



# COMMONWEALTH of VIRGINIA

## *Department of Human Resource Management*

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DIRECTOR

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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,

A handwritten signature in cursive script that reads "Gene Raney".

Gene Raney  
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**

**FY2018 - DPB Approved Rates**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>ACTIVE EMPLOYEES</b>				
<b>HDHP (with basic dental)</b>				
Enrollment	226	94	126	446
<b>Employee Portion</b>				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$0	\$0	\$0	\$0
<b>State Portion</b>				
Base Actuarial Rate	\$551	\$1,024	\$1,496	\$4,911,336
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$551	\$1,024	\$1,496	\$4,911,336
<b>Total</b>				
Base Actuarial Rate	\$551	\$1,024	\$1,496	\$4,911,336
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$551	\$1,024	\$1,496	\$4,911,336
<b>HDHP w/Expanded Dental</b>				
Enrollment	107	52	83	242
<b>Employee Portion</b>				
Base Actuarial Rate	\$30	\$59	\$90	\$164,976
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$30	\$59	\$90	\$164,976
<b>State Portion</b>				
Base Actuarial Rate	\$551	\$1,024	\$1,496	\$2,836,476
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$551	\$1,024	\$1,496	\$2,836,476
<b>Total</b>				
Base Actuarial Rate	\$581	\$1,083	\$1,586	\$3,001,452
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$581	\$1,083	\$1,586	\$3,001,452

**FY2019**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>ACTIVE EMPLOYEES</b>				
<b>HDHP (with basic dental)</b>				
Enrollment	226	94	126	446
<b>Employee Portion</b>				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$0	\$0	\$0	\$0
<b>State Portion</b>				
Base Actuarial Rate	\$584	\$1,086	\$1,587	\$5,208,360
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$584	\$1,086	\$1,587	\$5,208,360
<b>Total</b>				
Base Actuarial Rate	\$584	\$1,086	\$1,587	\$5,208,360
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$584	\$1,086	\$1,587	\$5,208,360
<b>HDHP w/Expanded Dental</b>				
Enrollment	107	52	83	242
<b>Employee Portion</b>				
Base Actuarial Rate	\$32	\$63	\$95	\$175,020
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$32	\$63	\$95	\$175,020
<b>State Portion</b>				
Base Actuarial Rate	\$584	\$1,086	\$1,587	\$3,008,172
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$584	\$1,086	\$1,587	\$3,008,172
<b>Total</b>				
Base Actuarial Rate	\$616	\$1,149	\$1,682	\$3,183,192
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$616	\$1,149	\$1,682	\$3,183,192

**FY2019 / FY2018**

<b>DIFFERENCE</b>	
\$	%
\$0	0.0%
\$0	0.0%
\$297,024	6.0%
\$297,024	6.0%
\$297,024	6.0%
\$10,044	6.1%
\$10,044	6.1%
\$171,696	6.1%
\$171,696	6.1%
\$181,740	6.1%
\$181,740	6.1%

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

**FY2018 - DPB Approved Rates**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>HealthAware with basic dental</b>				
Enrollment	1,080	331	712	2,123
<b>Employee Portion</b>				
Base Actuarial Rate	\$0	\$17	\$16	\$204,228
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$0	\$17	\$16	\$204,228
<b>State Portion</b>				
Base Actuarial Rate	\$648	\$1,182	\$1,733	\$27,899,736
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$648	\$1,182	\$1,733	\$27,899,736
<b>Total</b>				
Base Actuarial Rate	\$648	\$1,199	\$1,749	\$28,103,964
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$648	\$1,199	\$1,749	\$28,103,964
<b>HealthAware with Expanded Dental</b>				
Enrollment	713	203	414	1,330
<b>Employee Portion</b>				
Base Actuarial Rate	\$30	\$77	\$106	\$970,860
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$30	\$77	\$106	\$970,860
<b>State Portion</b>				
Base Actuarial Rate	\$648	\$1,182	\$1,733	\$17,033,184
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$648	\$1,182	\$1,733	\$17,033,184
<b>Total</b>				
Base Actuarial Rate	\$678	\$1,259	\$1,839	\$18,004,044
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$678	\$1,259	\$1,839	\$18,004,044

**FY2019**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>HealthAware with basic dental</b>				
Enrollment	1,080	331	712	2,123
<b>Employee Portion</b>				
Base Actuarial Rate	\$0	\$24	\$25	\$312,891
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$0	\$24	\$25	\$312,891
<b>State Portion</b>				
Base Actuarial Rate	\$677	\$1,229	\$1,802	\$29,047,833
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$677	\$1,229	\$1,802	\$29,047,833
<b>Total</b>				
Base Actuarial Rate	\$677	\$1,253	\$1,827	\$29,360,724
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$677	\$1,253	\$1,827	\$29,360,724
<b>HealthAware with Expanded Dental</b>				
Enrollment	713	203	414	1,330
<b>Employee Portion</b>				
Base Actuarial Rate	\$31	\$87	\$119	\$1,070,674
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$31	\$87	\$119	\$1,070,674
<b>State Portion</b>				
Base Actuarial Rate	\$677	\$1,229	\$1,802	\$17,736,278
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$677	\$1,229	\$1,802	\$17,736,278
<b>Total</b>				
Base Actuarial Rate	\$708	\$1,316	\$1,921	\$18,806,952
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$708	\$1,316	\$1,921	\$18,806,952

**FY2019 / FY2018**

	\$	%
Employee Portion	\$108,663	53.2%
State Portion	\$1,148,097	4.1%
Total	\$1,256,760	4.5%
Employee Portion	\$99,814	10.3%
State Portion	\$703,094	4.1%
Total	\$802,908	4.5%

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

**FY2018 - DPB Approved Rates**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>HealthAware with Expanded Dental &amp; Vision</b>				
Enrollment	1,314	526	746	2,586
<b>Employee Portion</b>				
Base Actuarial Rate	\$41	\$94	\$129	\$2,394,624
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$41	\$94	\$129	\$2,394,624
<b>State Portion</b>				
Base Actuarial Rate	\$648	\$1,182	\$1,733	\$33,192,264
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$648	\$1,182	\$1,733	\$33,192,264
<b>Total</b>				
Base Actuarial Rate	\$689	\$1,276	\$1,862	\$35,586,888
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$689	\$1,276	\$1,862	\$35,586,888
<b>COVA Care (with basic dental)</b>				
Enrollment	5,469	2,610	3,830	11,909
<b>Employee Portion</b>				
Base Actuarial Rate	\$71	\$167	\$239	\$20,874,468
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$71	\$167	\$239	\$20,874,468
<b>State Portion</b>				
Base Actuarial Rate	\$647	\$1,159	\$1,699	\$156,847,236
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$647	\$1,159	\$1,699	\$156,847,236
<b>Total</b>				
Base Actuarial Rate	\$718	\$1,326	\$1,938	\$177,721,704
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$718	\$1,326	\$1,938	\$177,721,704

**FY2019**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>HealthAware with Expanded Dental &amp; Vision</b>				
Enrollment	1,314	526	746	2,586
<b>Employee Portion</b>				
Base Actuarial Rate	\$43	\$104	\$143	\$2,618,923
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$43	\$104	\$143	\$2,618,923
<b>State Portion</b>				
Base Actuarial Rate	\$677	\$1,229	\$1,802	\$34,559,573
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$677	\$1,229	\$1,802	\$34,559,573
<b>Total</b>				
Base Actuarial Rate	\$720	\$1,333	\$1,945	\$37,178,496
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$720	\$1,333	\$1,945	\$37,178,496
<b>COVA Care(with basic dental)</b>				
Enrollment	5,469	2,610	3,830	11,909
<b>Employee Portion</b>				
Base Actuarial Rate	\$75	\$177	\$253	\$22,138,723
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$75	\$177	\$253	\$22,138,723
<b>State Portion</b>				
Base Actuarial Rate	\$687	\$1,229	\$1,802	\$166,353,533
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$687	\$1,229	\$1,802	\$166,353,533
<b>Total</b>				
Base Actuarial Rate	\$762	\$1,406	\$2,055	\$188,492,256
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$762	\$1,406	\$2,055	\$188,492,256

**FY2019 / FY2018**

	\$	%
Employee Portion	\$224,299	9.4%
State Portion	\$1,367,309	4.1%
Total	\$1,591,608	4.5%
Employee Portion	\$1,264,255	6.1%
State Portion	\$9,506,297	6.1%
Total	\$10,770,552	6.1%

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

**FY2018 - DPB Approved Rates**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>COVA Care Plus Out-of-Network</b>				
Enrollment	497	338	450	1,285
<b>Employee Portion</b>				
Base Actuarial Rate	\$88	\$191	\$271	\$2,762,928
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$88	\$191	\$271	\$2,762,928
<b>State Portion</b>				
Base Actuarial Rate	\$647	\$1,159	\$1,699	\$17,734,212
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$647	\$1,159	\$1,699	\$17,734,212
<b>Total</b>				
Base Actuarial Rate	\$735	\$1,350	\$1,970	\$20,497,140
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$735	\$1,350	\$1,970	\$20,497,140
<b>COVA Care Plus Expanded Dental</b>				
Enrollment	6,787	4,241	6,115	17,143
<b>Employee Portion</b>				
Base Actuarial Rate	\$102	\$226	\$330	\$44,024,280
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$102	\$226	\$330	\$44,024,280
<b>State Portion</b>				
Base Actuarial Rate	\$647	\$1,159	\$1,699	\$236,350,716
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$647	\$1,159	\$1,699	\$236,350,716
<b>Total</b>				
Base Actuarial Rate	\$749	\$1,385	\$2,029	\$280,374,996
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$749	\$1,385	\$2,029	\$280,374,996

**FY2019**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>COVA Care Plus Out-of-Network</b>				
Enrollment	497	338	450	1,285
<b>Employee Portion</b>				
Base Actuarial Rate	\$93	\$202	\$287	\$2,928,479
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$93	\$202	\$287	\$2,928,479
<b>State Portion</b>				
Base Actuarial Rate	\$687	\$1,229	\$1,802	\$18,808,177
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$687	\$1,229	\$1,802	\$18,808,177
<b>Total</b>				
Base Actuarial Rate	\$780	\$1,431	\$2,089	\$21,736,656
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$780	\$1,431	\$2,089	\$21,736,656
<b>COVA Care Plus Expanded Dental</b>				
Enrollment	6,787	4,241	6,115	17,143
<b>Employee Portion</b>				
Base Actuarial Rate	\$108	\$240	\$350	\$46,756,920
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$108	\$240	\$350	\$46,756,920
<b>State Portion</b>				
Base Actuarial Rate	\$687	\$1,229	\$1,802	\$250,665,168
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$687	\$1,229	\$1,802	\$250,665,168
<b>Total</b>				
Base Actuarial Rate	\$795	\$1,469	\$2,152	\$297,422,088
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$795	\$1,469	\$2,152	\$297,422,088

**FY2019 / FY2018**

	\$	%
COVA Care Plus Out-of-Network	\$165,551	6.0%
COVA Care Plus Expanded Dental	\$1,073,965	6.1%
COVA Care Plus Expanded Dental	\$1,239,516	6.0%
COVA Care Plus Expanded Dental	\$2,732,640	6.2%
COVA Care Plus Expanded Dental	\$14,314,452	6.1%
COVA Care Plus Expanded Dental	\$17,047,092	6.1%

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



**FY2018 - DPB Approved Rates**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>COVA Care Plus Out-of-Network &amp; Expanded Dental</b>				
Enrollment	1,205	1,014	1,214	3,433
<b>Employee Portion</b>				
Base Actuarial Rate	\$119	\$250	\$362	\$10,036,356
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$119	\$250	\$362	\$10,036,356
<b>State Portion</b>				
Base Actuarial Rate	\$647	\$1,159	\$1,699	\$48,209,364
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$647	\$1,159	\$1,699	\$48,209,364
<b>Total</b>				
Base Actuarial Rate	\$766	\$1,409	\$2,061	\$58,245,720
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$766	\$1,409	\$2,061	\$58,245,720
<b>COVA Care Plus Expanded Dental Plus Vision &amp; Hearing</b>				
Enrollment	10,879	6,974	9,337	27,190
<b>Employee Portion</b>				
Base Actuarial Rate	\$120	\$257	\$372	\$78,853,944
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$120	\$257	\$372	\$78,853,944
<b>State Portion</b>				
Base Actuarial Rate	\$647	\$1,159	\$1,699	\$371,821,704
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$647	\$1,159	\$1,699	\$371,821,704
<b>Total</b>				
Base Actuarial Rate	\$767	\$1,416	\$2,071	\$450,675,648
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$767	\$1,416	\$2,071	\$450,675,648

**FY2019**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>COVA Care Plus Out-of-Network &amp; Expanded Dental</b>				
Enrollment	1,205	1,014	1,214	3,433
<b>Employee Portion</b>				
Base Actuarial Rate	\$126	\$265	\$384	\$10,652,831
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$126	\$265	\$384	\$10,652,831
<b>State Portion</b>				
Base Actuarial Rate	\$687	\$1,229	\$1,802	\$51,127,789
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$687	\$1,229	\$1,802	\$51,127,789
<b>Total</b>				
Base Actuarial Rate	\$813	\$1,494	\$2,186	\$61,780,620
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$813	\$1,494	\$2,186	\$61,780,620
<b>COVA CarePlus Expanded Dental Plus Vision &amp; Hearing</b>				
Enrollment	10,879	6,974	9,337	27,190
<b>Employee Portion</b>				
Base Actuarial Rate	\$127	\$273	\$395	\$83,783,974
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$127	\$273	\$395	\$83,783,974
<b>State Portion</b>				
Base Actuarial Rate	\$687	\$1,229	\$1,802	\$394,342,142
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$687	\$1,229	\$1,802	\$394,342,142
<b>Total</b>				
Base Actuarial Rate	\$814	\$1,502	\$2,197	\$478,126,116
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$814	\$1,502	\$2,197	\$478,126,116

**FY2019 / FY2018**

	\$	%
Employee Portion	\$616,475	6.1%
State Portion	\$2,918,425	6.1%
Total	\$3,534,900	6.1%
Employee Portion	\$4,930,030	6.3%
State Portion	\$22,520,438	6.1%
Total	\$27,450,468	6.1%

\* Base rates determined per DPB premium schedule: OON, dental, and vision buy-ups calculated by Aon

**FY2018 - DPB Approved Rates**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision &amp; Hearing</b>				
Enrollment	4,509	4,222	4,866	13,597
<b>Employee Portion</b>				
Base Actuarial Rate	\$137	\$281	\$404	\$45,239,748
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$137	\$281	\$404	\$45,239,748
<b>State Portion</b>				
Base Actuarial Rate	\$647	\$1,159	\$1,699	\$192,935,460
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$647	\$1,159	\$1,699	\$192,935,460
<b>Total</b>				
Base Actuarial Rate	\$784	\$1,440	\$2,103	\$238,175,208
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$784	\$1,440	\$2,103	\$238,175,208
<b>Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia</b>				
Enrollment	768	440	763	1,971
<b>Employee Portion</b>				
Base Actuarial Rate	\$71	\$167	\$239	\$3,724,380
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$71	\$167	\$239	\$3,724,380
<b>State Portion</b>				
Base Actuarial Rate	\$554	\$983	\$1,436	\$23,443,920
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$554	\$983	\$1,436	\$23,443,920
<b>Total</b>				
Base Actuarial Rate	\$625	\$1,150	\$1,675	\$27,168,300
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$625	\$1,150	\$1,675	\$27,168,300

**FY2019**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision &amp; Hearing</b>				
Enrollment	4,509	4,222	4,866	13,597
<b>Employee Portion</b>				
Base Actuarial Rate	\$145	\$298	\$429	\$48,041,549
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$145	\$298	\$429	\$48,041,549
<b>State Portion</b>				
Base Actuarial Rate	\$687	\$1,229	\$1,802	\$204,612,787
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$687	\$1,229	\$1,802	\$204,612,787
<b>Total</b>				
Base Actuarial Rate	\$832	\$1,527	\$2,231	\$252,654,336
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$832	\$1,527	\$2,231	\$252,654,336
<b>Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia</b>				
Enrollment	768	440	763	1,971
<b>Employee Portion</b>				
Base Actuarial Rate	\$75	\$177	\$253	\$3,949,787
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$75	\$177	\$253	\$3,949,787
<b>State Portion</b>				
Base Actuarial Rate	\$594	\$1,053	\$1,539	\$25,117,669
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$594	\$1,053	\$1,539	\$25,117,669
<b>Total</b>				
Base Actuarial Rate	\$669	\$1,230	\$1,792	\$29,067,456
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$669	\$1,230	\$1,792	\$29,067,456

**FY2019 / FY2018**

	\$	%
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing		
Employee Portion		
Base Actuarial Rate	\$2,801,801	6.2%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$2,801,801	6.2%
State Portion		
Base Actuarial Rate	\$11,677,327	6.1%
HIF Funding Supplement Pay - State	\$0	
Program Reserves Pay	\$0	
Funding Gap	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$11,677,327	6.1%
Total		
Base Actuarial Rate	\$14,479,128	6.1%
HIF Funding Supplement Pay - Total	\$0	
Program Reserves Pay	\$0	
Funding Gap	\$0	
IBNR Funding	\$0	
Total	\$14,479,128	6.1%
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia		
Employee Portion		
Base Actuarial Rate	\$225,407	6.1%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$225,407	6.1%
State Portion		
Base Actuarial Rate	\$1,673,749	7.1%
HIF Funding Supplement Pay - State	\$0	
Program Reserves Pay	\$0	
Funding Gap	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$1,673,749	7.1%
Total		
Base Actuarial Rate	\$1,899,156	7.0%
HIF Funding Supplement Pay - Total	\$0	
Program Reserves Pay	\$0	
Funding Gap	\$0	
IBNR Funding	\$0	
Total	\$1,899,156	7.0%

\* Base rates determined per DPB premium schedule: OON, dental, and vision buy-ups calculated by Aon

**FY2018 - DPB Approved Rates**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>Summary Active Total</b>	<b>Enrollment</b>	<b>33,554</b>	<b>21,045</b>	<b>28,656</b>
<b>Employee Portion</b>				
Base Actuarial Rate				\$209,250,792
HIF Funding Supplement Pay - Employee				\$0
<u>Employee Pays - IBNR Funding</u>				\$0
Employee Pays				\$209,250,792
<b>State Portion</b>				
Base Actuarial Rate				\$1,133,215,608
HIF Funding Supplement Pay - State				\$0
Program Reserves Pay				\$0
Funding Gap				\$0
<u>State Pays - IBNR Funding</u>				\$0
State Pays				\$1,133,215,608
<b>Total</b>				
Base Actuarial Rate				\$1,342,466,400
HIF Funding Supplement Pay - Total				\$0
Program Reserves Pay				\$0
Funding Gap				\$0
<u>IBNR Funding</u>				\$0
Total				\$1,342,466,400

**FY2019**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>Summary Active Total</b>	<b>Enrollment</b>	<b>33,554</b>	<b>21,045</b>	<b>28,656</b>
<b>Employee Portion</b>				
Base Actuarial Rate				\$222,429,771
HIF Funding Supplement Pay - Employee				\$0
<u>Employee Pays - IBNR Funding</u>				\$0
Employee Pays				\$222,429,771
<b>State Portion</b>				
Base Actuarial Rate				\$1,200,587,481
HIF Funding Supplement Pay - State				\$0
Program Reserves Pay				\$0
Funding Gap				\$0
<u>State Pays - IBNR Funding</u>				\$0
State Pays				\$1,200,587,481
<b>Total</b>				
Base Actuarial Rate				\$1,423,017,252
HIF Funding Supplement Pay - Total				\$0
Program Reserves Pay				\$0
Funding Gap				\$0
<u>IBNR Funding</u>				\$0
Total				\$1,423,017,252

**FY2019 / FY2018**

	\$	%
Employee Portion	\$13,178,979	6.3%
State Portion	\$67,371,873	5.9%
Total	\$80,550,852	6.0%

\* Base rates determined per DPB premium schedule: OON, dental, and vision buy-ups calculated by Aon

**FY2018 - DPB Approved Rates**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>Early Retirees/COBRA</b>				
<b>HDHP</b>				
Enrollment	89	17	3	109
<b>Employee Portion</b>				
Base Actuarial Rate	\$551	\$1,024	\$1,496	\$851,220
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$551	\$1,024	\$1,496	\$851,220
<b>State Portion</b>				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
<b>Total</b>				
Base Actuarial Rate	\$551	\$1,024	\$1,496	\$851,220
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$551	\$1,024	\$1,496	\$851,220
<b>HDHP w/Expanded Dental</b>				
Enrollment	42	9	2	53
<b>Employee Portion</b>				
Base Actuarial Rate	\$581	\$1,083	\$1,586	\$447,852
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$581	\$1,083	\$1,586	\$447,852
<b>State Portion</b>				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
<b>Total</b>				
Base Actuarial Rate	\$581	\$1,083	\$1,586	\$447,852
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$581	\$1,083	\$1,586	\$447,852

**FY2019**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>Early Retirees/COBRA</b>				
<b>HDHP (with basic dental)</b>				
Enrollment	89	17	3	109
<b>Employee Portion</b>				
Base Actuarial Rate	\$584	\$1,086	\$1,587	\$902,388
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$584	\$1,086	\$1,587	\$902,388
<b>State Portion</b>				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
<b>Total</b>				
Base Actuarial Rate	\$584	\$1,086	\$1,587	\$902,388
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$584	\$1,086	\$1,587	\$902,388
<b>HDHP w/Expanded Dental</b>				
Enrollment	42	9	2	53
<b>Employee Portion</b>				
Base Actuarial Rate	\$616	\$1,149	\$1,682	\$474,924
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$616	\$1,149	\$1,682	\$474,924
<b>State Portion</b>				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
<b>Total</b>				
Base Actuarial Rate	\$616	\$1,149	\$1,682	\$474,924
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$616	\$1,149	\$1,682	\$474,924

**FY2019 / FY2018**

	\$	%
<b>DIFFERENCE</b>		
Base Actuarial Rate	\$51,168	6.0%
Employee Pays	\$51,168	6.0%
Base Actuarial Rate	\$51,168	6.0%
Employee Pays	\$51,168	6.0%
Base Actuarial Rate	\$27,072	6.0%
Employee Pays	\$27,072	6.0%
Base Actuarial Rate	\$27,072	6.0%
Employee Pays	\$27,072	6.0%

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

**FY2018 - DPB Approved Rates**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>HealthAware with basic dental</b>				
Enrollment	37	8	0	45
<b>Employee Portion</b>				
Base Actuarial Rate	\$648	\$1,199	\$1,749	\$402,816
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$648	\$1,199	\$1,749	\$402,816
<b>State Portion</b>				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
<b>Total</b>				
Base Actuarial Rate	\$648	\$1,199	\$1,749	\$402,816
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$648	\$1,199	\$1,749	\$402,816
<b>HealthAware with Expanded Dental</b>				
Enrollment	16	5	2	23
<b>Employee Portion</b>				
Base Actuarial Rate	\$678	\$1,259	\$1,839	\$249,852
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$678	\$1,259	\$1,839	\$249,852
<b>State Portion</b>				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
<b>Total</b>				
Base Actuarial Rate	\$678	\$1,259	\$1,839	\$249,852
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$678	\$1,259	\$1,839	\$249,852

**FY2019**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>HealthAware with basic dental</b>				
Enrollment	37	8	0	45
<b>Employee Portion</b>				
Base Actuarial Rate	\$677	\$1,253	\$1,827	\$420,876
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$677	\$1,253	\$1,827	\$420,876
<b>State Portion</b>				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
<b>Total</b>				
Base Actuarial Rate	\$677	\$1,253	\$1,827	\$420,876
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$677	\$1,253	\$1,827	\$420,876
<b>HealthAware with Expanded Dental</b>				
Enrollment	16	5	2	23
<b>Employee Portion</b>				
Base Actuarial Rate	\$708	\$1,316	\$1,921	\$261,000
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$708	\$1,316	\$1,921	\$261,000
<b>State Portion</b>				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
<b>Total</b>				
Base Actuarial Rate	\$708	\$1,316	\$1,921	\$261,000
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$708	\$1,316	\$1,921	\$261,000

**FY2019 / FY2018**

	\$	%
HealthAware with basic dental		
Employee Portion		
Base Actuarial Rate	\$18,060	4.5%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$18,060	4.5%
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	\$0	
Total	\$18,060	4.5%
HealthAware with Expanded Dental		
Employee Portion		
Base Actuarial Rate	\$11,148	4.5%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$11,148	4.5%
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	\$0	
Total	\$11,148	4.5%

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

**FY2018 - DPB Approved Rates**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>HealthAware with Expanded Dental and Vision</b>				
Enrollment	33	1	0	34
<b>Employee Portion</b>				
Base Actuarial Rate	\$689	\$1,276	\$1,862	\$288,156
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$689	\$1,276	\$1,862	\$288,156
<b>State Portion</b>				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
<b>Total</b>				
Base Actuarial Rate	\$689	\$1,276	\$1,862	\$288,156
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$689	\$1,276	\$1,862	\$288,156
<b>COVA Care (with basic dental)</b>				
Enrollment	1,084	199	35	1,318
<b>Employee Portion</b>				
Base Actuarial Rate	\$718	\$1,326	\$1,938	\$13,320,192
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$718	\$1,326	\$1,938	\$13,320,192
<b>State Portion</b>				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
<b>Total</b>				
Base Actuarial Rate	\$718	\$1,326	\$1,938	\$13,320,192
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$718	\$1,326	\$1,938	\$13,320,192

**FY2019**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>HealthAware with Expanded Dental and Vision</b>				
Enrollment	33	1	0	34
<b>Employee Portion</b>				
Base Actuarial Rate	\$720	\$1,333	\$1,945	\$301,116
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$720	\$1,333	\$1,945	\$301,116
<b>State Portion</b>				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
<b>Total</b>				
Base Actuarial Rate	\$720	\$1,333	\$1,945	\$301,116
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$720	\$1,333	\$1,945	\$301,116
<b>COVA Care (with basic dental)</b>				
Enrollment	1,084	199	35	1,318
<b>Employee Portion</b>				
Base Actuarial Rate	\$762	\$1,406	\$2,055	\$14,132,724
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$762	\$1,406	\$2,055	\$14,132,724
<b>State Portion</b>				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
<b>Total</b>				
Base Actuarial Rate	\$762	\$1,406	\$2,055	\$14,132,724
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$762	\$1,406	\$2,055	\$14,132,724

**FY2019 / FY2018**

	\$	%
Base Actuarial Rate	\$12,960	4.5%
Employee Pays	\$12,960	4.5%
Base Actuarial Rate	\$12,960	4.5%
Employee Pays	\$12,960	4.5%
Base Actuarial Rate	\$812,532	6.1%
Employee Pays	\$812,532	6.1%
Base Actuarial Rate	\$812,532	6.1%
Employee Pays	\$812,532	6.1%

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

**FY2018 - DPB Approved Rates**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>COVA Care Plus Out-of-Network</b>				
Enrollment	156	41	4	201
<b>Employee Portion</b>				
Base Actuarial Rate	\$735	\$1,350	\$1,970	\$2,134,680
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$735	\$1,350	\$1,970	\$2,134,680
<b>State Portion</b>				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
<b>Total</b>				
Base Actuarial Rate	\$735	\$1,350	\$1,970	\$2,134,680
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$735	\$1,350	\$1,970	\$2,134,680
<b>COVA Care Plus Expanded Dental</b>				
Enrollment	839	177	23	1,039
<b>Employee Portion</b>				
Base Actuarial Rate	\$749	\$1,385	\$2,029	\$11,042,676
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$749	\$1,385	\$2,029	\$11,042,676
<b>State Portion</b>				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
<b>Total</b>				
Base Actuarial Rate	\$749	\$1,385	\$2,029	\$11,042,676
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$749	\$1,385	\$2,029	\$11,042,676

**FY2019**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>COVA Care Plus Out-of-Network</b>				
Enrollment	156	41	4	201
<b>Employee Portion</b>				
Base Actuarial Rate	\$780	\$1,431	\$2,089	\$2,264,484
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$780	\$1,431	\$2,089	\$2,264,484
<b>State Portion</b>				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
<b>Total</b>				
Base Actuarial Rate	\$780	\$1,431	\$2,089	\$2,264,484
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$780	\$1,431	\$2,089	\$2,264,484
<b>COVA Care Plus Expanded Dental</b>				
Enrollment	839	177	23	1,039
<b>Employee Portion</b>				
Base Actuarial Rate	\$795	\$1,469	\$2,152	\$11,718,168
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$795	\$1,469	\$2,152	\$11,718,168
<b>State Portion</b>				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
<b>Total</b>				
Base Actuarial Rate	\$795	\$1,469	\$2,152	\$11,718,168
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$795	\$1,469	\$2,152	\$11,718,168

**FY2019 / FY2018**

	\$	%
COVA Care Plus Out-of-Network	\$129,804	6.1%
COVA Care Plus Expanded Dental	\$675,492	6.1%

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

**FY2018 - DPB Approved Rates**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>COVA Care Plus Out-of-Network &amp; Expanded Dental</b>				
Enrollment	256	71	8	335
<b>Employee Portion</b>				
Base Actuarial Rate	\$766	\$1,409	\$2,061	\$3,751,476
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$766	\$1,409	\$2,061	\$3,751,476
<b>State Portion</b>				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
<b>Total</b>				
Base Actuarial Rate	\$766	\$1,409	\$2,061	\$3,751,476
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$766	\$1,409	\$2,061	\$3,751,476
<b>COVA Care Plus Expanded Dental Plus Vision &amp; Hearing</b>				
Enrollment	1,311	256	30	1,597
<b>Employee Portion</b>				
Base Actuarial Rate	\$767	\$1,416	\$2,071	\$17,161,956
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$767	\$1,416	\$2,071	\$17,161,956
<b>State Portion</b>				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
<b>Total</b>				
Base Actuarial Rate	\$767	\$1,416	\$2,071	\$17,161,956
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$767	\$1,416	\$2,071	\$17,161,956

**FY2019**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>COVA Care Plus Out-of-Network &amp; Expanded Dental</b>				
Enrollment	256	71	8	335
<b>Employee Portion</b>				
Base Actuarial Rate	\$813	\$1,494	\$2,186	\$3,980,280
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$813	\$1,494	\$2,186	\$3,980,280
<b>State Portion</b>				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
<b>Total</b>				
Base Actuarial Rate	\$813	\$1,494	\$2,186	\$3,980,280
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$813	\$1,494	\$2,186	\$3,980,280
<b>COVA Care Plus Expanded Dental Plus Vision &amp; Hearing</b>				
Enrollment	1,311	256	30	1,597
<b>Employee Portion</b>				
Base Actuarial Rate	\$814	\$1,502	\$2,197	\$18,210,912
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$814	\$1,502	\$2,197	\$18,210,912
<b>State Portion</b>				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
<b>Total</b>				
Base Actuarial Rate	\$814	\$1,502	\$2,197	\$18,210,912
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$814	\$1,502	\$2,197	\$18,210,912

**FY2019 / FY2018**

	\$	%
COVA Care Plus Out-of-Network & Expanded Dental	\$228,804	6.1%
COVA Care Plus Expanded Dental Plus Vision & Hearing	\$1,048,956	6.1%

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



**FY2018 - DPB Approved Rates**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision &amp; Hearing</b>				
Enrollment	895	210	35	1,140
<b>Employee Portion</b>				
Base Actuarial Rate	\$784	\$1,440	\$2,103	\$12,932,220
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$784	\$1,440	\$2,103	\$12,932,220
<b>State Portion</b>				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
<b>Total</b>				
Base Actuarial Rate	\$784	\$1,440	\$2,103	\$12,932,220
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$784	\$1,440	\$2,103	\$12,932,220
<b>Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia</b>				
Enrollment	11	3	3	17
<b>Employee Portion</b>				
Base Actuarial Rate	\$625	\$1,150	\$1,675	\$184,200
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$625	\$1,150	\$1,675	\$184,200
<b>State Portion</b>				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
<b>Total</b>				
Base Actuarial Rate	\$625	\$1,150	\$1,675	\$184,200
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$625	\$1,150	\$1,675	\$184,200

**FY2019**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision &amp; Hearing</b>				
Enrollment	895	210	35	1,140
<b>Employee Portion</b>				
Base Actuarial Rate	\$832	\$1,527	\$2,231	\$13,720,740
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$832	\$1,527	\$2,231	\$13,720,740
<b>State Portion</b>				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
<b>Total</b>				
Base Actuarial Rate	\$832	\$1,527	\$2,231	\$13,720,740
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$832	\$1,527	\$2,231	\$13,720,740
<b>Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia</b>				
Enrollment	11	3	3	17
<b>Employee Portion</b>				
Base Actuarial Rate	\$669	\$1,230	\$1,792	\$197,100
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$0	\$0	\$0	\$0
Employee Pays	\$669	\$1,230	\$1,792	\$197,100
<b>State Portion</b>				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
<b>Total</b>				
Base Actuarial Rate	\$669	\$1,230	\$1,792	\$197,100
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$0	\$0	\$0	\$0
Total	\$669	\$1,230	\$1,792	\$197,100

**FY2019 / FY2018**

	\$	%
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing	\$788,520	6.1%
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing	\$788,520	6.1%
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia	\$12,900	7.0%
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia	\$12,900	7.0%
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia	\$12,900	7.0%
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia	\$12,900	7.0%

\* Base rates determined per DPB premium schedule: OON, dental, and vision buy-ups calculated by Aon

**FY2018 - DPB Approved Rates**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>Summary Retiree/COBRA Total</b>				
Enrollment	4,769	997	145	5,911
<b>Employee Portion</b>				
Base Actuarial Rate				\$62,767,296
HIF Funding Supplement Pay - Employee				\$0
Employee Pays - IBNR Funding				\$0
Employee Pays				\$62,767,296
<b>State Portion</b>				
Base Actuarial Rate				\$0
HIF Funding Supplement Pay - State				\$0
Program Reserves Pay				\$0
Funding Gap				\$0
State Pays - IBNR Funding				\$0
State Pays				\$0
<b>Total</b>				
Base Actuarial Rate				\$62,767,296
HIF Funding Supplement Pay - Total				\$0
Program Reserves Pay				\$0
Funding Gap				\$0
IBNR Funding				\$0
Total				\$62,767,296
<b>Grand Total</b>				
Enrollment	38,323	22,042	28,801	89,166
<b>Employee Portion</b>				
Base Actuarial Rate				\$272,018,088
HIF Funding Supplement Pay - Employee				\$0
Employee Pays - IBNR Funding				\$0
Employee Pays				\$272,018,088
<b>State Portion</b>				
Base Actuarial Rate				\$1,133,215,608
HIF Funding Supplement Pay - State				\$0
Program Reserves Pay				\$0
Funding Gap				\$0
State Pays - IBNR Funding				\$0
State Pays				\$1,133,215,608
<b>Total</b>				
Base Actuarial Rate				\$1,405,233,696
HIF Funding Supplement Pay - Total				\$0
Program Reserves Pay				\$0
Funding Gap				\$0
IBNR Funding				\$0
Total				\$1,405,233,696

**FY2019**

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
<b>Summary Retiree/COBRA Total</b>				
Enrollment	4,769	997	145	5,911
<b>Employee Portion</b>				
Base Actuarial Rate				\$66,584,712
HIF Funding Supplement Pay - Employee				\$0
Employee Pays - IBNR Funding				\$0
Employee Pays				\$66,584,712
<b>State Portion</b>				
Base Actuarial Rate				\$0
HIF Funding Supplement Pay - State				\$0
Program Reserves Pay				\$0
Funding Gap				\$0
State Pays - IBNR Funding				\$0
State Pays				\$0
<b>Total</b>				
Base Actuarial Rate				\$66,584,712
HIF Funding Supplement Pay - Total				\$0
Program Reserves Pay				\$0
Funding Gap				\$0
IBNR Funding				\$0
Total				\$66,584,712
<b>Grand Total</b>				
Enrollment	38,323	22,042	28,801	89,166
<b>Employee Portion</b>				
Base Actuarial Rate				\$289,014,483
HIF Funding Supplement Pay - Employee				\$0
Employee Pays - IBNR Funding				\$0
Employee Pays				\$289,014,483
<b>State Portion</b>				
Base Actuarial Rate				\$1,200,587,481
HIF Funding Supplement Pay - State				\$0
Program Reserves Pay				\$0
Funding Gap				\$0
State Pays - IBNR Funding				\$0
State Pays				\$1,200,587,481
<b>Total</b>				
Base Actuarial Rate				\$1,489,601,964
HIF Funding Supplement Pay - Total				\$0
Program Reserves Pay				\$0
Funding Gap				\$0
IBNR Funding				\$0
Total				\$1,489,601,964

**FY2019 / FY2018**

	\$	%
Summary Retiree/COBRA Total		
Employee Portion		
Base Actuarial Rate	\$66,584,712	\$3,817,416 6.1%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$66,584,712	\$3,817,416 6.1%
<b>State Portion</b>		
Base Actuarial Rate	\$0	
HIF Funding Supplement Pay - State	\$0	
Program Reserves Pay	\$0	
Funding Gap	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$0	
<b>Total</b>		
Base Actuarial Rate	\$66,584,712	\$3,817,416 6.1%
HIF Funding Supplement Pay - Total	\$0	
Program Reserves Pay	\$0	
Funding Gap	\$0	
IBNR Funding	\$0	
Total	\$66,584,712	\$3,817,416 6.1%
<b>Grand Total</b>		
Employee Portion		
Base Actuarial Rate	\$289,014,483	\$16,996,395 6.2%
HIF Funding Supplement Pay - Employee	\$0	
Employee Pays - IBNR Funding	\$0	
Employee Pays	\$289,014,483	\$16,996,395 6.2%
<b>State Portion</b>		
Base Actuarial Rate	\$1,200,587,481	\$67,371,873 5.9%
HIF Funding Supplement Pay - State	\$0	
Program Reserves Pay	\$0	
Funding Gap	\$0	
State Pays - IBNR Funding	\$0	
State Pays	\$1,200,587,481	\$67,371,873 5.9%
<b>Total</b>		
Base Actuarial Rate	\$1,489,601,964	\$84,368,268 6.00%
HIF Funding Supplement Pay - Total	\$0	
Program Reserves Pay	\$0	
Funding Gap	\$0	
IBNR Funding	\$0	
Total	\$1,489,601,964	\$84,368,268 6.00%

\* 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	Enrollment		FY 2018 Premiums Paid				Proposed FY 2019 Premiums				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
<b>Total/Average Amounts</b>	<b>92,549</b>	<b>6,771</b>	<b>\$1,015</b>	<b>\$128</b>	<b>\$1,143</b>	<b>\$731</b>	<b>\$1,083</b>	<b>\$128</b>	<b>\$1,210</b>	<b>\$775</b>	<b>\$68</b>	<b>\$0</b>	<b>\$44</b>

FY 2020 Plan/Coverage	Enrollment		FY 2019 Premiums Paid				Proposed FY 2020 Premiums				Increase Over FY 2019		
	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
<b>Total/Average Amounts</b>	<b>92,549</b>	<b>6,771</b>	<b>\$1,083</b>	<b>\$128</b>	<b>\$1,210</b>	<b>\$775</b>	<b>\$1,185</b>	<b>\$128</b>	<b>\$1,313</b>	<b>\$841</b>	<b>\$103</b>	<b>\$0</b>	<b>\$66</b>

### Annual Cost Summary

	GF (Employer)	NGF (Employer)	Employee Share	Early Retiree 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