</u>	\$0 \$0 <u>\$0</u>	Program Reserves Pay Funding Gap	\$0 \$0	\$0	\$0	\$0		
Funding Gap   50   1BNR Funding   50   1BNR Funding   50   70 tal   5784   57	\$0 <u>\$0</u> \$1,440	\$0 <u>\$0</u>	\$0 <u>\$0</u>	Funding Gap	\$0					
IBNR Funding   50   7584	<u>\$0</u> \$1,440	\$0	<u>\$0</u>			JU.				
Total   \$784	\$1,440			Divis runding	<u>\$0</u>	\$0	<u>\$0</u>	\$0		
Kaiser Permanente HMO - available in Fredericksburg area  Employee Portion  Base Actuarial Rate  Finding Supplement Pay - Employee  Employee Pays - IBNR Funding Employee Pays - S625  State Portion			\$12,932,220	Total	\$832	\$1,527	\$2,231	\$13,720,740	\$788,520	6.1%
Employee Portion  Base Actuarial Rate  HIF Funding Supplement Pay - Employee  Employee Pays - IBNR Funding Employee Pays - So  Employee Pays - So  State Portion	and Norther		\$12,532,220	Kaiser Permanente HMO - available in Frederick				\$13,720,740	3,00,320	0.170
Base Actuarial Rate \$625 HIF Funding Supplement Pay - Employee \$0 Employee Pays - IBNR Funding \$0 Employee Pays \$625 State Portion	3	3	17	Enrollment	11	3	3	17		
HIF Funding Supplement Pay - Employee \$0 Employee Pays - IBNR Funding \$0 Employee Pays \$625  State Portion				Employee Portion						
Employee Pays - IBNR Funding \$0 \$625  State Portion	\$1,150	\$1,675	\$184,200	Base Actuarial Rate	\$669	\$1,230	\$1,792	\$197,100	\$12,900	7.0%
Employee Pays \$625 State Portion	\$0	\$0	\$0	HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0		
State Portion	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	Employee Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
	\$1,150	\$1,675	\$184,200	Employee Pays	\$669	\$1,230	\$1,792	\$197,100	\$12,900	7.0%
				State Portion					I	
	\$0	\$0	ŚO	Base Actuarial Rate	\$0	\$0	\$0	\$0		
HIF Funding Supplement Pay - State \$0	\$0	\$0	\$0	HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0		
Program Reserves Pay \$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap \$0	\$0	\$0	\$0	Funding Gap	\$0	\$0	\$0	\$0		
State Pays - IBNR Funding \$0	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	State Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>		
State Pays \$0	\$0	\$0	\$0	State Pays	\$0	\$0	\$0	\$0		
Total Base Actuarial Rate \$625	\$1,150	\$1,675	\$184,200	Total  Base Actuarial Rate	\$669	\$1,230	\$1,792	\$197,100	\$12,900	7.0%
HIF Funding Supplement Pay - Total \$0	\$1,150 \$0	\$1,675	\$184,200	Base Actuarial Kate HIF Funding Supplement Pay - Total	\$0	\$1,230	\$1,792 \$0	\$197,100	\$12,900	7.0%
Program Reserves Pay \$0	\$0	\$0	\$0	Program Reserves Pay	\$0	\$0	\$0	\$0		
Funding Gap \$0		\$0	\$0 \$0	Funding Gap	\$0 \$0	\$0 \$0	\$0	\$0 \$0		
IBNR Funding \$0		φu	\$0 \$0	IBNR Funding	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0		
Total \$625	\$0 \$0	\$0					20	<u> 20</u>		

<sup>\*</sup> Base rates determined per DPB premium schedule; OON, dental, and vision buy-ups calculated by Aon

FY2018 - DPB Approved Rate	s				FY2019					FY2019 / FY	/2018
			You Plus					You Plus			
		You Plus	Two				You Plus	Two			
Health Care Plans	You Only	One	or More	Total	Health Care Plans	You Only	One	or More	Total	\$	%
Summary Retiree/COBRA Total  Enrollment	4.700	997	1.05	5,911	Summary Retiree/COBRA Total  Enrollment	4,769	997	1.05	5,911		
Employee Portion	4,769	997	145	5,911	Employee Portion	4,709	997	145	5,911		
Base Actuarial Rate				\$62,767,296	Base Actuarial Rate				\$66,584,712	\$3,817,416	6.1%
HIF Funding Supplement Pay - Employee				\$0	HIF Funding Supplement Pay - Employee				\$0	\$3,017,-10	0.170
Employee Pays - IBNR Funding				<u>\$0</u>	Employee Pays - IBNR Funding				\$0		
Employee Pays				\$62,767,296	Employee Pays				\$66,584,712	\$3,817,416	6.1%
State Portion					State Portion						
Base Actuarial Rate				\$0	Base Actuarial Rate				\$0		
HIF Funding Supplement Pay - State				\$0	HIF Funding Supplement Pay - State				\$0		
Program Reserves Pay				\$0	Program Reserves Pay				\$0		
Funding Gap				\$0	Funding Gap				\$0		
State Pays - IBNR Funding				<u>\$0</u>	State Pays - IBNR Funding				<u>\$0</u>		
State Pays				\$0	State Pays				\$0		
Total					Total						
Base Actuarial Rate				\$62,767,296	Base Actuarial Rate				\$66,584,712	\$3,817,416	6.1%
HIF Funding Supplement Pay - Total				\$02,707,230	HIF Funding Supplement Pay - Total				\$0,384,712	\$3,017,410	0.178
Program Reserves Pay				\$0	Program Reserves Pay				\$0		
Funding Gap				\$0	Funding Gap				\$0		
IBNR Funding				\$0	IBNR Funding				\$0		
Total				\$62,767,296	Total				\$66,584,712	\$3,817,416	6.1%
Grand Total Enrollment	38,323	22,042	28,801	89,166	Grand Total Enrollment	38,323	22,042	28,801	89,166		
Employee Portion	. 30,323	22,042	20,001	09,100	Employee Portion	30,323	22,042	20,001	09,100		
Base Actuarial Rate				\$272,018,088	Base Actuarial Rate				\$289,014,483	\$16,996,395	6.2%
HIF Funding Supplement Pay - Employee				\$0	HIF Funding Supplement Pay - Employee				\$0	\$10,990,393	0.270
Employee Pays - IBNR Funding				\$0	Employee Pays - IBNR Funding				\$0		
Employee Pays				\$272,018,088	Employee Pays				\$289,014,483	\$16,996,395	6.2%
Charles Brown Co.					Challe Brookler						
State Portion  Base Actuarial Rate				\$1,133,215,608	State Portion  Base Actuarial Rate				\$1,200,587,481	667 271 072	5.9%
ваѕе Actuariai кате HIF Funding Supplement Pay - State				\$1,133,215,608	HIF Funding Supplement Pay - State				\$1,200,587,481	\$67,371,873	5.9%
Program Reserves Pay				\$0 \$0	Program Reserves Pay				\$0 \$0		
Funding Gap				\$0	Funding Gap				\$0		
State Pays - IBNR Funding				\$0 \$0	State Pays - IBNR Funding				\$0 \$0		
State Pays				\$1,133,215,608	State Pays				\$1,200,587,481	\$67,371,873	5.9%
Total				f. 40F 000 600	Total				ć. 100 co. 0	for 250 222	2000
Base Actuarial Rate				\$1,405,233,696	Base Actuarial Rate				\$1,489,601,964	\$84,368,268	6.00%
HIF Funding Supplement Pay - Total				\$0	HIF Funding Supplement Pay - Total				\$0		
Program Reserves Pay				\$0	Program Reserves Pay				\$0		
Funding Gap				\$0	Funding Gap				\$0		
IBNR Funding				<u>\$0</u>	BNR Funding				<u>\$0</u>	604 200 200	C 000/
Total				\$1,405,233,696	Total				\$1,489,601,964	\$84,368,268	6.00%

 $<sup>^{*}</sup>$  Base rates determined per DPB premium schedule; OON, dental, and vision buy-ups calculated by Aon

## Exhibit B: Department of Planning and Budget Premium Schedule and General Fund Breakout—December 18, 2017

#### **HB/SB30 Health Insurance Premium Changes**

(Premiums Shown Are Monthly Premiums and Include Premiums Rewards)

FY 2019	En	rollment	FY 2018 Premiums Paid					Change Over FY 2018					
Plan/Coverage	Active Employees	Retirees	Employer	Employee	Total Active	Retirees	Employer	Employee	Total Active	Retirees	Employer	Employee	Retirees
COVA Care, Single	29,064	4,422	\$647	\$71	\$718	\$718	\$691	\$71	\$762	\$762	\$44	\$0	\$44
COVA Care, Family	25,705	140	\$1,699	\$239	\$1,938	\$1,938	\$1,816	\$239	\$2,055	\$2,055	\$117	\$0	\$117
COVA Care, Dual-Minor	5,349	123	\$1,159	\$184	\$1,343	\$1,343	\$1,229	\$177	\$1,406	\$1,406	\$70	-\$7	\$63
COVA Care, Dual-Spouse	13,809	835	\$1,159	\$167	\$1,326	\$1,326	\$1,239	\$167	\$1,406	\$1,406	\$80	\$0	\$80
COVA HealthAware, Single	3,212	89	\$648	\$0	\$648	\$648	\$677	\$0	\$677	\$677	\$29	\$0	\$29
COVA HealthAware, Family	1,922	1	\$1,733	\$16	\$1,749	\$1,749	\$1,811	\$16	\$1,827	\$1,827	\$78	\$0	\$78
COVA HealthAware, Dual- Minor	344	2	\$1,182	\$34	\$1,216	\$1,216	\$1,229	\$24	\$1,253	\$1,253	\$47	-\$10	\$37
COVA HealthAware, Dual- Spouse	741	14	\$1,182	\$17	\$1,199	\$1,199	\$1,236	\$17	\$1,253	\$1,253	\$54	\$0	\$54
COVA High Deductible, Single	328	129	\$551	\$0	\$551	\$551	\$584	\$0	\$584	\$584	\$33	\$0	\$33
COVA High Deductible, Family	204	5	\$1,496	\$0	\$1,496	\$1,496	\$1,587	\$0	\$1,587	\$1,587	\$91	\$0	\$91
COVA High Deductible, Dual-Minor	33	0	\$1,024	\$0	\$1,024	\$1,024	\$1,086	\$0	\$1,086	\$1,086	\$62	\$0	\$62
COVA High Deductible, Dual-Spouse	113	25	\$1,024	\$0	\$1,024	\$1,024	\$1,086	\$0	\$1,086	\$1,086	\$62	\$0	\$62
Kaiser Permanente, Single	710	42	\$554	\$71	\$625	\$625	\$598	\$71	\$669	\$669	\$44	\$0	\$44
Kaiser Permanente, Family	771	2	\$1,436	\$239	\$1,675	\$1,675	\$1,553	\$239	\$1,792	\$1,792	\$117	\$0	\$117
Kaiser Permanente, Dual- Minor	121	2	\$983	\$167	\$1,150	\$1,150	\$1,063	\$167	\$1,230	\$1,230	\$80	\$0	\$80
Kaiser Permanente, Dual- Spouse	306	13	\$983	\$167	\$1,150	\$1,150	\$1,063	\$167	\$1,230	\$1,230	\$80	\$0	\$80
Waived Coverage	9,817	927	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total/Average Amounts	92,549	6,771	\$1,015	\$128	\$1,143	\$731	\$1,083	\$128	\$1,210	\$775	\$68	<b>\$0</b>	\$44

FY 2020	En	rollment	FY 2019 Premiums Paid				Increase Over FY 2019						
Plan/Coverage	Active Employees	Retirees	Employer	Employee	Total Active	Retirees	Employer	Employee	Total Active	Retirees	Employer	Employee	Retirees
COVA Care, Single	29,064	4,422	\$691	\$71	\$762	\$762	\$756	\$71	\$827	\$827	\$65	\$0	\$65
COVA Care, Family	25,705	140	\$1,816	\$239	\$2,055	\$2,055	\$1,991	\$239	\$2,230	\$2,230	\$175	\$0	\$175
COVA Care, Dual-Minor	5,349	123	\$1,229	\$177	\$1,406	\$1,406	\$1,342	\$184	\$1,526	\$1,526	\$113	\$7	\$120
COVA Care, Dual-Spouse	13,809	835	\$1,239	\$167	\$1,406	\$1,406	\$1,359	\$167	\$1,526	\$1,526	\$120	\$0	\$120
COVA HealthAware, Single	3,212	89	\$677	\$0	\$677	\$677	\$735	\$0	\$735	\$735	\$58	\$0	\$58
COVA HealthAware, Family	1,922	1	\$1,811	\$16	\$1,827	\$1,827	\$1,966	\$16	\$1,982	\$1,982	\$155	\$0	\$155
COVA HealthAware, Dual- Minor	344	2	\$1,229	\$24	\$1,253	\$1,253	\$1,334	\$26	\$1,360	\$1,360	\$105	\$2	\$107
COVA HealthAware, Dual- Spouse	741	14	\$1,236	\$17	\$1,253	\$1,253	\$1,343	\$17	\$1,360	\$1,360	\$107	\$0	\$107
COVA High Deductible, Single	328	129	\$584	\$0	\$584	\$584	\$634	\$0	\$634	\$634	\$50	\$0	\$50
COVA High Deductible, Family	204	5	\$1,587	\$0	\$1,587	\$1,587	\$1,722	\$0	\$1,722	\$1,722	\$135	\$0	\$135
COVA High Deductible, Dual-Minor	33	0	\$1,086	\$0	\$1,086	\$1,086	\$1,178	\$0	\$1,178	\$1,178	\$92	\$0	\$92
COVA High Deductible, Dual-Spouse	113	25	\$1,086	\$0	\$1,086	\$1,086	\$1,178	\$0	\$1,178	\$1,178	\$92	\$0	\$92
Kaiser Permanente, Single	710	42	\$598	\$71	\$669	\$669	\$655	\$71	\$726	\$726	\$57	\$0	\$57
Kaiser Permanente, Family	771	2	\$1,553	\$239	\$1,792	\$1,792	\$1,705	\$239	\$1,944	\$1,944	\$152	\$0	\$152
Kaiser Permanente, Dual- Minor	121	2	\$1,063	\$167	\$1,230	\$1,230	\$1,168	\$167	\$1,335	\$1,335	\$105	\$0	\$105
Kaiser Permanente, Dual- Spouse	306	13	\$1,063	\$167	\$1,230	\$1,230	\$1,168	\$167	\$1,335	\$1,335	\$105	\$0	\$105
Waived Coverage	9,817	927	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total/Average Amounts	92,549	6,771	\$1,083	\$128	\$1,210	\$775	\$1,185	\$128	\$1,313	\$841	\$103	\$0	\$66

#### **Annual Cost Summary**

			<b>Employee</b>	Early Retiree	
(	GF (Employer)	NGF (Employer)	Share	Share	TOTAL
FY 2019	\$37,532,857	\$37,572,071	(\$490,596)	\$3,582,360	\$78,196,692
FY 2020	\$94,574,904	\$94,632,432	(\$33,024)	\$8,953,764	\$198,128,076