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February 22, 2021

The Honorable Luke Torian, Chair, House Appropriations Committee
The Honorable Janet Howell, Chair, Senate Finance Committee
The Honorable Grindly Johnson, Secretary of Administration

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

Pursuant to Item 84.F. of Chapter 56, 2020 Acts of Assembly, Special Session I, 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 2022.

Please contact me if there are any questions.

Sincerely,

A handwritten signature in cursive script that reads "Emily S. Elliott".

Emily S. Elliott

**State Employee Health Plan Proposed Premium and Benefit
Structure for Fiscal Year 2022**

Pursuant to Item 84. F. of Chapter 56, 2020 Acts of Assembly, Special Session I, this report details the assumptions included in Governor Northam's amendments to the 2020-2022 budget for the state employee health insurance program. The report includes the provisional premium schedule and proposed benefit changes. Consistent with Fiscal Year (FY) 2021 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 Premium Schedule—October 28, 2020

Exhibit A contains the provisional premiums submitted on October 28, 2020, by Aon, the health plan's actuary. These premiums contain the proposed plan design changes (no changes) for FY 2022. They were developed using projected claims expenses with a trend of 6%. The resulting premiums reflect an adjustment for the rate pass for FY 2021, recent favorable claim experience, and an increase in pharmacy rebates. The Health Insurance Fund balance is sufficient to cover the Incurred But Not Reported (IBNR) claims without additional funding in FY 2022; 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 16, 2020

Exhibit B contains the proposed premium schedule and general fund breakout developed by the Department of Planning and Budget for Governor Northam's 2020-2022 amended budget. The proposed premium schedule reflects enrollment as of September 3, 2019, 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 2022 are based on the assumption that 50 percent of the increase between the FY 2021 and the projected FY 2022 premiums provided by Aon in its October 28, 2020, report will be absorbed by existing balances in the state Health Insurance Fund (HIF) for the state's self-insured plans. The rates for the state's two fully insured plans, Kaiser Permanente and Optima Health, are funded at the contractually determined rates.

Exhibit A: Aon Premium Schedule (50% Rate Increase Subsidy) – October 28, 2020

FY2021 Final Rates

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
ACTIVE EMPLOYEES				
HDHP (with basic dental)				
Enrollment	231	96	133	460
Employee Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays	\$0	\$0	\$0	\$0
State Portion				
Base Actuarial Rate	\$584	\$1,086	\$1,587	\$5,402,772
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$584	\$1,086	\$1,587	\$5,402,772
Total				
Base Actuarial Rate	\$584	\$1,086	\$1,587	\$5,402,772
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Total	\$584	\$1,086	\$1,587	\$5,402,772
HDHP w/Expanded Dental				
Enrollment	113	70	99	282
Employee Portion				
Base Actuarial Rate	\$32	\$59	\$86	\$195,120
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays	\$32	\$59	\$86	\$195,120
State Portion				
Base Actuarial Rate	\$584	\$1,086	\$1,587	\$3,589,500
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$584	\$1,086	\$1,587	\$3,589,500
Total				
Base Actuarial Rate	\$616	\$1,145	\$1,673	\$3,784,620
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Total	\$616	\$1,145	\$1,673	\$3,784,620
HealthAware with basic dental				
Enrollment	1,452	472	1,091	3,015
Employee Portion				
Base Actuarial Rate	\$0	\$24	\$25	\$463,236
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays	\$0	\$24	\$25	\$463,236
State Portion				
Base Actuarial Rate	\$677	\$1,229	\$1,802	\$42,348,888
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$677	\$1,229	\$1,802	\$42,348,888
Total				
Base Actuarial Rate	\$677	\$1,253	\$1,827	\$42,812,124
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Total	\$677	\$1,253	\$1,827	\$42,812,124

FY2022 - Subsidize 50% of The Rate Increase

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
ACTIVE EMPLOYEES				
HDHP (with basic dental)				
Enrollment	231	96	133	460
Employee Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays	\$0	\$0	\$0	\$0
State Portion				
Base Actuarial Rate	\$621	\$1,155	\$1,688	\$5,746,020
HIF Funding Supplement Pay - State	(\$19)	(\$35)	(\$51)	(\$174,384)
State Pays	\$602	\$1,120	\$1,637	\$5,571,636
Total				
Base Actuarial Rate	\$621	\$1,155	\$1,688	\$5,746,020
HIF Funding Supplement Pay - Total	(\$19)	(\$35)	(\$51)	(\$174,384)
Total	\$602	\$1,120	\$1,637	\$5,571,636
HDHP w/Expanded Dental				
Enrollment	113	70	99	282
Employee Portion				
Base Actuarial Rate	\$34	\$63	\$91	\$207,132
HIF Funding Supplement Pay - Employee	(\$1)	(\$2)	(\$2)	(\$5,412)
Employee Pays	\$33	\$61	\$89	\$201,720
State Portion				
Base Actuarial Rate	\$621	\$1,155	\$1,688	\$3,817,620
HIF Funding Supplement Pay - State	(\$19)	(\$35)	(\$51)	(\$115,752)
State Pays	\$602	\$1,120	\$1,637	\$3,701,868
Total				
Base Actuarial Rate	\$655	\$1,218	\$1,779	\$4,024,752
HIF Funding Supplement Pay - Total	(\$20)	(\$37)	(\$53)	(\$121,164)
Total	\$635	\$1,181	\$1,726	\$3,903,588
HealthAware with basic dental				
Enrollment	1,452	472	1,091	3,015
Employee Portion				
Base Actuarial Rate	\$0	\$12	\$13	\$238,164
HIF Funding Supplement Pay - Employee	\$0	\$6	\$6	\$112,536
Employee Pays	\$0	\$18	\$19	\$350,700
State Portion				
Base Actuarial Rate	\$713	\$1,308	\$1,911	\$44,850,636
HIF Funding Supplement Pay - State	(\$18)	(\$40)	(\$55)	(\$1,260,252)
State Pays	\$695	\$1,268	\$1,856	\$43,590,384
Total				
Base Actuarial Rate	\$713	\$1,320	\$1,924	\$45,088,800
HIF Funding Supplement Pay - Total	(\$18)	(\$34)	(\$49)	(\$1,147,716)
Total	\$695	\$1,286	\$1,875	\$43,941,084

FY2022 / FY2021

	\$	%
DIFFERENCE		
	\$0	0.00%
	\$0	0.00%
	\$343,248	6.35%
	\$168,864	3.13%
	\$343,248	6.35%
	\$168,864	3.13%
	\$12,012	6.16%
	\$6,600	3.38%
	\$228,120	6.36%
	\$112,368	3.13%
	\$240,132	6.34%
	\$118,968	3.14%
	-\$225,072	-48.59%
	-\$112,536	-24.29%
	\$2,501,748	5.91%
	\$1,241,496	2.93%
	\$2,276,676	5.32%
	\$1,128,960	2.64%

FY2021 Final Rates

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with Expanded Dental				
Enrollment	1,097	369	735	2,201
Employee Portion				
Base Actuarial Rate	\$31	\$81	\$109	\$1,728,132
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays	\$31	\$81	\$109	\$1,728,132
State Portion				
Base Actuarial Rate	\$677	\$1,229	\$1,802	\$30,247,680
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$677	\$1,229	\$1,802	\$30,247,680
Total				
Base Actuarial Rate	\$708	\$1,310	\$1,911	\$31,975,812
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Total	\$708	\$1,310	\$1,911	\$31,975,812
HealthAware with Expanded Dental & Vision				
Enrollment	1,871	753	1,132	3,756
Employee Portion				
Base Actuarial Rate	\$42	\$102	\$138	\$3,739,248
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays	\$42	\$102	\$138	\$3,739,248
State Portion				
Base Actuarial Rate	\$677	\$1,229	\$1,802	\$50,783,616
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$677	\$1,229	\$1,802	\$50,783,616
Total				
Base Actuarial Rate	\$719	\$1,331	\$1,940	\$54,522,864
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Total	\$719	\$1,331	\$1,940	\$54,522,864
COVA Care (with basic dental)				
Enrollment	5,035	2,307	3,649	10,991
Employee Portion				
Base Actuarial Rate	\$75	\$177	\$253	\$20,509,932
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays	\$75	\$177	\$253	\$20,509,932
State Portion				
Base Actuarial Rate	\$687	\$1,229	\$1,802	\$154,438,152
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$687	\$1,229	\$1,802	\$154,438,152
Total				
Base Actuarial Rate	\$762	\$1,406	\$2,055	\$174,948,084
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Total	\$762	\$1,406	\$2,055	\$174,948,084

FY2022 - Subsidize 50% of The Rate Increase

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with Expanded Dental				
Enrollment	1,097	369	735	2,201
Employee Portion				
Base Actuarial Rate	\$33	\$72	\$101	\$1,644,048
HIF Funding Supplement Pay - Employee	(\$1)	\$5	\$4	\$44,256
Employee Pays	\$32	\$77	\$105	\$1,688,304
State Portion				
Base Actuarial Rate	\$713	\$1,308	\$1,911	\$32,032,776
HIF Funding Supplement Pay - State	(\$18)	(\$40)	(\$55)	(\$899,172)
State Pays	\$695	\$1,268	\$1,856	\$31,133,604
Total				
Base Actuarial Rate	\$746	\$1,380	\$2,012	\$33,676,824
HIF Funding Supplement Pay - Total	(\$19)	(\$35)	(\$51)	(\$854,916)
Total	\$727	\$1,345	\$1,961	\$32,821,908
HealthAware with Expanded Dental & Vision				
Enrollment	1,871	753	1,132	3,756
Employee Portion				
Base Actuarial Rate	\$44	\$94	\$132	\$3,630,360
HIF Funding Supplement Pay - Employee	(\$1)	\$4	\$3	\$54,444
Employee Pays	\$43	\$98	\$135	\$3,684,804
State Portion				
Base Actuarial Rate	\$713	\$1,308	\$1,911	\$53,786,388
HIF Funding Supplement Pay - State	(\$18)	(\$40)	(\$55)	(\$1,512,696)
State Pays	\$695	\$1,268	\$1,856	\$52,273,692
Total				
Base Actuarial Rate	\$757	\$1,402	\$2,043	\$57,416,748
HIF Funding Supplement Pay - Total	(\$19)	(\$36)	(\$52)	(\$1,458,252)
Total	\$738	\$1,366	\$1,991	\$55,958,496
COVA Care (with basic dental)				
Enrollment	5,035	2,307	3,649	10,991
Employee Portion				
Base Actuarial Rate	\$80	\$188	\$269	\$21,817,164
HIF Funding Supplement Pay - Employee	(\$3)	(\$5)	(\$8)	(\$669,984)
Employee Pays	\$77	\$183	\$261	\$21,147,180
State Portion				
Base Actuarial Rate	\$731	\$1,308	\$1,917	\$164,319,288
HIF Funding Supplement Pay - State	(\$22)	(\$40)	(\$58)	(\$4,976,304)
State Pays	\$709	\$1,268	\$1,859	\$159,342,984
Total				
Base Actuarial Rate	\$811	\$1,496	\$2,186	\$186,136,452
HIF Funding Supplement Pay - Total	(\$25)	(\$45)	(\$66)	(\$5,646,288)
Total	\$786	\$1,451	\$2,120	\$180,490,164

FY2022 / FY2021

	\$	%
HealthAware with Expanded Dental		
Employee Portion		
Base Actuarial Rate	-\$84,084	-4.87%
HIF Funding Supplement Pay - Employee	\$44,256	
Employee Pays	-\$39,828	-2.30%
State Portion		
Base Actuarial Rate	\$1,785,096	5.90%
HIF Funding Supplement Pay - State	(\$899,172)	
State Pays	\$885,924	2.93%
Total		
Base Actuarial Rate	\$1,701,012	5.32%
HIF Funding Supplement Pay - Total	(\$854,916)	
Total	\$846,096	2.65%
HealthAware with Expanded Dental & Vision		
Employee Portion		
Base Actuarial Rate	-\$108,888	-2.91%
HIF Funding Supplement Pay - Employee	\$54,444	
Employee Pays	-\$54,444	-1.46%
State Portion		
Base Actuarial Rate	\$3,002,772	5.91%
HIF Funding Supplement Pay - State	(\$1,512,696)	
State Pays	\$1,490,076	2.93%
Total		
Base Actuarial Rate	\$2,893,884	5.31%
HIF Funding Supplement Pay - Total	(\$1,458,252)	
Total	\$1,435,632	2.63%
COVA Care (with basic dental)		
Employee Portion		
Base Actuarial Rate	\$1,307,232	6.37%
HIF Funding Supplement Pay - Employee	(\$669,984)	
Employee Pays	\$637,248	3.11%
State Portion		
Base Actuarial Rate	\$9,881,136	6.40%
HIF Funding Supplement Pay - State	(\$4,976,304)	
State Pays	\$4,904,832	3.18%
Total		
Base Actuarial Rate	\$11,188,368	6.40%
HIF Funding Supplement Pay - Total	(\$5,646,288)	
Total	\$5,542,080	3.17%

FY2021 Final Rates

Health Care Plans	You Plus				Total
	You Only	One	Two or More		
COVA Care Plus Out-of-Network					
	Enrollment	556	332	426	1,314
Employee Portion					
	Base Actuarial Rate	\$93	\$210	\$302	\$3,000,960
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$93	\$210	\$302	\$3,000,960	
State Portion					
	Base Actuarial Rate	\$687	\$1,229	\$1,802	\$18,691,824
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$687	\$1,229	\$1,802	\$18,691,824	
Total					
	Base Actuarial Rate	\$780	\$1,439	\$2,104	\$21,692,784
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$780	\$1,439	\$2,104	\$21,692,784	
COVA Care Plus Expanded Dental					
	Enrollment	6,769	4,145	6,133	17,047
Employee Portion					
	Base Actuarial Rate	\$108	\$238	\$342	\$45,780,576
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$108	\$238	\$342	\$45,780,576	
State Portion					
	Base Actuarial Rate	\$687	\$1,229	\$1,802	\$249,554,088
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$687	\$1,229	\$1,802	\$249,554,088	
Total					
	Base Actuarial Rate	\$795	\$1,467	\$2,144	\$295,334,664
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$795	\$1,467	\$2,144	\$295,334,664	
COVA Care Plus Out-of-Network & Expanded Dental					
	Enrollment	1,232	965	1,178	3,375
Employee Portion					
	Base Actuarial Rate	\$126	\$271	\$391	\$10,528,140
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$126	\$271	\$391	\$10,528,140	
State Portion					
	Base Actuarial Rate	\$687	\$1,229	\$1,802	\$49,861,500
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$687	\$1,229	\$1,802	\$49,861,500	
Total					
	Base Actuarial Rate	\$813	\$1,500	\$2,193	\$60,389,640
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$813	\$1,500	\$2,193	\$60,389,640	

FY2022 - Subsidize 50% of The Rate Increase

Health Care Plans	You Plus				Total
	You Only	One	Two or More		
COVA Care Plus Out-of-Network					
	Enrollment	556	332	426	1,314
Employee Portion					
	Base Actuarial Rate	\$99	\$223	\$321	\$3,189,912
HIF Funding Supplement Pay - Employee	(\$3)	(\$6)	(\$9)	(\$89,928)	
Employee Pays	\$96	\$217	\$312	\$3,099,984	
State Portion					
	Base Actuarial Rate	\$731	\$1,308	\$1,917	\$19,888,008
HIF Funding Supplement Pay - State	(\$22)	(\$40)	(\$58)	(\$602,640)	
State Pays	\$709	\$1,268	\$1,859	\$19,285,368	
Total					
	Base Actuarial Rate	\$830	\$1,531	\$2,238	\$23,077,920
HIF Funding Supplement Pay - Total	(\$25)	(\$46)	(\$67)	(\$692,568)	
Total	\$805	\$1,485	\$2,171	\$22,385,352	
COVA Care Plus Expanded Dental					
	Enrollment	6,769	4,145	6,133	17,047
Employee Portion					
	Base Actuarial Rate	\$115	\$253	\$364	\$48,714,384
HIF Funding Supplement Pay - Employee	(\$4)	(\$7)	(\$11)	(\$1,482,648)	
Employee Pays	\$111	\$246	\$353	\$47,231,736	
State Portion					
	Base Actuarial Rate	\$731	\$1,308	\$1,917	\$265,521,120
HIF Funding Supplement Pay - State	(\$22)	(\$40)	(\$58)	(\$8,045,184)	
State Pays	\$709	\$1,268	\$1,859	\$257,475,936	
Total					
	Base Actuarial Rate	\$846	\$1,561	\$2,281	\$314,235,504
HIF Funding Supplement Pay - Total	(\$26)	(\$47)	(\$69)	(\$9,527,832)	
Total	\$820	\$1,514	\$2,212	\$304,707,672	
COVA Care Plus Out-of-Network & Expanded Dental					
	Enrollment	1,232	965	1,178	3,375
Employee Portion					
	Base Actuarial Rate	\$134	\$288	\$416	\$11,196,672
HIF Funding Supplement Pay - Employee	(\$4)	(\$8)	(\$12)	(\$321,408)	
Employee Pays	\$130	\$280	\$404	\$10,875,264	
State Portion					
	Base Actuarial Rate	\$731	\$1,308	\$1,917	\$53,052,456
HIF Funding Supplement Pay - State	(\$22)	(\$40)	(\$58)	(\$1,608,336)	
State Pays	\$709	\$1,268	\$1,859	\$51,444,120	
Total					
	Base Actuarial Rate	\$865	\$1,596	\$2,333	\$64,249,128
HIF Funding Supplement Pay - Total	(\$26)	(\$48)	(\$70)	(\$1,929,744)	
Total	\$839	\$1,548	\$2,263	\$62,319,384	

FY2022 / FY2021

	\$	%
	\$188,952	6.30%
	\$99,024	3.30%
	\$1,196,184	6.40%
	\$593,544	3.18%
	\$1,385,136	6.39%
	\$692,568	3.19%
	\$2,933,808	6.41%
	\$1,451,160	3.17%
	\$15,967,032	6.40%
	\$7,921,848	3.17%
	\$18,900,840	6.40%
	\$9,373,008	3.17%
	\$668,532	6.35%
	\$347,124	3.30%
	\$3,190,956	6.40%
	\$1,582,620	3.17%
	\$3,859,488	6.39%
	\$1,929,744	3.20%

FY2021 Final Rates

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Expanded Dental Plus Vision & Hearing				
Enrollment	10,418	6,642	8,484	25,544
Employee Portion				
Base Actuarial Rate	\$127	\$273	\$393	\$77,646,768
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays	\$127	\$273	\$393	\$77,646,768
State Portion				
Base Actuarial Rate	\$687	\$1,229	\$1,802	\$367,300,224
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$687	\$1,229	\$1,802	\$367,300,224
Total				
Base Actuarial Rate	\$814	\$1,502	\$2,195	\$444,946,992
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Total	\$814	\$1,502	\$2,195	\$444,946,992
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing				
Enrollment	4,302	3,696	4,326	12,324
Employee Portion				
Base Actuarial Rate	\$145	\$306	\$442	\$44,002,296
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays	\$145	\$306	\$442	\$44,002,296
State Portion				
Base Actuarial Rate	\$687	\$1,229	\$1,802	\$183,519,720
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$687	\$1,229	\$1,802	\$183,519,720
Total				
Base Actuarial Rate	\$832	\$1,535	\$2,244	\$227,522,016
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Total	\$832	\$1,535	\$2,244	\$227,522,016
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	715	440	752	1,907
Employee Portion				
Base Actuarial Rate	\$75	\$177	\$253	\$3,861,132
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays	\$75	\$177	\$253	\$3,861,132
State Portion				
Base Actuarial Rate	\$614	\$1,089	\$1,592	\$25,384,248
HIF Funding Supplement Pay - State	(\$30)	(\$54)	(\$79)	(\$1,255,416)
State Pays	\$584	\$1,035	\$1,513	\$24,128,832
Total				
Base Actuarial Rate	\$689	\$1,266	\$1,845	\$29,245,380
HIF Funding Supplement Pay - Total	(\$30)	(\$54)	(\$79)	(\$1,255,416)
Total	\$659	\$1,212	\$1,766	\$27,989,964

FY2022 - Subsidize 50% of The Rate Increase

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA CarePlus Expanded Dental Plus Vision & Hearing				
Enrollment	10,418	6,642	8,484	25,544
Employee Portion				
Base Actuarial Rate	\$135	\$290	\$418	\$82,547,064
HIF Funding Supplement Pay - Employee	(\$4)	(\$8)	(\$12)	(\$2,359,392)
Employee Pays	\$131	\$282	\$406	\$80,187,672
State Portion				
Base Actuarial Rate	\$731	\$1,308	\$1,917	\$390,805,464
HIF Funding Supplement Pay - State	(\$22)	(\$40)	(\$58)	(\$11,843,376)
State Pays	\$709	\$1,268	\$1,859	\$378,962,088
Total				
Base Actuarial Rate	\$866	\$1,598	\$2,335	\$473,352,528
HIF Funding Supplement Pay - Total	(\$26)	(\$48)	(\$70)	(\$14,202,768)
Total	\$840	\$1,550	\$2,265	\$459,149,760
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing				
Enrollment	4,302	3,696	4,326	12,324
Employee Portion				
Base Actuarial Rate	\$154	\$325	\$470	\$46,763,136
HIF Funding Supplement Pay - Employee	(\$5)	(\$9)	(\$14)	(\$1,384,056)
Employee Pays	\$149	\$316	\$456	\$45,379,080
State Portion				
Base Actuarial Rate	\$731	\$1,308	\$1,917	\$195,264,864
HIF Funding Supplement Pay - State	(\$22)	(\$40)	(\$58)	(\$5,920,704)
State Pays	\$709	\$1,268	\$1,859	\$189,344,160
Total				
Base Actuarial Rate	\$885	\$1,633	\$2,387	\$242,028,000
HIF Funding Supplement Pay - Total	(\$27)	(\$49)	(\$72)	(\$7,304,760)
Total	\$858	\$1,584	\$2,315	\$234,723,240
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	715	440	752	1,907
Employee Portion				
Base Actuarial Rate	\$80	\$188	\$269	\$4,106,496
HIF Funding Supplement Pay - Employee	(\$3)	(\$5)	(\$8)	(\$124,332)
Employee Pays	\$77	\$183	\$261	\$3,982,164
State Portion				
Base Actuarial Rate	\$641	\$1,137	\$1,662	\$26,501,028
HIF Funding Supplement Pay - State	(\$44)	(\$78)	(\$114)	(\$1,818,096)
State Pays	\$597	\$1,059	\$1,548	\$24,682,932
Total				
Base Actuarial Rate	\$721	\$1,325	\$1,931	\$30,607,524
HIF Funding Supplement Pay - Total	(\$46)	(\$84)	(\$122)	(\$1,939,128)
Total	\$675	\$1,241	\$1,809	\$28,668,396

FY2022 / FY2021

	\$	%
COVA CarePlus Expanded Dental Plus Vision & Hearing		
Employee Portion		
Base Actuarial Rate	\$4,900,296	6.31%
HIF Funding Supplement Pay - Employee	\$2,540,904	3.27%
Employee Pays		
State Portion		
Base Actuarial Rate	\$23,505,240	6.40%
HIF Funding Supplement Pay - State	\$11,661,864	3.18%
State Pays		
Total		
Base Actuarial Rate	\$28,405,536	6.38%
HIF Funding Supplement Pay - Total	\$14,202,768	3.19%
Total		
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing		
Employee Portion		
Base Actuarial Rate	\$2,760,840	6.27%
HIF Funding Supplement Pay - Employee	\$1,376,784	3.13%
Employee Pays		
State Portion		
Base Actuarial Rate	\$11,745,144	6.40%
HIF Funding Supplement Pay - State	\$5,824,440	3.17%
State Pays		
Total		
Base Actuarial Rate	\$14,505,984	6.38%
HIF Funding Supplement Pay - Total	\$7,201,224	3.17%
Total		
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia		
Employee Portion		
Base Actuarial Rate	\$245,364	6.35%
HIF Funding Supplement Pay - Employee	\$121,032	3.13%
Employee Pays		
State Portion		
Base Actuarial Rate	\$1,116,780	4.40%
HIF Funding Supplement Pay - State	\$554,100	2.30%
State Pays		
Total		
Base Actuarial Rate	\$1,362,144	4.66%
HIF Funding Supplement Pay - Total	\$678,432	2.42%
Total		

FY2021 Final Rates

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Optima Health				
Enrollment	551	268	359	1,178
Employee Portion				
Base Actuarial Rate	\$75	\$177	\$253	\$2,155,056
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays	\$75	\$177	\$253	\$2,155,056
State Portion				
Base Actuarial Rate	\$711	\$1,277	\$1,853	\$16,790,688
HIF Funding Supplement Pay - State	(\$26)	(\$47)	(\$68)	(\$616,008)
State Pays	\$685	\$1,230	\$1,785	\$16,174,680
Total				
Base Actuarial Rate	\$786	\$1,454	\$2,106	\$18,945,744
HIF Funding Supplement Pay - Total	(\$26)	(\$47)	(\$68)	(\$616,008)
Total	\$760	\$1,407	\$2,038	\$18,329,736
Summary Active Total				
Enrollment	34,342	20,555	28,497	83,394
Employee Portion				
Base Actuarial Rate				\$213,610,596
HIF Funding Supplement Pay - Employee				\$0
Employee Pays				\$213,610,596
State Portion				
Base Actuarial Rate				\$1,197,912,900
HIF Funding Supplement Pay - State				(\$1,871,424)
State Pays				\$1,196,041,476
Total				
Base Actuarial Rate				\$1,411,523,496
HIF Funding Supplement Pay - Total				(\$1,871,424)
Total				\$1,409,652,072

FY2022 - Subsidize 50% of The Rate Increase

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Optima Health				
Enrollment	551	268	359	1,178
Employee Portion				
Base Actuarial Rate	\$80	\$188	\$269	\$2,292,420
HIF Funding Supplement Pay - Employee	(\$3)	(\$5)	(\$8)	(\$70,380)
Employee Pays	\$77	\$183	\$261	\$2,222,040
State Portion				
Base Actuarial Rate	\$702	\$1,259	\$1,826	\$16,556,976
HIF Funding Supplement Pay - State	(\$21)	(\$38)	(\$54)	(\$493,692)
State Pays	\$681	\$1,221	\$1,772	\$16,063,284
Total				
Base Actuarial Rate	\$782	\$1,447	\$2,095	\$18,849,396
HIF Funding Supplement Pay - Total	(\$24)	(\$43)	(\$62)	(\$564,072)
Total	\$758	\$1,404	\$2,033	\$18,285,324
Summary Active Total				
Enrollment	34,342	20,555	28,497	83,394
Employee Portion				
Base Actuarial Rate				\$226,346,952
HIF Funding Supplement Pay - Employee				(\$6,296,304)
Employee Pays				\$220,050,648
State Portion				
Base Actuarial Rate				\$1,272,142,644
HIF Funding Supplement Pay - State				(\$39,270,588)
State Pays				\$1,232,872,056
Total				
Base Actuarial Rate				\$1,498,489,596
HIF Funding Supplement Pay - Total				(\$45,563,592)
Total				\$1,452,926,004

FY2022 / FY2021

	\$	%
Base Actuarial Rate	\$137,364	6.37%
HIF Funding Supplement Pay - Employee	\$66,984	3.11%
State Portion		
Base Actuarial Rate	-\$233,712	-1.39%
HIF Funding Supplement Pay - State	-\$111,396	-0.69%
Total		
Base Actuarial Rate	-\$96,348	-0.51%
HIF Funding Supplement Pay - Total	-\$44,412	-0.24%
Employee Portion		
Base Actuarial Rate	\$12,736,356	5.96%
HIF Funding Supplement Pay - Employee	\$6,440,052	3.01%
State Portion		
Base Actuarial Rate	\$74,229,744	6.20%
HIF Funding Supplement Pay - State	\$36,830,580	3.08%
Total		
Base Actuarial Rate	\$86,966,100	6.16%
HIF Funding Supplement Pay - Total	\$43,273,932	3.07%

FY2021 Final Rates

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Early Retirees/COBRA				
HDHP				
Enrollment	75	13	5	93
Employee Portion				
Base Actuarial Rate	\$584	\$1,086	\$1,587	\$790,236
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays	\$584	\$1,086	\$1,587	\$790,236
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$584	\$1,086	\$1,587	\$790,236
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Total	\$584	\$1,086	\$1,587	\$790,236
HDHP w/Expanded Dental				
Enrollment	52	11	2	65
Employee Portion				
Base Actuarial Rate	\$616	\$1,145	\$1,673	\$575,676
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays	\$616	\$1,145	\$1,673	\$575,676
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$616	\$1,145	\$1,673	\$575,676
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Total	\$616	\$1,145	\$1,673	\$575,676
HealthAware with basic dental				
Enrollment	39	7	1	47
Employee Portion				
Base Actuarial Rate	\$677	\$1,253	\$1,827	\$444,012
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays	\$677	\$1,253	\$1,827	\$444,012
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$677	\$1,253	\$1,827	\$444,012
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Total	\$677	\$1,253	\$1,827	\$444,012

FY2022 - Subsidize 50% of The Rate Increase

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Early Retirees/COBRA				
HDHP (with basic dental)				
Enrollment	75	13	5	93
Employee Portion				
Base Actuarial Rate	\$621	\$1,155	\$1,688	\$840,360
HIF Funding Supplement Pay - Employee	(\$19)	(\$35)	(\$51)	(\$25,620)
Employee Pays	\$602	\$1,120	\$1,637	\$814,740
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$621	\$1,155	\$1,688	\$840,360
HIF Funding Supplement Pay - Total	(\$19)	(\$35)	(\$51)	(\$25,620)
Total	\$602	\$1,120	\$1,637	\$814,740
HDHP w/Expanded Dental				
Enrollment	52	11	2	65
Employee Portion				
Base Actuarial Rate	\$655	\$1,218	\$1,779	\$612,192
HIF Funding Supplement Pay - Employee	(\$20)	(\$37)	(\$53)	(\$18,636)
Employee Pays	\$635	\$1,181	\$1,726	\$593,556
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$655	\$1,218	\$1,779	\$612,192
HIF Funding Supplement Pay - Total	(\$20)	(\$37)	(\$53)	(\$18,636)
Total	\$635	\$1,181	\$1,726	\$593,556
HealthAware with basic dental				
Enrollment	39	7	1	47
Employee Portion				
Base Actuarial Rate	\$713	\$1,320	\$1,924	\$467,652
HIF Funding Supplement Pay - Employee	(\$18)	(\$34)	(\$49)	(\$11,868)
Employee Pays	\$695	\$1,286	\$1,875	\$455,784
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$713	\$1,320	\$1,924	\$467,652
HIF Funding Supplement Pay - Total	(\$18)	(\$34)	(\$49)	(\$11,868)
Total	\$695	\$1,286	\$1,875	\$455,784

FY2022 / FY2021

DIFFERENCE	
\$	%
\$50,124	6.34%
\$24,504	3.10%
\$50,124	6.34%
\$24,504	3.10%
\$36,516	6.34%
\$17,880	3.11%
\$36,516	6.34%
\$17,880	3.11%
\$23,640	5.32%
\$11,772	2.65%
\$23,640	5.32%
\$11,772	2.65%

FY2021 Final Rates

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with Expanded Dental				
Enrollment	20	7	0	27
Employee Portion				
Base Actuarial Rate	\$708	\$1,310	\$1,911	\$279,960
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays	\$708	\$1,310	\$1,911	\$279,960
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$708	\$1,310	\$1,911	\$279,960
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Total	\$708	\$1,310	\$1,911	\$279,960
HealthAware with Expanded Dental and Vision				
Enrollment	39	6	4	49
Employee Portion				
Base Actuarial Rate	\$719	\$1,331	\$1,940	\$525,444
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays	\$719	\$1,331	\$1,940	\$525,444
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$719	\$1,331	\$1,940	\$525,444
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Total	\$719	\$1,331	\$1,940	\$525,444
COVA Care (with basic dental)				
Enrollment	787	131	22	940
Employee Portion				
Base Actuarial Rate	\$762	\$1,406	\$2,055	\$9,949,080
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays	\$762	\$1,406	\$2,055	\$9,949,080
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$762	\$1,406	\$2,055	\$9,949,080
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Total	\$762	\$1,406	\$2,055	\$9,949,080

FY2022 - Subsidize 50% of The Rate Increase

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with Expanded Dental				
Enrollment	20	7	0	27
Employee Portion				
Base Actuarial Rate	\$746	\$1,380	\$2,012	\$294,960
HIF Funding Supplement Pay - Employee	(\$19)	(\$35)	(\$51)	(\$7,500)
Employee Pays	\$727	\$1,345	\$1,961	\$287,460
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$746	\$1,380	\$2,012	\$294,960
HIF Funding Supplement Pay - Total	(\$19)	(\$35)	(\$51)	(\$7,500)
Total	\$727	\$1,345	\$1,961	\$287,460
HealthAware with Expanded Dental and Vision				
Enrollment	39	6	4	49
Employee Portion				
Base Actuarial Rate	\$757	\$1,402	\$2,043	\$553,284
HIF Funding Supplement Pay - Employee	(\$19)	(\$36)	(\$52)	(\$13,980)
Employee Pays	\$738	\$1,366	\$1,991	\$539,304
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$757	\$1,402	\$2,043	\$553,284
HIF Funding Supplement Pay - Total	(\$19)	(\$36)	(\$52)	(\$13,980)
Total	\$738	\$1,366	\$1,991	\$539,304
COVA Care (with basic dental)				
Enrollment	787	131	22	940
Employee Portion				
Base Actuarial Rate	\$811	\$1,496	\$2,186	\$10,587,900
HIF Funding Supplement Pay - Employee	(\$25)	(\$45)	(\$66)	(\$324,264)
Employee Pays	\$786	\$1,451	\$2,120	\$10,263,636
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$811	\$1,496	\$2,186	\$10,587,900
HIF Funding Supplement Pay - Total	(\$25)	(\$45)	(\$66)	(\$324,264)
Total	\$786	\$1,451	\$2,120	\$10,263,636

FY2022 / FY2021

\$	%
\$15,000	5.36%
\$7,500	2.68%
\$15,000	5.36%
\$7,500	2.68%
\$27,840	5.30%
\$13,860	2.64%
\$27,840	5.30%
\$13,860	2.64%
\$638,820	6.42%
\$314,556	3.16%
\$638,820	6.42%
\$314,556	3.16%

FY2021 Final Rates

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network				
Enrollment	129	30	2	161
Employee Portion				
Base Actuarial Rate	\$780	\$1,439	\$2,104	\$1,775,976
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays	\$780	\$1,439	\$2,104	\$1,775,976
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$780	\$1,439	\$2,104	\$1,775,976
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Total	\$780	\$1,439	\$2,104	\$1,775,976
COVA Care Plus Expanded Dental				
Enrollment	771	173	24	968
Employee Portion				
Base Actuarial Rate	\$795	\$1,467	\$2,144	\$11,018,304
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays	\$795	\$1,467	\$2,144	\$11,018,304
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$795	\$1,467	\$2,144	\$11,018,304
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Total	\$795	\$1,467	\$2,144	\$11,018,304
COVA Care Plus Out-of-Network & Expanded Dental				
Enrollment	211	43	8	262
Employee Portion				
Base Actuarial Rate	\$813	\$1,500	\$2,193	\$3,043,044
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays	\$813	\$1,500	\$2,193	\$3,043,044
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$813	\$1,500	\$2,193	\$3,043,044
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Total	\$813	\$1,500	\$2,193	\$3,043,044

FY2022 - Subsidize 50% of The Rate Increase

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network				
Enrollment	129	30	2	161
Employee Portion				
Base Actuarial Rate	\$830	\$1,531	\$2,238	\$1,889,712
HIF Funding Supplement Pay - Employee	(\$25)	(\$46)	(\$67)	(\$56,868)
Employee Pays	\$805	\$1,485	\$2,171	\$1,832,844
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$830	\$1,531	\$2,238	\$1,889,712
HIF Funding Supplement Pay - Total	(\$25)	(\$46)	(\$67)	(\$56,868)
Total	\$805	\$1,485	\$2,171	\$1,832,844
COVA Care Plus Expanded Dental				
Enrollment	771	173	24	968
Employee Portion				
Base Actuarial Rate	\$846	\$1,561	\$2,281	\$11,724,756
HIF Funding Supplement Pay - Employee	(\$26)	(\$47)	(\$69)	(\$357,996)
Employee Pays	\$820	\$1,514	\$2,212	\$11,366,760
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$846	\$1,561	\$2,281	\$11,724,756
HIF Funding Supplement Pay - Total	(\$26)	(\$47)	(\$69)	(\$357,996)
Total	\$820	\$1,514	\$2,212	\$11,366,760
COVA Care Plus Out-of-Network & Expanded Dental				
Enrollment	211	43	8	262
Employee Portion				
Base Actuarial Rate	\$865	\$1,596	\$2,333	\$3,237,684
HIF Funding Supplement Pay - Employee	(\$26)	(\$48)	(\$70)	(\$97,320)
Employee Pays	\$839	\$1,548	\$2,263	\$3,140,364
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$865	\$1,596	\$2,333	\$3,237,684
HIF Funding Supplement Pay - Total	(\$26)	(\$48)	(\$70)	(\$97,320)
Total	\$839	\$1,548	\$2,263	\$3,140,364

FY2022 / FY2021

	\$	%
COVA Care Plus Out-of-Network	\$113,736	6.40%
COVA Care Plus Expanded Dental	\$706,452	6.41%
COVA Care Plus Out-of-Network & Expanded Dental	\$194,640	6.40%
COVA Care Plus Out-of-Network	\$56,868	3.20%
COVA Care Plus Expanded Dental	\$348,456	3.16%
COVA Care Plus Out-of-Network & Expanded Dental	\$97,320	3.20%

FY2021 Final Rates

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Expanded Dental Plus Vision & Hearing				
Enrollment	1,014	181	27	1,222
Employee Portion				
Base Actuarial Rate	\$814	\$1,502	\$2,195	\$13,878,276
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays	\$814	\$1,502	\$2,195	\$13,878,276
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$814	\$1,502	\$2,195	\$13,878,276
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Total	\$814	\$1,502	\$2,195	\$13,878,276
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing				
Enrollment	705	149	30	884
Employee Portion				
Base Actuarial Rate	\$832	\$1,535	\$2,244	\$10,591,140
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays	\$832	\$1,535	\$2,244	\$10,591,140
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$832	\$1,535	\$2,244	\$10,591,140
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0
Total	\$832	\$1,535	\$2,244	\$10,591,140
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	33	9	5	47
Employee Portion				
Base Actuarial Rate	\$689	\$1,266	\$1,845	\$520,272
HIF Funding Supplement Pay - Employee	(\$30)	(\$54)	(\$79)	(\$22,452)
Employee Pays	\$659	\$1,212	\$1,766	\$497,820
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$689	\$1,266	\$1,845	\$520,272
HIF Funding Supplement Pay - Total	(\$30)	(\$54)	(\$79)	(\$22,452)
Total	\$659	\$1,212	\$1,766	\$497,820

FY2022 - Subsidize 50% of The Rate Increase

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Expanded Dental Plus Vision & Hearing				
Enrollment	1,014	181	27	1,222
Employee Portion				
Base Actuarial Rate	\$866	\$1,598	\$2,335	\$14,764,884
HIF Funding Supplement Pay - Employee	(\$26)	(\$48)	(\$70)	(\$443,304)
Employee Pays	\$840	\$1,550	\$2,265	\$14,321,580
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$866	\$1,598	\$2,335	\$14,764,884
HIF Funding Supplement Pay - Total	(\$26)	(\$48)	(\$70)	(\$443,304)
Total	\$840	\$1,550	\$2,265	\$14,321,580
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing				
Enrollment	705	149	30	884
Employee Portion				
Base Actuarial Rate	\$885	\$1,633	\$2,387	\$11,266,224
HIF Funding Supplement Pay - Employee	(\$27)	(\$49)	(\$72)	(\$341,952)
Employee Pays	\$858	\$1,584	\$2,315	\$10,924,272
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$885	\$1,633	\$2,387	\$11,266,224
HIF Funding Supplement Pay - Total	(\$27)	(\$49)	(\$72)	(\$341,952)
Total	\$858	\$1,584	\$2,315	\$10,924,272
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	33	9	5	47
Employee Portion				
Base Actuarial Rate	\$721	\$1,325	\$1,931	\$544,476
HIF Funding Supplement Pay - Employee	(\$46)	(\$84)	(\$122)	(\$34,608)
Employee Pays	\$675	\$1,241	\$1,809	\$509,868
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$721	\$1,325	\$1,931	\$544,476
HIF Funding Supplement Pay - Total	(\$46)	(\$84)	(\$122)	(\$34,608)
Total	\$675	\$1,241	\$1,809	\$509,868

FY2022 / FY2021

	\$	%
COVA Care Plus Expanded Dental Plus Vision & Hearing	\$886,608	6.39%
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing	\$333,132	3.15%
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia	\$12,048	2.42%

FY2021 Final Rates

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Optima Health				
Enrollment	10	1	0	11
Employee Portion				
Base Actuarial Rate	\$786	\$1,454	\$2,106	\$111,768
HIF Funding Supplement Pay - Employee	(\$26)	(\$47)	(\$68)	(\$3,684)
Employee Pays	\$760	\$1,407	\$2,038	\$108,084
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$786	\$1,454	\$2,106	\$111,768
HIF Funding Supplement Pay - Total	(\$26)	(\$47)	(\$68)	(\$3,684)
Total	\$760	\$1,407	\$2,038	\$108,084
Summary Retiree/COBRA Total				
Enrollment	3,885	761	130	4,776
Employee Portion				
Base Actuarial Rate				\$53,503,188
HIF Funding Supplement Pay - Employee				(\$26,136)
Employee Pays				\$53,477,052
State Portion				
Base Actuarial Rate				\$0
HIF Funding Supplement Pay - State				\$0
State Pays				\$0
Total				
Base Actuarial Rate				\$53,503,188
HIF Funding Supplement Pay - Total				(\$26,136)
Total				\$53,477,052
Grand Total				
Enrollment	38,227	21,316	28,627	88,170
Employee Portion				
Base Actuarial Rate				\$267,113,784
HIF Funding Supplement Pay - Employee				(\$26,136)
Employee Pays				\$267,087,648
State Portion				
Base Actuarial Rate				\$1,197,912,900
HIF Funding Supplement Pay - State				(\$1,871,424)
State Pays				\$1,196,041,476
Total				
Base Actuarial Rate				\$1,465,026,684
HIF Funding Supplement Pay - Total				(\$1,897,560)
Total				\$1,463,129,124

FY2022 - Subsidize 50% of The Rate Increase

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Optima Health				
Enrollment	10	1	0	11
Employee Portion				
Base Actuarial Rate	\$782	\$1,447	\$2,095	\$111,204
HIF Funding Supplement Pay - Employee	(\$24)	(\$43)	(\$62)	(\$3,396)
Employee Pays	\$758	\$1,404	\$2,033	\$107,808
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$782	\$1,447	\$2,095	\$111,204
HIF Funding Supplement Pay - Total	(\$24)	(\$43)	(\$62)	(\$3,396)
Total	\$758	\$1,404	\$2,033	\$107,808
Summary Retiree/COBRA Total				
Enrollment	3,885	761	130	4,776
Employee Portion				
Base Actuarial Rate				\$56,895,288
HIF Funding Supplement Pay - Employee				(\$1,737,312)
Employee Pays				\$55,157,976
State Portion				
Base Actuarial Rate				\$0
HIF Funding Supplement Pay - State				\$0
State Pays				\$0
Total				
Base Actuarial Rate				\$56,895,288
HIF Funding Supplement Pay - Total				(\$1,737,312)
Total				\$55,157,976
Grand Total				
Enrollment	38,227	21,316	28,627	88,170
Employee Portion				
Base Actuarial Rate				\$283,242,240
HIF Funding Supplement Pay - Employee				(\$8,033,616)
Employee Pays				\$275,208,624
State Portion				
Base Actuarial Rate				\$1,272,142,644
HIF Funding Supplement Pay - State				(\$39,270,588)
State Pays				\$1,232,872,056
Total				
Base Actuarial Rate				\$1,555,384,884
HIF Funding Supplement Pay - Total				(\$47,300,904)
Total				\$1,508,083,980

FY2022 / FY2021

	\$	%
Optima Health Employee Portion		
Base Actuarial Rate		
HIF Funding Supplement Pay - Employee	-\$564	-0.50%
Employee Pays	-\$276	-0.26%
State Portion		
Base Actuarial Rate		
HIF Funding Supplement Pay - State		
State Pays		
Total		
Base Actuarial Rate	-\$564	-0.50%
HIF Funding Supplement Pay - Total	(\$3,396)	
Total	-\$276	-0.26%
Summary Retiree/COBRA Total		
Employee Portion		
Base Actuarial Rate	\$3,392,100	6.34%
HIF Funding Supplement Pay - Employee	(\$1,737,312)	
Employee Pays	\$1,680,924	3.14%
State Portion		
Base Actuarial Rate	\$0	
HIF Funding Supplement Pay - State	\$0	
State Pays	\$0	
Total		
Base Actuarial Rate	\$3,392,100	6.34%
HIF Funding Supplement Pay - Total	(\$1,737,312)	
Total	\$1,680,924	3.14%
Grand Total		
Employee Portion		
Base Actuarial Rate	\$16,128,456	6.04%
HIF Funding Supplement Pay - Employee	(\$8,033,616)	
Employee Pays	\$8,120,976	3.04%
State Portion		
Base Actuarial Rate	\$74,229,744	6.20%
HIF Funding Supplement Pay - State	(\$39,270,588)	
State Pays	\$36,830,580	3.08%
Total		
Base Actuarial Rate	\$90,358,200	6.17%
HIF Funding Supplement Pay - Total	(\$47,300,904)	
Total	\$44,954,856	3.07%

**Exhibit B: Department of Planning and Budget Premium Schedule and General Fund Breakout –
December 16, 2020**

Proposed Health Insurance Premium Changes

Premiums Shown Are Monthly Premiums and
Employee Premiums Shown Assume All Available Premium Rewards

FY 2022 Plan/Coverage	Enrollment		Proposed FY 2021 Premiums				Proposed FY 2022 Premiums				Increase Over FY 2021		
	Active Employees	Retirees	Employer	Employee	Total Active	Retirees	Employer	Employee	Total Active	Retirees	Employer	Employee	Retirees
COVA Care, Single	28,574	3,830	\$687	\$75	762	\$762	\$709	\$77	786	\$786	\$22	\$2	\$24
COVA Care, Family	24,541	115	\$1,802	\$253	2,055	\$2,055	\$1,859	\$261	2,120	\$2,120	\$57	\$8	\$65
COVA Care, Dual-Minor	5,119	95	\$1,229	\$194	1,423	\$1,423	\$1,268	\$200	1,468	\$1,468	\$39	\$6	\$45
COVA Care, Dual-Spouse	13,154	667	\$1,229	\$177	1,406	\$1,406	\$1,268	\$183	1,451	\$1,451	\$39	\$6	\$45
COVA HealthAware, Single	4,199	88	\$677	\$0	677	\$677	\$695	\$0	695	\$695	\$18	\$0	\$18
COVA HealthAware, Family	2,616	7	\$1,802	\$25	1,827	\$1,827	\$1,856	\$19	1,875	\$1,875	\$54	-\$6	\$48
COVA HealthAware, Dual-Minor	453	1	\$1,229	\$41	1,270	\$1,270	\$1,268	\$35	1,303	\$1,303	\$39	-\$6	\$33
COVA HealthAware, Dual-Spouse	981	20	\$1,229	\$24	1,253	\$1,253	\$1,268	\$18	1,286	\$1,286	\$39	-\$6	\$33
COVA High Deductible, Single	345	134	\$584	\$0	584	\$584	\$602	\$0	602	\$602	\$18	\$0	\$18
COVA High Deductible, Family	231	9	\$1,587	\$0	1,587	\$1,587	\$1,637	\$0	1,637	\$1,637	\$50	\$0	\$50
COVA High Deductible, Dual-Minor	46	1	\$1,086	\$0	1,086	\$1,086	\$1,120	\$0	1,120	\$1,120	\$34	\$0	\$34
COVA High Deductible, Dual-Spouse	118	25	\$1,086	\$0	1,086	\$1,086	\$1,120	\$0	1,120	\$1,120	\$34	\$0	\$34
Kaiser Permanente, Single	683	35	\$584	\$75	659	\$659	\$641	\$77	718	\$718	\$57	\$2	\$59
Kaiser Permanente, Family	753	4	\$1,513	\$253	1,766	\$1,766	\$1,662	\$261	1,923	\$1,923	\$149	\$8	\$157
Kaiser Permanente, Dual-Minor	120	3	\$1,035	\$177	1,212	\$1,212	\$1,137	\$183	1,320	\$1,320	\$102	\$6	\$108
Kaiser Permanente, Dual-Spouse	313	8	\$1,035	\$177	1,212	\$1,212	\$1,137	\$183	1,320	\$1,320	\$102	\$6	\$108
Optima Health, Single	362	7	\$685	\$75	760	\$760	\$702	\$77	779	\$779	\$17	\$2	\$19
Optima Health, Family	272	0	\$1,785	\$253	2,038	\$2,038	\$1,826	\$261	2,087	\$2,087	\$41	\$8	\$49
Optima Health, Dual-Minor	93	0	\$1,230	\$177	1,407	\$1,407	\$1,259	\$183	1,442	\$1,442	\$29	\$6	\$35
Optima Health, Dual-Spouse	116	2	\$1,230	\$177	1,407	\$1,407	\$1,259	\$183	1,442	\$1,442	\$29	\$6	\$35
Waived Coverage	10,543	978	\$0	\$0	-	\$0	\$0	\$0	-	\$0	\$0	\$0	\$0
Total/Average Amounts	93,632	6,029	\$1,061	\$131	1,192	\$746	\$1,096	\$134	1,230	\$770	\$35	\$4	\$24

Annual Cost Summary

	GF (Employer)	NGF (Employer)	Employee Share	Early Retiree Share	TOTAL
FY 2021	\$0	\$0	\$0	\$0	\$0
FY 2022	\$19,658,419	\$19,400,153	\$4,235,472	\$1,729,536	\$45,023,580