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December 1, 2023

The Honorable Barry D. Knight, Chair, House Appropriations Committee
The Honorable Janet D. Howell and George L. Barker, Co-Chairs, Senate Finance Committee
The Honorable Stephen E. Cummings, Secretary of Finance
The Honorable Margaret McDermid, Secretary of Administration

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

Pursuant to Item 87F of Chapter 1, 2023 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 and proposed changes to the benefit structure for fiscal year 2024-25.

Please contact me if there are any questions.

Sincerely,

A handwritten signature in cursive script that reads "Janet L. Lawson".

Janet Lawson
Agency Director
Department of Human Resource Management

cc: Gary Johnston, Director, Office of Health Benefits
Michael Maul, Director, Department of Planning and Budget

EXECUTIVE SUMMARY

Pursuant to Item 87.F. of Chapter 1, 2023 Acts of Assembly, Special Session I, this report details the assumptions included in Governor Youngkin's introduced budget for the 2024-2026 biennium to the state employee health insurance program. This report includes the provisional premium schedule and proposed benefit changes. Consistent with Fiscal Year (FY) 2024 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.

The budget assumes a 6.3 percent (%) premium increase, which is directly applied to the employee and employer rates. A total premium increase of 9.3% is projected, however 3.0% will be subsidized from the Health Insurance Fund (HIF) in FY 2025 (this represents 35% of the total premium increase, as represented on the Aon Schedule, Exhibit A). The HIF's cash balance is expected to be reduced by \$50.0 million in FY 2025. This scenario provides the best combination of reduction in the HIF cash balance and smoothing of premiums in FY 2025 and subsequent years. A 4.0 percent increase is projected for FY 2026.

The budget also assumes the following state benefit plan changes and enhancements:

- Anthem Health Keepers Network for the Anthem HDHP Plan (4% savings)
- Increased ER Copay to \$300 (from \$150) as the plan has experienced unnecessary ER utilization
- Talkspace service with Anthem and Aetna allows for texting to Behavioral Health providers for Mental Nervous conditions
- Cancer Care Navigator (Anthem) and Transform Oncology (Aetna) for cancer conditions. Cancer accounts for 12% of our total healthcare spend.

Description of Exhibit A - Aon Premium Schedule—November 15, 2023

Exhibit A contains the provisional premiums submitted on November 15, 2023, by Aon, the health plan's actuary. These premiums contain the proposed plan design changes for FY 2025. They were developed using projected claims expenses with a trend of 6%. The Health Insurance Fund balance is sufficient to cover the Incurred But Not Paid (IBNP) claims without additional funding in FY 2024; 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 20, 2023

Exhibit B contains the proposed premium schedule and general fund breakout developed by the Department of Planning and Budget for Governor Youngkin's 2024-2026 introduced budget. The proposed premium schedule reflects enrollment as of September 1, 2023, 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 2025 assume 35 percent of the projected 9.3 percent premium increase will be funded by the existing cash balance in the HIF for the state's self-insured plans. The proposed premiums in FY 2026 assume a 4.0 percent increase. The premiums for the state's two fully insured plans, Kaiser Permanente and Sentara Health, formerly Optima Health, are funded at the contractually determined premiums.

EXHIBIT A – AON SCHEDULE

FY2024 Final Rates

| Health Care Plans | You Only | You Plus Spouse | You Plus Child | Family | Total |
|---------------------------------------|----------|-----------------|----------------|---------|---------------|
| Active Employees | | | | | |
| HDHP (with basic dental) | | | | | |
| Enrollment as of July 2023 | 291 | 78 | 20 | 178 | 567 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$0 | \$0 | \$0 | \$0 | \$0 |
| HIF Funding Supplement Pay - Employee | \$0 | \$0 | \$0 | \$0 | \$0 |
| Employee Pays | \$0 | \$0 | \$0 | \$0 | \$0 |
| State Portion | | | | | |
| Base Actuarial Rate | \$651 | \$1,212 | \$1,212 | \$1,772 | \$7,483,596 |
| HIF Funding Supplement Pay - State | (\$25) | (\$46) | (\$46) | (\$68) | (\$286,644) |
| State Pays | \$626 | \$1,166 | \$1,166 | \$1,704 | \$7,196,952 |
| Total | | | | | |
| Base Actuarial Rate | \$651 | \$1,212 | \$1,212 | \$1,772 | \$7,483,596 |
| HIF Funding Supplement Pay - Total | (\$25) | (\$46) | (\$46) | (\$68) | (\$286,644) |
| Total | \$626 | \$1,166 | \$1,166 | \$1,704 | \$7,196,952 |
| HDHP w/Expanded Dental | | | | | |
| Enrollment as of July 2023 | 160 | 54 | 26 | 155 | 395 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$32 | \$59 | \$59 | \$86 | \$278,040 |
| HIF Funding Supplement Pay - Employee | \$1 | \$1 | \$1 | \$2 | \$6,600 |
| Employee Pays | \$33 | \$60 | \$60 | \$88 | \$284,640 |
| State Portion | | | | | |
| Base Actuarial Rate | \$651 | \$1,212 | \$1,212 | \$1,772 | \$5,709,360 |
| HIF Funding Supplement Pay - State | (\$25) | (\$46) | (\$46) | (\$68) | (\$218,640) |
| State Pays | \$626 | \$1,166 | \$1,166 | \$1,704 | \$5,490,720 |
| Total | | | | | |
| Base Actuarial Rate | \$683 | \$1,271 | \$1,271 | \$1,858 | \$5,987,400 |
| HIF Funding Supplement Pay - Total | (\$24) | (\$45) | (\$45) | (\$66) | (\$212,040) |
| Total | \$659 | \$1,226 | \$1,226 | \$1,792 | \$5,775,360 |
| HealthAware with basic dental | | | | | |
| Enrollment as of July 2023 | 1,771 | 371 | 131 | 1,145 | 3,418 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$0 | \$19 | \$19 | \$21 | \$402,996 |
| HIF Funding Supplement Pay - Employee | \$0 | \$0 | \$0 | (\$1) | (\$13,740) |
| Employee Pays | \$0 | \$19 | \$19 | \$20 | \$389,256 |
| State Portion | | | | | |
| Base Actuarial Rate | \$752 | \$1,373 | \$1,373 | \$2,008 | \$51,842,376 |
| HIF Funding Supplement Pay - State | (\$29) | (\$53) | (\$53) | (\$76) | (\$1,979,820) |
| State Pays | \$723 | \$1,320 | \$1,320 | \$1,932 | \$49,862,556 |
| Total | | | | | |
| Base Actuarial Rate | \$752 | \$1,392 | \$1,392 | \$2,029 | \$52,245,372 |
| HIF Funding Supplement Pay - Total | (\$29) | (\$53) | (\$53) | (\$77) | (\$1,993,560) |
| Total | \$723 | \$1,339 | \$1,339 | \$1,952 | \$50,251,812 |

FY2025 - 35% Rate Increase Subsidy

| Health Care Plans | You Only | You Plus Spouse | You Plus Child | Family | Total |
|---------------------------------------|----------|-----------------|----------------|---------|---------------|
| Active Employees | | | | | |
| HDHP (with basic dental) | | | | | |
| Enrollment as of July 2023 | 291 | 78 | 20 | 178 | 567 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$0 | \$0 | \$0 | \$0 | \$0 |
| HIF Funding Supplement Pay - Employee | \$0 | \$0 | \$0 | \$0 | \$0 |
| Employee Pays | \$0 | \$0 | \$0 | \$0 | \$0 |
| State Portion | | | | | |
| Base Actuarial Rate | \$686 | \$1,278 | \$1,278 | \$1,867 | \$7,886,352 |
| HIF Funding Supplement Pay - State | (\$21) | (\$39) | (\$39) | (\$57) | (\$240,948) |
| State Pays | \$665 | \$1,239 | \$1,239 | \$1,810 | \$7,645,404 |
| Total | | | | | |
| Base Actuarial Rate | \$686 | \$1,278 | \$1,278 | \$1,867 | \$7,886,352 |
| HIF Funding Supplement Pay - Total | (\$21) | (\$39) | (\$39) | (\$57) | (\$240,948) |
| Total | \$665 | \$1,239 | \$1,239 | \$1,810 | \$7,645,404 |
| HDHP w/Expanded Dental | | | | | |
| Enrollment as of July 2023 | 160 | 54 | 26 | 155 | 395 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$33 | \$60 | \$60 | \$88 | \$284,640 |
| HIF Funding Supplement Pay - Employee | \$0 | \$0 | \$0 | \$0 | \$0 |
| Employee Pays | \$33 | \$60 | \$60 | \$88 | \$284,640 |
| State Portion | | | | | |
| Base Actuarial Rate | \$686 | \$1,278 | \$1,278 | \$1,867 | \$6,016,620 |
| HIF Funding Supplement Pay - State | (\$21) | (\$39) | (\$39) | (\$57) | (\$183,780) |
| State Pays | \$665 | \$1,239 | \$1,239 | \$1,810 | \$5,832,840 |
| Total | | | | | |
| Base Actuarial Rate | \$719 | \$1,338 | \$1,338 | \$1,955 | \$6,301,260 |
| HIF Funding Supplement Pay - Total | (\$21) | (\$39) | (\$39) | (\$57) | (\$183,780) |
| Total | \$698 | \$1,299 | \$1,299 | \$1,898 | \$6,117,480 |
| HealthAware with basic dental | | | | | |
| Enrollment as of July 2023 | 1,771 | 371 | 131 | 1,145 | 3,418 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$0 | \$19 | \$19 | \$21 | \$402,996 |
| HIF Funding Supplement Pay - Employee | \$0 | \$0 | \$0 | (\$1) | (\$13,740) |
| Employee Pays | \$0 | \$19 | \$19 | \$20 | \$389,256 |
| State Portion | | | | | |
| Base Actuarial Rate | \$792 | \$1,450 | \$1,450 | \$2,121 | \$54,708,924 |
| HIF Funding Supplement Pay - State | (\$24) | (\$46) | (\$46) | (\$65) | (\$1,680,252) |
| State Pays | \$768 | \$1,404 | \$1,404 | \$2,056 | \$53,028,672 |
| Total | | | | | |
| Base Actuarial Rate | \$792 | \$1,469 | \$1,469 | \$2,142 | \$55,111,920 |
| HIF Funding Supplement Pay - Total | (\$24) | (\$46) | (\$46) | (\$66) | (\$1,693,992) |
| Total | \$768 | \$1,423 | \$1,423 | \$2,076 | \$53,417,928 |

FY2025 / FY2024

| \$ | % |
|-------------|-------|
| DIFFERENCE | |
| \$0 | 0.00% |
| \$0 | 0.00% |
| \$402,756 | 5.38% |
| \$448,452 | 6.23% |
| \$402,756 | 5.38% |
| \$448,452 | 6.23% |
| \$6,600 | 2.37% |
| \$0 | 0.00% |
| \$307,260 | 5.38% |
| \$342,120 | 6.23% |
| \$313,860 | 5.24% |
| \$342,120 | 5.92% |
| \$0 | 0.00% |
| \$0 | 0.00% |
| \$2,866,548 | 5.53% |
| \$3,166,116 | 6.35% |
| \$2,866,548 | 5.49% |
| \$3,166,116 | 6.30% |

EXHIBIT A – AON SCHEDULE

FY2024 Final Rates

| Health Care Plans | You Only | You Plus Spouse | You Plus Child | Family | Total |
|---|----------|-----------------|----------------|---------|---------------|
| Active Employees | | | | | |
| HealthAware with Expanded Dental | | | | | |
| Enrollment as of July 2023 | 1,273 | 322 | 155 | 922 | 2,672 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$32 | \$78 | \$78 | \$107 | \$2,119,152 |
| HIF Funding Supplement Pay - Employee | \$0 | \$0 | \$0 | (\$1) | (\$11,064) |
| Employee Pays | \$32 | \$78 | \$78 | \$106 | \$2,108,088 |
| State Portion | | | | | |
| Base Actuarial Rate | \$752 | \$1,373 | \$1,373 | \$2,008 | \$41,563,116 |
| HIF Funding Supplement Pay - State | (\$29) | (\$53) | (\$53) | (\$76) | (\$1,587,240) |
| State Pays | \$723 | \$1,320 | \$1,320 | \$1,932 | \$39,975,876 |
| Total | | | | | |
| Base Actuarial Rate | \$784 | \$1,451 | \$1,451 | \$2,115 | \$43,682,268 |
| HIF Funding Supplement Pay - Total | (\$29) | (\$53) | (\$53) | (\$77) | (\$1,598,304) |
| Total | \$755 | \$1,398 | \$1,398 | \$2,038 | \$42,083,964 |
| HealthAware with Expanded Dental & Vision | | | | | |
| Enrollment as of July 2023 | 2,204 | 532 | 322 | 1,402 | 4,460 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$43 | \$99 | \$99 | \$137 | \$4,456,704 |
| HIF Funding Supplement Pay - Employee | \$0 | \$0 | \$0 | (\$1) | (\$16,824) |
| Employee Pays | \$43 | \$99 | \$99 | \$136 | \$4,439,880 |
| State Portion | | | | | |
| Base Actuarial Rate | \$752 | \$1,373 | \$1,373 | \$2,008 | \$67,741,992 |
| HIF Funding Supplement Pay - State | (\$29) | (\$53) | (\$53) | (\$76) | (\$2,588,760) |
| State Pays | \$723 | \$1,320 | \$1,320 | \$1,932 | \$65,153,232 |
| Total | | | | | |
| Base Actuarial Rate | \$795 | \$1,472 | \$1,472 | \$2,145 | \$72,198,696 |
| HIF Funding Supplement Pay - Total | (\$29) | (\$53) | (\$53) | (\$77) | (\$2,605,584) |
| Total | \$766 | \$1,419 | \$1,419 | \$2,068 | \$69,593,112 |
| COVA Care (with basic dental) | | | | | |
| Enrollment as of July 2023 | 5,265 | 1,492 | 644 | 3,370 | 10,771 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$84 | \$197 | \$197 | \$283 | \$21,801,144 |
| HIF Funding Supplement Pay - Employee | (\$4) | (\$7) | (\$7) | (\$11) | (\$876,984) |
| Employee Pays | \$80 | \$190 | \$190 | \$272 | \$20,924,160 |
| State Portion | | | | | |
| Base Actuarial Rate | \$767 | \$1,373 | \$1,373 | \$2,011 | \$164,976,636 |
| HIF Funding Supplement Pay - State | (\$29) | (\$53) | (\$53) | (\$76) | (\$6,264,156) |
| State Pays | \$738 | \$1,320 | \$1,320 | \$1,935 | \$158,712,480 |
| Total | | | | | |
| Base Actuarial Rate | \$851 | \$1,570 | \$1,570 | \$2,294 | \$186,777,780 |
| HIF Funding Supplement Pay - Total | (\$33) | (\$60) | (\$60) | (\$87) | (\$7,141,140) |
| Total | \$818 | \$1,510 | \$1,510 | \$2,207 | \$179,636,640 |

FY2025 - 35% Rate Increase Subsidy

| Health Care Plans | You Only | You Plus Spouse | You Plus Child | Family | Total |
|---|----------|-----------------|----------------|---------|---------------|
| Active Employees | | | | | |
| HealthAware with Expanded Dental | | | | | |
| Enrollment as of July 2023 | 1,273 | 322 | 155 | 922 | 2,672 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$33 | \$79 | \$79 | \$109 | \$2,162,280 |
| HIF Funding Supplement Pay - Employee | \$0 | \$0 | \$0 | (\$1) | (\$11,064) |
| Employee Pays | \$33 | \$79 | \$79 | \$108 | \$2,151,216 |
| State Portion | | | | | |
| Base Actuarial Rate | \$792 | \$1,450 | \$1,450 | \$2,121 | \$43,865,136 |
| HIF Funding Supplement Pay - State | (\$24) | (\$46) | (\$46) | (\$65) | (\$1,349,088) |
| State Pays | \$768 | \$1,404 | \$1,404 | \$2,056 | \$42,516,048 |
| Total | | | | | |
| Base Actuarial Rate | \$825 | \$1,529 | \$1,529 | \$2,230 | \$46,027,416 |
| HIF Funding Supplement Pay - Total | (\$24) | (\$46) | (\$46) | (\$66) | (\$1,360,152) |
| Total | \$801 | \$1,483 | \$1,483 | \$2,164 | \$44,667,264 |
| HealthAware with Expanded Dental & Vision | | | | | |
| Enrollment as of July 2023 | 2,204 | 532 | 322 | 1,402 | 4,460 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$43 | \$99 | \$99 | \$137 | \$4,456,704 |
| HIF Funding Supplement Pay - Employee | \$0 | \$0 | \$0 | (\$1) | (\$16,824) |
| Employee Pays | \$43 | \$99 | \$99 | \$136 | \$4,439,880 |
| State Portion | | | | | |
| Base Actuarial Rate | \$792 | \$1,450 | \$1,450 | \$2,121 | \$71,490,120 |
| HIF Funding Supplement Pay - State | (\$24) | (\$46) | (\$46) | (\$65) | (\$2,199,720) |
| State Pays | \$768 | \$1,404 | \$1,404 | \$2,056 | \$69,290,400 |
| Total | | | | | |
| Base Actuarial Rate | \$835 | \$1,549 | \$1,549 | \$2,258 | \$75,946,824 |
| HIF Funding Supplement Pay - Total | (\$24) | (\$46) | (\$46) | (\$66) | (\$2,216,544) |
| Total | \$811 | \$1,503 | \$1,503 | \$2,192 | \$73,730,280 |
| COVA Care (with basic dental) | | | | | |
| Enrollment as of July 2023 | 5,265 | 1,492 | 644 | 3,370 | 10,771 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$88 | \$208 | \$208 | \$299 | \$22,982,856 |
| HIF Funding Supplement Pay - Employee | (\$2) | (\$6) | (\$6) | (\$10) | (\$684,552) |
| Employee Pays | \$86 | \$202 | \$202 | \$289 | \$22,298,304 |
| State Portion | | | | | |
| Base Actuarial Rate | \$808 | \$1,450 | \$1,450 | \$2,121 | \$173,989,080 |
| HIF Funding Supplement Pay - State | (\$25) | (\$46) | (\$46) | (\$65) | (\$5,387,172) |
| State Pays | \$783 | \$1,404 | \$1,404 | \$2,056 | \$168,601,908 |
| Total | | | | | |
| Base Actuarial Rate | \$896 | \$1,658 | \$1,658 | \$2,420 | \$196,971,936 |
| HIF Funding Supplement Pay - Total | (\$27) | (\$52) | (\$52) | (\$75) | (\$6,071,724) |
| Total | \$869 | \$1,606 | \$1,606 | \$2,345 | \$190,900,212 |

FY2025 / FY2024

| \$ | % |
|--------------|-------|
| DIFFERENCE | |
| | |
| \$43,128 | 2.04% |
| \$43,128 | 2.05% |
| | |
| \$2,302,020 | 5.54% |
| \$2,540,172 | 6.35% |
| | |
| \$2,345,148 | 5.37% |
| \$2,583,300 | 6.14% |
| | |
| \$0 | 0.00% |
| \$0 | 0.00% |
| | |
| \$3,748,128 | 5.53% |
| \$4,137,168 | 6.35% |
| | |
| \$3,748,128 | 5.19% |
| \$4,137,168 | 5.94% |
| | |
| \$1,181,712 | 5.42% |
| \$1,374,144 | 6.57% |
| | |
| \$9,012,444 | 5.46% |
| \$9,889,428 | 6.23% |
| | |
| \$10,194,156 | 5.46% |
| \$11,263,572 | 6.27% |

EXHIBIT A – AON SCHEDULE

FY2024 Final Rates

| Health Care Plans | You Only | You Plus Spouse | You Plus Child | Family | Total |
|---|----------|-----------------|----------------|---------|----------------|
| Active Employees | | | | | |
| COVA Care Plus Out-of-Network | | | | | |
| Enrollment as of July 2023 | 647 | 251 | 74 | 453 | 1,425 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$105 | \$234 | \$234 | \$338 | \$3,565,188 |
| HIF Funding Supplement Pay - Employee | (\$5) | (\$8) | (\$8) | (\$13) | (\$140,688) |
| Employee Pays | \$100 | \$226 | \$226 | \$325 | \$3,424,500 |
| State Portion | | | | | |
| Base Actuarial Rate | \$767 | \$1,373 | \$1,373 | \$2,011 | \$22,241,484 |
| HIF Funding Supplement Pay - State | (\$29) | (\$53) | (\$53) | (\$76) | (\$844,992) |
| State Pays | \$738 | \$1,320 | \$1,320 | \$1,935 | \$21,396,492 |
| Total | | | | | |
| Base Actuarial Rate | \$872 | \$1,607 | \$1,607 | \$2,349 | \$25,806,672 |
| HIF Funding Supplement Pay - Total | (\$34) | (\$61) | (\$61) | (\$89) | (\$985,680) |
| Total | \$838 | \$1,546 | \$1,546 | \$2,260 | \$24,820,992 |
| COVA Care Plus Expanded Dental | | | | | |
| Enrollment as of July 2023 | 6,592 | 2,634 | 1,217 | 6,033 | 16,476 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$116 | \$256 | \$256 | \$369 | \$47,720,460 |
| HIF Funding Supplement Pay - Employee | (\$3) | (\$5) | (\$5) | (\$8) | (\$1,047,540) |
| Employee Pays | \$113 | \$251 | \$251 | \$361 | \$46,672,920 |
| State Portion | | | | | |
| Base Actuarial Rate | \$767 | \$1,373 | \$1,373 | \$2,011 | \$269,710,200 |
| HIF Funding Supplement Pay - State | (\$29) | (\$53) | (\$53) | (\$76) | (\$10,245,348) |
| State Pays | \$738 | \$1,320 | \$1,320 | \$1,935 | \$259,464,852 |
| Total | | | | | |
| Base Actuarial Rate | \$883 | \$1,629 | \$1,629 | \$2,380 | \$317,430,660 |
| HIF Funding Supplement Pay - Total | (\$32) | (\$58) | (\$58) | (\$84) | (\$11,292,888) |
| Total | \$851 | \$1,571 | \$1,571 | \$2,296 | \$306,137,772 |
| COVA Care Plus Out-of-Network & Expanded Dental | | | | | |
| Enrollment as of July 2023 | 1,332 | 702 | 197 | 1,141 | 3,372 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$137 | \$293 | \$293 | \$424 | \$11,156,100 |
| HIF Funding Supplement Pay - Employee | (\$4) | (\$6) | (\$6) | (\$10) | (\$265,584) |
| Employee Pays | \$133 | \$287 | \$287 | \$414 | \$10,890,516 |
| State Portion | | | | | |
| Base Actuarial Rate | \$767 | \$1,373 | \$1,373 | \$2,011 | \$54,606,264 |
| HIF Funding Supplement Pay - State | (\$29) | (\$53) | (\$53) | (\$76) | (\$2,075,892) |
| State Pays | \$738 | \$1,320 | \$1,320 | \$1,935 | \$52,530,372 |
| Total | | | | | |
| Base Actuarial Rate | \$904 | \$1,666 | \$1,666 | \$2,435 | \$65,762,364 |
| HIF Funding Supplement Pay - Total | (\$33) | (\$59) | (\$59) | (\$86) | (\$2,341,476) |
| Total | \$871 | \$1,607 | \$1,607 | \$2,349 | \$63,420,888 |

FY2025 - 35% Rate Increase Subsidy

| Health Care Plans | You Only | You Plus Spouse | You Plus Child | Family | Total |
|---|----------|-----------------|----------------|---------|---------------|
| Active Employees | | | | | |
| COVA Care Plus Out-of-Network | | | | | |
| Enrollment as of July 2023 | 647 | 251 | 74 | 453 | 1,425 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$110 | \$248 | \$248 | \$358 | \$3,767,328 |
| HIF Funding Supplement Pay - Employee | (\$3) | (\$7) | (\$7) | (\$12) | (\$115,824) |
| Employee Pays | \$107 | \$241 | \$241 | \$346 | \$3,651,504 |
| State Portion | | | | | |
| Base Actuarial Rate | \$808 | \$1,450 | \$1,450 | \$2,121 | \$23,458,068 |
| HIF Funding Supplement Pay - State | (\$25) | (\$46) | (\$46) | (\$65) | (\$726,840) |
| State Pays | \$783 | \$1,404 | \$1,404 | \$2,056 | \$22,731,228 |
| Total | | | | | |
| Base Actuarial Rate | \$918 | \$1,698 | \$1,698 | \$2,479 | \$27,225,396 |
| HIF Funding Supplement Pay - Total | (\$28) | (\$53) | (\$53) | (\$77) | (\$842,664) |
| Total | \$890 | \$1,645 | \$1,645 | \$2,402 | \$26,382,732 |
| COVA Care Plus Expanded Dental | | | | | |
| Enrollment as of July 2023 | 6,592 | 2,634 | 1,217 | 6,033 | 16,476 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$121 | \$268 | \$268 | \$387 | \$49,973,652 |
| HIF Funding Supplement Pay - Employee | (\$2) | (\$6) | (\$6) | (\$10) | (\$1,159,440) |
| Employee Pays | \$119 | \$262 | \$262 | \$377 | \$48,814,212 |
| State Portion | | | | | |
| Base Actuarial Rate | \$808 | \$1,450 | \$1,450 | \$2,121 | \$284,475,348 |
| HIF Funding Supplement Pay - State | (\$25) | (\$46) | (\$46) | (\$65) | (\$8,809,092) |
| State Pays | \$783 | \$1,404 | \$1,404 | \$2,056 | \$275,666,256 |
| Total | | | | | |
| Base Actuarial Rate | \$929 | \$1,718 | \$1,718 | \$2,508 | \$334,449,000 |
| HIF Funding Supplement Pay - Total | (\$27) | (\$52) | (\$52) | (\$75) | (\$9,968,532) |
| Total | \$902 | \$1,666 | \$1,666 | \$2,433 | \$324,480,468 |
| COVA Care Plus Out-of-Network & Expanded Dental | | | | | |
| Enrollment as of July 2023 | 1,332 | 702 | 197 | 1,141 | 3,372 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$143 | \$308 | \$308 | \$446 | \$11,715,048 |
| HIF Funding Supplement Pay - Employee | (\$3) | (\$7) | (\$7) | (\$12) | (\$287,772) |
| Employee Pays | \$140 | \$301 | \$301 | \$434 | \$11,427,276 |
| State Portion | | | | | |
| Base Actuarial Rate | \$808 | \$1,450 | \$1,450 | \$2,121 | \$57,598,404 |
| HIF Funding Supplement Pay - State | (\$25) | (\$46) | (\$46) | (\$65) | (\$1,785,828) |
| State Pays | \$783 | \$1,404 | \$1,404 | \$2,056 | \$55,812,576 |
| Total | | | | | |
| Base Actuarial Rate | \$951 | \$1,758 | \$1,758 | \$2,567 | \$69,313,452 |
| HIF Funding Supplement Pay - Total | (\$28) | (\$53) | (\$53) | (\$77) | (\$2,073,600) |
| Total | \$923 | \$1,705 | \$1,705 | \$2,490 | \$67,239,852 |

FY2025 / FY2024

| \$ | % |
|--------------|-------|
| DIFFERENCE | |
| | |
| \$202,140 | 5.67% |
| \$227,004 | 6.63% |
| | |
| \$1,216,584 | 5.47% |
| \$1,334,736 | 6.24% |
| | |
| \$1,418,724 | 5.50% |
| \$1,561,740 | 6.29% |
| | |
| \$2,253,192 | 4.72% |
| \$2,141,292 | 4.59% |
| | |
| \$14,765,148 | 5.47% |
| \$16,201,404 | 6.24% |
| | |
| \$17,018,340 | 5.36% |
| \$18,342,696 | 5.99% |
| | |
| \$558,948 | 5.01% |
| \$536,760 | 4.93% |
| | |
| \$2,992,140 | 5.48% |
| \$3,282,204 | 6.25% |
| | |
| \$3,551,088 | 5.40% |
| \$3,818,964 | 6.02% |

EXHIBIT A – AON SCHEDULE

FY2024 Final Rates

| Health Care Plans | You Only | You Plus Spouse | You Plus Child | Family | Total |
|--|----------|-----------------|----------------|---------|----------------|
| Active Employees | | | | | |
| COVA Care Plus Expanded Dental Plus Vision & Hearing | | | | | |
| Enrollment as of July 2023 | 9,670 | 4,264 | 1,657 | 7,668 | 23,259 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$136 | \$292 | \$292 | \$422 | \$75,359,376 |
| HIF Funding Supplement Pay - Employee | (\$3) | (\$5) | (\$5) | (\$8) | (\$1,439,508) |
| Employee Pays | \$133 | \$287 | \$287 | \$414 | \$73,919,868 |
| State Portion | | | | | |
| Base Actuarial Rate | \$767 | \$1,373 | \$1,373 | \$2,011 | \$371,601,252 |
| HIF Funding Supplement Pay - State | (\$29) | (\$53) | (\$53) | (\$76) | (\$14,124,132) |
| State Pays | \$738 | \$1,320 | \$1,320 | \$1,935 | \$357,477,120 |
| Total | | | | | |
| Base Actuarial Rate | \$903 | \$1,665 | \$1,665 | \$2,433 | \$446,960,628 |
| HIF Funding Supplement Pay - Total | (\$32) | (\$58) | (\$58) | (\$84) | (\$15,563,640) |
| Total | \$871 | \$1,607 | \$1,607 | \$2,349 | \$431,396,988 |
| COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing | | | | | |
| Enrollment as of July 2023 | 4,652 | 2,980 | 662 | 4,142 | 12,436 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$157 | \$329 | \$329 | \$477 | \$46,851,792 |
| HIF Funding Supplement Pay - Employee | (\$4) | (\$6) | (\$6) | (\$11) | (\$1,032,264) |
| Employee Pays | \$153 | \$323 | \$323 | \$466 | \$45,819,528 |
| State Portion | | | | | |
| Base Actuarial Rate | \$767 | \$1,373 | \$1,373 | \$2,011 | \$202,777,344 |
| HIF Funding Supplement Pay - State | (\$29) | (\$53) | (\$53) | (\$76) | (\$7,712,712) |
| State Pays | \$738 | \$1,320 | \$1,320 | \$1,935 | \$195,064,632 |
| Total | | | | | |
| Base Actuarial Rate | \$924 | \$1,702 | \$1,702 | \$2,488 | \$249,629,136 |
| HIF Funding Supplement Pay - Total | (\$33) | (\$59) | (\$59) | (\$87) | (\$8,744,976) |
| Total | \$891 | \$1,643 | \$1,643 | \$2,401 | \$240,884,160 |
| Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia | | | | | |
| Enrollment as of July 2023 | 711 | 313 | 118 | 666 | 1,808 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$84 | \$197 | \$197 | \$283 | \$3,997,308 |
| HIF Funding Supplement Pay - Employee | (\$4) | (\$7) | (\$7) | (\$11) | (\$158,244) |
| Employee Pays | \$80 | \$190 | \$190 | \$272 | \$3,839,064 |
| State Portion | | | | | |
| Base Actuarial Rate | \$733 | \$1,304 | \$1,304 | \$1,905 | \$28,223,004 |
| HIF Funding Supplement Pay - State | \$4 | \$7 | \$7 | \$11 | \$158,244 |
| State Pays | \$737 | \$1,311 | \$1,311 | \$1,916 | \$28,381,248 |
| Total | | | | | |
| Base Actuarial Rate | \$817 | \$1,501 | \$1,501 | \$2,188 | \$32,220,312 |
| HIF Funding Supplement Pay - Total | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | \$817 | \$1,501 | \$1,501 | \$2,188 | \$32,220,312 |

FY2025 - 35% Rate Increase Subsidy

| Health Care Plans | You Only | You Plus Spouse | You Plus Child | Family | Total |
|--|----------|-----------------|----------------|---------|----------------|
| Active Employees | | | | | |
| COVA CarePlus Expanded Dental Plus Vision & Hearing | | | | | |
| Enrollment as of July 2023 | 9,670 | 4,264 | 1,657 | 7,668 | 23,259 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$141 | \$305 | \$305 | \$441 | \$78,611,556 |
| HIF Funding Supplement Pay - Employee | (\$2) | (\$6) | (\$6) | (\$10) | (\$1,578,552) |
| Employee Pays | \$139 | \$299 | \$299 | \$431 | \$77,033,004 |
| State Portion | | | | | |
| Base Actuarial Rate | \$808 | \$1,450 | \$1,450 | \$2,121 | \$391,951,656 |
| HIF Funding Supplement Pay - State | (\$25) | (\$46) | (\$46) | (\$65) | (\$12,150,432) |
| State Pays | \$783 | \$1,404 | \$1,404 | \$2,056 | \$379,801,224 |
| Total | | | | | |
| Base Actuarial Rate | \$949 | \$1,755 | \$1,755 | \$2,562 | \$470,563,212 |
| HIF Funding Supplement Pay - Total | (\$27) | (\$52) | (\$52) | (\$75) | (\$13,728,984) |
| Total | \$922 | \$1,703 | \$1,703 | \$2,487 | \$456,834,228 |
| COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing | | | | | |
| Enrollment as of July 2023 | 4,652 | 2,980 | 662 | 4,142 | 12,436 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$163 | \$345 | \$345 | \$500 | \$49,029,192 |
| HIF Funding Supplement Pay - Employee | (\$3) | (\$7) | (\$7) | (\$12) | (\$1,069,848) |
| Employee Pays | \$160 | \$338 | \$338 | \$488 | \$47,959,344 |
| State Portion | | | | | |
| Base Actuarial Rate | \$808 | \$1,450 | \$1,450 | \$2,121 | \$213,898,776 |
| HIF Funding Supplement Pay - State | (\$25) | (\$46) | (\$46) | (\$65) | (\$6,636,744) |
| State Pays | \$783 | \$1,404 | \$1,404 | \$2,056 | \$207,262,032 |
| Total | | | | | |
| Base Actuarial Rate | \$971 | \$1,795 | \$1,795 | \$2,621 | \$262,927,968 |
| HIF Funding Supplement Pay - Total | (\$28) | (\$53) | (\$53) | (\$77) | (\$7,706,592) |
| Total | \$943 | \$1,742 | \$1,742 | \$2,544 | \$255,221,376 |
| Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia | | | | | |
| Enrollment as of July 2023 | 711 | 313 | 118 | 666 | 1,808 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$88 | \$208 | \$208 | \$299 | \$4,216,200 |
| Contrib Adj for COVA Care Basic Subsidy | \$8 | \$3 | \$3 | \$0 | \$83,772 |
| Employee Pays | \$96 | \$211 | \$211 | \$299 | \$4,299,972 |
| State Portion | | | | | |
| Base Actuarial Rate | \$791 | \$1,407 | \$1,407 | \$2,056 | \$30,457,368 |
| Contrib Adj for COVA Care Basic Subsidy | (\$8) | (\$3) | (\$3) | \$0 | (\$83,772) |
| State Pays | \$783 | \$1,404 | \$1,404 | \$2,056 | \$30,373,596 |
| Total | | | | | |
| Base Actuarial Rate | \$879 | \$1,615 | \$1,615 | \$2,355 | \$34,673,568 |
| HIF Funding Supplement Pay - Total | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | \$879 | \$1,615 | \$1,615 | \$2,355 | \$34,673,568 |

FY2025 / FY2024

| \$ | % |
|--------------|--------|
| DIFFERENCE | |
| \$3,252,180 | 4.32% |
| \$3,113,136 | 4.21% |
| \$20,350,404 | 5.48% |
| \$22,324,104 | 6.24% |
| \$23,602,584 | 5.28% |
| \$25,437,240 | 5.90% |
| \$2,177,400 | 4.65% |
| \$2,139,816 | 4.67% |
| \$11,121,432 | 5.48% |
| \$12,197,400 | 6.25% |
| \$13,298,832 | 5.33% |
| \$14,337,216 | 5.95% |
| \$218,892 | 5.48% |
| \$460,908 | 12.01% |
| \$2,234,364 | 7.92% |
| \$1,992,348 | 7.02% |
| \$2,453,256 | 7.61% |
| \$2,453,256 | 7.61% |

EXHIBIT A – AON SCHEDULE

FY2024 Final Rates

| Health Care Plans | You Only | You Plus Spouse | You Plus Child | Family | Total |
|---------------------------------------|----------|-----------------|----------------|---------|-----------------|
| Active Employees | | | | | |
| Sentara Health (Hampton Roads area) | | | | | |
| Enrollment as of July 2023 | 842 | 188 | 172 | 507 | 1,709 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$84 | \$197 | \$197 | \$283 | \$3,421,548 |
| HIF Funding Supplement Pay - Employee | (\$4) | (\$7) | (\$7) | (\$11) | (\$137,580) |
| Employee Pays | \$80 | \$190 | \$190 | \$272 | \$3,283,968 |
| State Portion | | | | | |
| Base Actuarial Rate | \$729 | \$1,308 | \$1,308 | \$1,896 | \$24,551,640 |
| HIF Funding Supplement Pay - State | \$4 | \$7 | \$7 | \$11 | \$137,580 |
| State Pays | \$733 | \$1,315 | \$1,315 | \$1,907 | \$24,689,220 |
| Total | | | | | |
| Base Actuarial Rate | \$813 | \$1,505 | \$1,505 | \$2,179 | \$27,973,188 |
| HIF Funding Supplement Pay - Total | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | \$813 | \$1,505 | \$1,505 | \$2,179 | \$27,973,188 |
| Summary Active Total | | | | | |
| Enrollment as of July 2023 | 35,410 | 14,181 | 5,395 | 27,782 | 82,768 |
| Employee Portion | | | | | |
| Base Actuarial Rate | | | | | \$221,129,808 |
| HIF Funding Supplement Pay - Employee | | | | | (\$5,133,420) |
| Employee Pays | | | | | \$215,996,388 |
| State Portion | | | | | |
| Base Actuarial Rate | | | | | \$1,313,028,264 |
| HIF Funding Supplement Pay - State | | | | | (\$47,632,512) |
| State Pays | | | | | \$1,265,395,752 |
| Total | | | | | |
| Base Actuarial Rate | | | | | \$1,534,158,072 |
| HIF Funding Supplement Pay - Total | | | | | (\$52,765,932) |
| Total | | | | | \$1,481,392,140 |

FY2025 - 35% Rate Increase Subsidy

| Health Care Plans | You Only | You Plus Spouse | You Plus Child | Family | Total |
|---|----------|-----------------|----------------|---------|-----------------|
| Active Employees | | | | | |
| Sentara Health (Hampton Roads area) | | | | | |
| Enrollment as of July 2023 | 842 | 188 | 172 | 507 | 1,709 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$88 | \$208 | \$208 | \$299 | \$3,606,828 |
| Contrib Adj for COVA Care Basic Subsidy | (\$2) | (\$6) | (\$6) | (\$10) | (\$106,968) |
| Employee Pays | \$86 | \$202 | \$202 | \$289 | \$3,499,860 |
| State Portion | | | | | |
| Base Actuarial Rate | \$767 | \$1,376 | \$1,376 | \$1,994 | \$25,825,584 |
| Contrib Adj for COVA Care Basic Subsidy | \$2 | \$6 | \$6 | \$10 | \$106,968 |
| State Pays | \$769 | \$1,382 | \$1,382 | \$2,004 | \$25,932,552 |
| Total | | | | | |
| Base Actuarial Rate | \$855 | \$1,584 | \$1,584 | \$2,293 | \$29,432,412 |
| HIF Funding Supplement Pay - Total | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | \$855 | \$1,584 | \$1,584 | \$2,293 | \$29,432,412 |
| Summary Active Total | | | | | |
| Enrollment as of July 2023 | 35,410 | 14,181 | 5,395 | 27,782 | 82,768 |
| Employee Portion | | | | | |
| Base Actuarial Rate | | | | | \$231,209,280 |
| HIF Funding Supplement Pay - Employee | | | | | (\$4,960,812) |
| Employee Pays | | | | | \$226,248,468 |
| State Portion | | | | | |
| Base Actuarial Rate | | | | | \$1,385,621,436 |
| HIF Funding Supplement Pay - State | | | | | (\$41,126,700) |
| State Pays | | | | | \$1,344,494,736 |
| Total | | | | | |
| Base Actuarial Rate | | | | | \$1,616,830,716 |
| HIF Funding Supplement Pay - Total | | | | | (\$46,087,512) |
| Total | | | | | \$1,570,743,204 |

FY2025 / FY2024

| \$ | % |
|--------------|-------|
| DIFFERENCE | |
| | |
| \$185,280 | 5.42% |
| \$215,892 | 6.57% |
| | |
| \$1,273,944 | 5.19% |
| \$1,243,332 | 5.04% |
| | |
| \$1,459,224 | 5.22% |
| \$1,459,224 | 5.22% |
| | |
| \$10,079,472 | 4.56% |
| \$10,252,080 | 4.75% |
| | |
| \$72,593,172 | 5.53% |
| \$79,098,984 | 6.25% |
| | |
| \$82,672,644 | 5.39% |
| \$89,351,064 | 6.03% |

EXHIBIT A – AON SCHEDULE

FY2024 Final Rates

| Health Care Plans | You Only | You Plus Spouse | You Plus Child | Family | Total |
|---------------------------------------|----------|-----------------|----------------|---------|------------|
| Early Retirees/COBRA | | | | | |
| HDHP (with basic dental) | | | | | |
| Enrollment as of July 2023 | 56 | 11 | 0 | 3 | 70 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$651 | \$1,212 | \$1,212 | \$1,772 | \$661,248 |
| HIF Funding Supplement Pay - Employee | (\$25) | (\$46) | (\$46) | (\$68) | (\$25,320) |
| Employee Pays | \$626 | \$1,166 | \$1,166 | \$1,704 | \$635,928 |
| State Portion | | | | | |
| Base Actuarial Rate | \$0 | \$0 | \$0 | \$0 | \$0 |
| HIF Funding Supplement Pay - State | \$0 | \$0 | \$0 | \$0 | \$0 |
| State Pays | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | | | | | |
| Base Actuarial Rate | \$651 | \$1,212 | \$1,212 | \$1,772 | \$661,248 |
| HIF Funding Supplement Pay - Total | (\$25) | (\$46) | (\$46) | (\$68) | (\$25,320) |
| Total | \$626 | \$1,166 | \$1,166 | \$1,704 | \$635,928 |
| HDHP w/Expanded Dental | | | | | |
| Enrollment as of July 2023 | 37 | 7 | 1 | 2 | 47 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$683 | \$1,271 | \$1,271 | \$1,858 | \$469,860 |
| HIF Funding Supplement Pay - Employee | (\$24) | (\$45) | (\$45) | (\$66) | (\$16,560) |
| Employee Pays | \$659 | \$1,226 | \$1,226 | \$1,792 | \$453,300 |
| State Portion | | | | | |
| Base Actuarial Rate | \$0 | \$0 | \$0 | \$0 | \$0 |
| HIF Funding Supplement Pay - State | \$0 | \$0 | \$0 | \$0 | \$0 |
| State Pays | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | | | | | |
| Base Actuarial Rate | \$683 | \$1,271 | \$1,271 | \$1,858 | \$469,860 |
| HIF Funding Supplement Pay - Total | (\$24) | (\$45) | (\$45) | (\$66) | (\$16,560) |
| Total | \$659 | \$1,226 | \$1,226 | \$1,792 | \$453,300 |
| HealthAware with basic dental | | | | | |
| Enrollment as of July 2023 | 23 | 18 | 1 | 1 | 43 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$752 | \$1,392 | \$1,392 | \$2,029 | \$549,276 |
| HIF Funding Supplement Pay - Employee | (\$29) | (\$53) | (\$53) | (\$77) | (\$21,012) |
| Employee Pays | \$723 | \$1,339 | \$1,339 | \$1,952 | \$528,264 |
| State Portion | | | | | |
| Base Actuarial Rate | \$0 | \$0 | \$0 | \$0 | \$0 |
| HIF Funding Supplement Pay - State | \$0 | \$0 | \$0 | \$0 | \$0 |
| State Pays | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | | | | | |
| Base Actuarial Rate | \$752 | \$1,392 | \$1,392 | \$2,029 | \$549,276 |
| HIF Funding Supplement Pay - Total | (\$29) | (\$53) | (\$53) | (\$77) | (\$21,012) |
| Total | \$723 | \$1,339 | \$1,339 | \$1,952 | \$528,264 |

FY2025 - 35% Rate Increase Subsidy

| Health Care Plans | You Only | You Plus Spouse | You Plus Child | Family | Total |
|---------------------------------------|----------|-----------------|----------------|---------|------------|
| Early Retirees/COBRA | | | | | |
| HDHP (with basic dental) | | | | | |
| Enrollment as of July 2023 | 56 | 11 | 0 | 3 | 70 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$686 | \$1,278 | \$1,278 | \$1,867 | \$696,900 |
| HIF Funding Supplement Pay - Employee | (\$21) | (\$39) | (\$39) | (\$57) | (\$21,312) |
| Employee Pays | \$665 | \$1,239 | \$1,239 | \$1,810 | \$675,588 |
| State Portion | | | | | |
| Base Actuarial Rate | \$0 | \$0 | \$0 | \$0 | \$0 |
| HIF Funding Supplement Pay - State | \$0 | \$0 | \$0 | \$0 | \$0 |
| State Pays | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | | | | | |
| Base Actuarial Rate | \$686 | \$1,278 | \$1,278 | \$1,867 | \$696,900 |
| HIF Funding Supplement Pay - Total | (\$21) | (\$39) | (\$39) | (\$57) | (\$21,312) |
| Total | \$665 | \$1,239 | \$1,239 | \$1,810 | \$675,588 |
| HDHP w/Expanded Dental | | | | | |
| Enrollment as of July 2023 | 37 | 7 | 1 | 2 | 47 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$719 | \$1,338 | \$1,338 | \$1,955 | \$494,604 |
| HIF Funding Supplement Pay - Employee | (\$21) | (\$39) | (\$39) | (\$57) | (\$14,436) |
| Employee Pays | \$698 | \$1,299 | \$1,299 | \$1,898 | \$480,168 |
| State Portion | | | | | |
| Base Actuarial Rate | \$0 | \$0 | \$0 | \$0 | \$0 |
| HIF Funding Supplement Pay - State | \$0 | \$0 | \$0 | \$0 | \$0 |
| State Pays | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | | | | | |
| Base Actuarial Rate | \$719 | \$1,338 | \$1,338 | \$1,955 | \$494,604 |
| HIF Funding Supplement Pay - Total | (\$21) | (\$39) | (\$39) | (\$57) | (\$14,436) |
| Total | \$698 | \$1,299 | \$1,299 | \$1,898 | \$480,168 |
| HealthAware with basic dental | | | | | |
| Enrollment as of July 2023 | 23 | 18 | 1 | 1 | 43 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$792 | \$1,469 | \$1,469 | \$2,142 | \$579,228 |
| HIF Funding Supplement Pay - Employee | (\$24) | (\$46) | (\$46) | (\$66) | (\$17,904) |
| Employee Pays | \$768 | \$1,423 | \$1,423 | \$2,076 | \$561,324 |
| State Portion | | | | | |
| Base Actuarial Rate | \$0 | \$0 | \$0 | \$0 | \$0 |
| HIF Funding Supplement Pay - State | \$0 | \$0 | \$0 | \$0 | \$0 |
| State Pays | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | | | | | |
| Base Actuarial Rate | \$792 | \$1,469 | \$1,469 | \$2,142 | \$579,228 |
| HIF Funding Supplement Pay - Total | (\$24) | (\$46) | (\$46) | (\$66) | (\$17,904) |
| Total | \$768 | \$1,423 | \$1,423 | \$2,076 | \$561,324 |

FY2025 / FY2024

DIFFERENCE

| | |
|----------|-------|
| \$35,652 | 5.39% |
| \$39,660 | 6.24% |

EXHIBIT A – AON SCHEDULE

FY2024 Final Rates

| Health Care Plans | You Only | You Plus Spouse | You Plus Child | Family | Total |
|---|----------|-----------------|----------------|---------|-------------|
| Early Retirees/COBRA | | | | | |
| HealthAware with Expanded Dental | | | | | |
| Enrollment as of July 2023 | 21 | 6 | 1 | 1 | 29 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$784 | \$1,451 | \$1,451 | \$2,115 | \$344,832 |
| HIF Funding Supplement Pay - Employee | (\$29) | (\$53) | (\$53) | (\$77) | (\$12,684) |
| Employee Pays | \$755 | \$1,398 | \$1,398 | \$2,038 | \$332,148 |
| State Portion | | | | | |
| Base Actuarial Rate | \$0 | \$0 | \$0 | \$0 | \$0 |
| HIF Funding Supplement Pay - State | \$0 | \$0 | \$0 | \$0 | \$0 |
| State Pays | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | | | | | |
| Base Actuarial Rate | \$784 | \$1,451 | \$1,451 | \$2,115 | \$344,832 |
| HIF Funding Supplement Pay - Total | (\$29) | (\$53) | (\$53) | (\$77) | (\$12,684) |
| Total | \$755 | \$1,398 | \$1,398 | \$2,038 | \$332,148 |
| HealthAware with Expanded Dental and Vision | | | | | |
| Enrollment as of July 2023 | 30 | 8 | 1 | 2 | 41 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$795 | \$1,472 | \$1,472 | \$2,145 | \$496,656 |
| HIF Funding Supplement Pay - Employee | (\$29) | (\$53) | (\$53) | (\$77) | (\$18,012) |
| Employee Pays | \$766 | \$1,419 | \$1,419 | \$2,068 | \$478,644 |
| State Portion | | | | | |
| Base Actuarial Rate | \$0 | \$0 | \$0 | \$0 | \$0 |
| HIF Funding Supplement Pay - State | \$0 | \$0 | \$0 | \$0 | \$0 |
| State Pays | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | | | | | |
| Base Actuarial Rate | \$795 | \$1,472 | \$1,472 | \$2,145 | \$496,656 |
| HIF Funding Supplement Pay - Total | (\$29) | (\$53) | (\$53) | (\$77) | (\$18,012) |
| Total | \$766 | \$1,419 | \$1,419 | \$2,068 | \$478,644 |
| COVA Care (with basic dental) | | | | | |
| Enrollment as of July 2023 | 523 | 93 | 4 | 16 | 636 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$851 | \$1,570 | \$1,570 | \$2,294 | \$7,608,804 |
| HIF Funding Supplement Pay - Employee | (\$33) | (\$60) | (\$60) | (\$87) | (\$293,652) |
| Employee Pays | \$818 | \$1,510 | \$1,510 | \$2,207 | \$7,315,152 |
| State Portion | | | | | |
| Base Actuarial Rate | \$0 | \$0 | \$0 | \$0 | \$0 |
| HIF Funding Supplement Pay - State | \$0 | \$0 | \$0 | \$0 | \$0 |
| State Pays | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | | | | | |
| Base Actuarial Rate | \$851 | \$1,570 | \$1,570 | \$2,294 | \$7,608,804 |
| HIF Funding Supplement Pay - Total | (\$33) | (\$60) | (\$60) | (\$87) | (\$293,652) |
| Total | \$818 | \$1,510 | \$1,510 | \$2,207 | \$7,315,152 |

FY2025 - 35% Rate Increase Subsidy

| Health Care Plans | You Only | You Plus Spouse | You Plus Child | Family | Total |
|---|----------|-----------------|----------------|---------|-------------|
| Early Retirees/COBRA | | | | | |
| HealthAware with Expanded Dental | | | | | |
| Enrollment as of July 2023 | 21 | 6 | 1 | 1 | 29 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$825 | \$1,529 | \$1,529 | \$2,230 | \$363,096 |
| HIF Funding Supplement Pay - Employee | (\$24) | (\$46) | (\$46) | (\$66) | (\$10,704) |
| Employee Pays | \$801 | \$1,483 | \$1,483 | \$2,164 | \$352,392 |
| State Portion | | | | | |
| Base Actuarial Rate | \$0 | \$0 | \$0 | \$0 | \$0 |
| HIF Funding Supplement Pay - State | \$0 | \$0 | \$0 | \$0 | \$0 |
| State Pays | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | | | | | |
| Base Actuarial Rate | \$825 | \$1,529 | \$1,529 | \$2,230 | \$363,096 |
| HIF Funding Supplement Pay - Total | (\$24) | (\$46) | (\$46) | (\$66) | (\$10,704) |
| Total | \$801 | \$1,483 | \$1,483 | \$2,164 | \$352,392 |
| HealthAware with Expanded Dental and Vision | | | | | |
| Enrollment as of July 2023 | 30 | 8 | 1 | 2 | 41 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$835 | \$1,549 | \$1,549 | \$2,258 | \$522,084 |
| HIF Funding Supplement Pay - Employee | (\$24) | (\$46) | (\$46) | (\$66) | (\$15,192) |
| Employee Pays | \$811 | \$1,503 | \$1,503 | \$2,192 | \$506,892 |
| State Portion | | | | | |
| Base Actuarial Rate | \$0 | \$0 | \$0 | \$0 | \$0 |
| HIF Funding Supplement Pay - State | \$0 | \$0 | \$0 | \$0 | \$0 |
| State Pays | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | | | | | |
| Base Actuarial Rate | \$835 | \$1,549 | \$1,549 | \$2,258 | \$522,084 |
| HIF Funding Supplement Pay - Total | (\$24) | (\$46) | (\$46) | (\$66) | (\$15,192) |
| Total | \$811 | \$1,503 | \$1,503 | \$2,192 | \$506,892 |
| COVA Care (with basic dental) | | | | | |
| Enrollment as of July 2023 | 523 | 93 | 4 | 16 | 636 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$896 | \$1,658 | \$1,658 | \$2,420 | \$8,017,848 |
| HIF Funding Supplement Pay - Employee | (\$27) | (\$52) | (\$52) | (\$75) | (\$244,380) |
| Employee Pays | \$869 | \$1,606 | \$1,606 | \$2,345 | \$7,773,468 |
| State Portion | | | | | |
| Base Actuarial Rate | \$0 | \$0 | \$0 | \$0 | \$0 |
| HIF Funding Supplement Pay - State | \$0 | \$0 | \$0 | \$0 | \$0 |
| State Pays | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | | | | | |
| Base Actuarial Rate | \$896 | \$1,658 | \$1,658 | \$2,420 | \$8,017,848 |
| HIF Funding Supplement Pay - Total | (\$27) | (\$52) | (\$52) | (\$75) | (\$244,380) |
| Total | \$869 | \$1,606 | \$1,606 | \$2,345 | \$7,773,468 |

FY2025 / FY2024

| \$ | % |
|------------|-------|
| DIFFERENCE | |
| | |
| \$18,264 | 5.30% |
| \$20,244 | 6.09% |
| | |
| \$18,264 | 5.30% |
| \$20,244 | 6.09% |
| | |
| \$25,428 | 5.12% |
| \$28,248 | 5.90% |
| | |
| \$25,428 | 5.12% |
| \$28,248 | 5.90% |
| | |
| \$409,044 | 5.38% |
| \$458,316 | 6.27% |
| | |
| \$409,044 | 5.38% |
| \$458,316 | 6.27% |

EXHIBIT A – AON SCHEDULE

FY2024 Final Rates

| Health Care Plans | You Only | You Plus Spouse | You Plus Child | Family | Total |
|---|----------|-----------------|----------------|---------|-------------|
| Early Retirees/COBRA | | | | | |
| COVA Care Plus Out-of-Network | | | | | |
| Enrollment as of July 2023 | 78 | 11 | 2 | 0 | 91 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$872 | \$1,607 | \$1,607 | \$2,349 | \$1,066,884 |
| HIF Funding Supplement Pay - Employee | (\$34) | (\$61) | (\$61) | (\$89) | (\$41,340) |
| Employee Pays | \$838 | \$1,546 | \$1,546 | \$2,260 | \$1,025,544 |
| State Portion | | | | | |
| Base Actuarial Rate | \$0 | \$0 | \$0 | \$0 | \$0 |
| HIF Funding Supplement Pay - State | \$0 | \$0 | \$0 | \$0 | \$0 |
| State Pays | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | | | | | |
| Base Actuarial Rate | \$872 | \$1,607 | \$1,607 | \$2,349 | \$1,066,884 |
| HIF Funding Supplement Pay - Total | (\$34) | (\$61) | (\$61) | (\$89) | (\$41,340) |
| Total | \$838 | \$1,546 | \$1,546 | \$2,260 | \$1,025,544 |
| COVA Care Plus Expanded Dental | | | | | |
| Enrollment as of July 2023 | 629 | 104 | 13 | 17 | 763 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$883 | \$1,629 | \$1,629 | \$2,380 | \$9,437,520 |
| HIF Funding Supplement Pay - Employee | (\$32) | (\$58) | (\$58) | (\$84) | (\$340,104) |
| Employee Pays | \$851 | \$1,571 | \$1,571 | \$2,296 | \$9,097,416 |
| State Portion | | | | | |
| Base Actuarial Rate | \$0 | \$0 | \$0 | \$0 | \$0 |
| HIF Funding Supplement Pay - State | \$0 | \$0 | \$0 | \$0 | \$0 |
| State Pays | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | | | | | |
| Base Actuarial Rate | \$883 | \$1,629 | \$1,629 | \$2,380 | \$9,437,520 |
| HIF Funding Supplement Pay - Total | (\$32) | (\$58) | (\$58) | (\$84) | (\$340,104) |
| Total | \$851 | \$1,571 | \$1,571 | \$2,296 | \$9,097,416 |
| COVA Care Plus Out-of-Network & Expanded Dental | | | | | |
| Enrollment as of July 2023 | 164 | 38 | 6 | 12 | 220 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$904 | \$1,666 | \$1,666 | \$2,435 | \$3,009,360 |
| HIF Funding Supplement Pay - Employee | (\$33) | (\$59) | (\$59) | (\$86) | (\$108,480) |
| Employee Pays | \$871 | \$1,607 | \$1,607 | \$2,349 | \$2,900,880 |
| State Portion | | | | | |
| Base Actuarial Rate | \$0 | \$0 | \$0 | \$0 | \$0 |
| HIF Funding Supplement Pay - State | \$0 | \$0 | \$0 | \$0 | \$0 |
| State Pays | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | | | | | |
| Base Actuarial Rate | \$904 | \$1,666 | \$1,666 | \$2,435 | \$3,009,360 |
| HIF Funding Supplement Pay - Total | (\$33) | (\$59) | (\$59) | (\$86) | (\$108,480) |
| Total | \$871 | \$1,607 | \$1,607 | \$2,349 | \$2,900,880 |

FY2025 - 35% Rate Increase Subsidy

| Health Care Plans | You Only | You Plus Spouse | You Plus Child | Family | Total |
|---|----------|-----------------|----------------|---------|-------------|
| Early Retirees/COBRA | | | | | |
| COVA Care Plus Out-of-Network | | | | | |
| Enrollment as of July 2023 | 78 | 11 | 2 | 0 | 91 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$918 | \$1,698 | \$1,698 | \$2,479 | \$1,124,136 |
| HIF Funding Supplement Pay - Employee | (\$28) | (\$53) | (\$53) | (\$77) | (\$34,476) |
| Employee Pays | \$890 | \$1,645 | \$1,645 | \$2,402 | \$1,089,660 |
| State Portion | | | | | |
| Base Actuarial Rate | \$0 | \$0 | \$0 | \$0 | \$0 |
| HIF Funding Supplement Pay - State | \$0 | \$0 | \$0 | \$0 | \$0 |
| State Pays | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | | | | | |
| Base Actuarial Rate | \$918 | \$1,698 | \$1,698 | \$2,479 | \$1,124,136 |
| HIF Funding Supplement Pay - Total | (\$28) | (\$53) | (\$53) | (\$77) | (\$34,476) |
| Total | \$890 | \$1,645 | \$1,645 | \$2,402 | \$1,089,660 |
| COVA Care Plus Expanded Dental | | | | | |
| Enrollment as of July 2023 | 629 | 104 | 13 | 17 | 763 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$929 | \$1,718 | \$1,718 | \$2,508 | \$9,935,796 |
| HIF Funding Supplement Pay - Employee | (\$27) | (\$52) | (\$52) | (\$75) | (\$292,104) |
| Employee Pays | \$902 | \$1,666 | \$1,666 | \$2,433 | \$9,643,692 |
| State Portion | | | | | |
| Base Actuarial Rate | \$0 | \$0 | \$0 | \$0 | \$0 |
| HIF Funding Supplement Pay - State | \$0 | \$0 | \$0 | \$0 | \$0 |
| State Pays | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | | | | | |
| Base Actuarial Rate | \$929 | \$1,718 | \$1,718 | \$2,508 | \$9,935,796 |
| HIF Funding Supplement Pay - Total | (\$27) | (\$52) | (\$52) | (\$75) | (\$292,104) |
| Total | \$902 | \$1,666 | \$1,666 | \$2,433 | \$9,643,692 |
| COVA Care Plus Out-of-Network & Expanded Dental | | | | | |
| Enrollment as of July 2023 | 164 | 38 | 6 | 12 | 220 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$951 | \$1,758 | \$1,758 | \$2,567 | \$3,169,440 |
| HIF Funding Supplement Pay - Employee | (\$28) | (\$53) | (\$53) | (\$77) | (\$94,176) |
| Employee Pays | \$923 | \$1,705 | \$1,705 | \$2,490 | \$3,075,264 |
| State Portion | | | | | |
| Base Actuarial Rate | \$0 | \$0 | \$0 | \$0 | \$0 |
| HIF Funding Supplement Pay - State | \$0 | \$0 | \$0 | \$0 | \$0 |
| State Pays | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | | | | | |
| Base Actuarial Rate | \$951 | \$1,758 | \$1,758 | \$2,567 | \$3,169,440 |
| HIF Funding Supplement Pay - Total | (\$28) | (\$53) | (\$53) | (\$77) | (\$94,176) |
| Total | \$923 | \$1,705 | \$1,705 | \$2,490 | \$3,075,264 |

FY2025 / FY2024

| \$ | % |
|------------|-------|
| DIFFERENCE | |
| | |
| \$57,252 | 5.37% |
| \$64,116 | 6.25% |
| | |
| \$57,252 | 5.37% |
| \$64,116 | 6.25% |
| | |
| \$498,276 | 5.28% |
| \$546,276 | 6.00% |
| | |
| \$498,276 | 5.28% |
| \$546,276 | 6.00% |
| | |
| \$160,080 | 5.32% |
| \$174,384 | 6.01% |
| | |
| \$160,080 | 5.32% |
| \$174,384 | 6.01% |

EXHIBIT A – AON SCHEDULE

FY2024 Final Rates

| Health Care Plans | You Only | You Plus Spouse | You Plus Child | Family | Total |
|--|----------|-----------------|----------------|---------|--------------|
| Early Retirees/COBRA | | | | | |
| COVA Care Plus Expanded Dental Plus Vision & Hearing | | | | | |
| Enrollment as of July 2023 | 770 | 129 | 21 | 34 | 954 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$903 | \$1,665 | \$1,665 | \$2,433 | \$12,333,384 |
| HIF Funding Supplement Pay - Employee | (\$32) | (\$58) | (\$58) | (\$84) | (\$434,352) |
| Employee Pays | \$871 | \$1,607 | \$1,607 | \$2,349 | \$11,899,032 |
| State Portion | | | | | |
| Base Actuarial Rate | \$0 | \$0 | \$0 | \$0 | \$0 |
| HIF Funding Supplement Pay - State | \$0 | \$0 | \$0 | \$0 | \$0 |
| State Pays | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | | | | | |
| Base Actuarial Rate | \$903 | \$1,665 | \$1,665 | \$2,433 | \$12,333,384 |
| HIF Funding Supplement Pay - Total | (\$32) | (\$58) | (\$58) | (\$84) | (\$434,352) |
| Total | \$871 | \$1,607 | \$1,607 | \$2,349 | \$11,899,032 |
| COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing | | | | | |
| Enrollment as of July 2023 | 536 | 110 | 15 | 34 | 695 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$924 | \$1,702 | \$1,702 | \$2,488 | \$9,511,272 |
| HIF Funding Supplement Pay - Employee | (\$33) | (\$59) | (\$59) | (\$87) | (\$336,252) |
| Employee Pays | \$891 | \$1,643 | \$1,643 | \$2,401 | \$9,175,020 |
| State Portion | | | | | |
| Base Actuarial Rate | \$0 | \$0 | \$0 | \$0 | \$0 |
| HIF Funding Supplement Pay - State | \$0 | \$0 | \$0 | \$0 | \$0 |
| State Pays | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | | | | | |
| Base Actuarial Rate | \$924 | \$1,702 | \$1,702 | \$2,488 | \$9,511,272 |
| HIF Funding Supplement Pay - Total | (\$33) | (\$59) | (\$59) | (\$87) | (\$336,252) |
| Total | \$891 | \$1,643 | \$1,643 | \$2,401 | \$9,175,020 |
| Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia | | | | | |
| Enrollment as of July 2023 | 18 | 8 | 1 | 2 | 29 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$817 | \$1,501 | \$1,501 | \$2,188 | \$391,092 |
| HIF Funding Supplement Pay - Employee | \$0 | \$0 | \$0 | \$0 | \$0 |
| Employee Pays | \$817 | \$1,501 | \$1,501 | \$2,188 | \$391,092 |
| State Portion | | | | | |
| Base Actuarial Rate | \$0 | \$0 | \$0 | \$0 | \$0 |
| HIF Funding Supplement Pay - State | \$0 | \$0 | \$0 | \$0 | \$0 |
| State Pays | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | | | | | |
| Base Actuarial Rate | \$817 | \$1,501 | \$1,501 | \$2,188 | \$391,092 |
| HIF Funding Supplement Pay - Total | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | \$817 | \$1,501 | \$1,501 | \$2,188 | \$391,092 |

FY2025 - 35% Rate Increase Subsidy

| Health Care Plans | You Only | You Plus Spouse | You Plus Child | Family | Total |
|--|----------|-----------------|----------------|---------|--------------|
| Early Retirees/COBRA | | | | | |
| COVA Care Plus Expanded Dental Plus Vision & Hearing | | | | | |
| Enrollment as of July 2023 | 770 | 129 | 21 | 34 | 954 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$949 | \$1,755 | \$1,755 | \$2,562 | \$12,973,056 |
| HIF Funding Supplement Pay - Employee | (\$27) | (\$52) | (\$52) | (\$75) | (\$373,680) |
| Employee Pays | \$922 | \$1,703 | \$1,703 | \$2,487 | \$12,599,376 |
| State Portion | | | | | |
| Base Actuarial Rate | \$0 | \$0 | \$0 | \$0 | \$0 |
| HIF Funding Supplement Pay - State | \$0 | \$0 | \$0 | \$0 | \$0 |
| State Pays | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | | | | | |
| Base Actuarial Rate | \$949 | \$1,755 | \$1,755 | \$2,562 | \$12,973,056 |
| HIF Funding Supplement Pay - Total | (\$27) | (\$52) | (\$52) | (\$75) | (\$373,680) |
| Total | \$922 | \$1,703 | \$1,703 | \$2,487 | \$12,599,376 |
| COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing | | | | | |
| Enrollment as of July 2023 | 536 | 110 | 15 | 34 | 695 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$971 | \$1,795 | \$1,795 | \$2,621 | \$10,007,340 |
| HIF Funding Supplement Pay - Employee | (\$28) | (\$53) | (\$53) | (\$77) | (\$291,012) |
| Employee Pays | \$943 | \$1,742 | \$1,742 | \$2,544 | \$9,716,328 |
| State Portion | | | | | |
| Base Actuarial Rate | \$0 | \$0 | \$0 | \$0 | \$0 |
| HIF Funding Supplement Pay - State | \$0 | \$0 | \$0 | \$0 | \$0 |
| State Pays | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | | | | | |
| Base Actuarial Rate | \$971 | \$1,795 | \$1,795 | \$2,621 | \$10,007,340 |
| HIF Funding Supplement Pay - Total | (\$28) | (\$53) | (\$53) | (\$77) | (\$291,012) |
| Total | \$943 | \$1,742 | \$1,742 | \$2,544 | \$9,716,328 |
| Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia | | | | | |
| Enrollment as of July 2023 | 18 | 8 | 1 | 2 | 29 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$879 | \$1,615 | \$1,615 | \$2,355 | \$420,804 |
| HIF Funding Supplement Pay - Employee | \$0 | \$0 | \$0 | \$0 | \$0 |
| Employee Pays | \$879 | \$1,615 | \$1,615 | \$2,355 | \$420,804 |
| State Portion | | | | | |
| Base Actuarial Rate | \$0 | \$0 | \$0 | \$0 | \$0 |
| HIF Funding Supplement Pay - State | \$0 | \$0 | \$0 | \$0 | \$0 |
| State Pays | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | | | | | |
| Base Actuarial Rate | \$879 | \$1,615 | \$1,615 | \$2,355 | \$420,804 |
| HIF Funding Supplement Pay - Total | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | \$879 | \$1,615 | \$1,615 | \$2,355 | \$420,804 |

FY2025 / FY2024

| \$ | % |
|------------|-------|
| DIFFERENCE | |
| | |
| \$639,672 | 5.19% |
| \$700,344 | 5.89% |
| | |
| \$639,672 | 5.19% |
| \$700,344 | 5.89% |
| | |
| \$496,068 | 5.22% |
| \$541,308 | 5.90% |
| | |
| \$496,068 | 5.22% |
| \$541,308 | 5.90% |
| | |
| \$29,712 | 7.60% |
| \$29,712 | 7.60% |
| | |
| \$29,712 | 7.60% |
| \$29,712 | 7.60% |

EXHIBIT A – AON SCHEDULE

FY2024 Final Rates

| Health Care Plans | You Only | You Plus Spouse | You Plus Child | Family | Total |
|---------------------------------------|----------|-----------------|----------------|---------|---------------|
| Early Retirees/COBRA | | | | | |
| Sentara Health (Hampton Roads area) | | | | | |
| Enrollment as of July 2023 | 17 | 4 | 0 | 0 | 21 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$813 | \$1,505 | \$1,505 | \$2,179 | \$238,092 |
| HIF Funding Supplement Pay - Employee | \$0 | \$0 | \$0 | \$0 | \$0 |
| Employee Pays | \$813 | \$1,505 | \$1,505 | \$2,179 | \$238,092 |
| State Portion | | | | | |
| Base Actuarial Rate | \$0 | \$0 | \$0 | \$0 | \$0 |
| HIF Funding Supplement Pay - State | \$0 | \$0 | \$0 | \$0 | \$0 |
| State Pays | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | | | | | |
| Base Actuarial Rate | \$813 | \$1,505 | \$1,505 | \$2,179 | \$238,092 |
| HIF Funding Supplement Pay - Total | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | \$813 | \$1,505 | \$1,505 | \$2,179 | \$238,092 |
| Summary Retiree/COBRA Total | | | | | |
| Enrollment as of July 2023 | 2,902 | 547 | 66 | 124 | 3,639 |
| Employee Portion | | | | | |
| Base Actuarial Rate | | | | | \$46,118,280 |
| HIF Funding Supplement Pay - Employee | | | | | (\$1,647,768) |
| Employee Pays | | | | | \$44,470,512 |
| State Portion | | | | | |
| Base Actuarial Rate | | | | | \$0 |
| HIF Funding Supplement Pay - State | | | | | \$0 |
| State Pays | | | | | \$0 |
| Total | | | | | |
| Base Actuarial Rate | | | | | \$46,118,280 |
| HIF Funding Supplement Pay - Total | | | | | (\$1,647,768) |
| Total | | | | | \$44,470,512 |

FY2025 - 35% Rate Increase Subsidy

| Health Care Plans | You Only | You Plus Spouse | You Plus Child | Family | Total |
|---------------------------------------|----------|-----------------|----------------|---------|---------------|
| Early Retirees/COBRA | | | | | |
| Sentara Health (Hampton Roads area) | | | | | |
| Enrollment as of July 2023 | 17 | 4 | 0 | 0 | 21 |
| Employee Portion | | | | | |
| Base Actuarial Rate | \$855 | \$1,584 | \$1,584 | \$2,293 | \$250,452 |
| HIF Funding Supplement Pay - Employee | \$0 | \$0 | \$0 | \$0 | \$0 |
| Employee Pays | \$855 | \$1,584 | \$1,584 | \$2,293 | \$250,452 |
| State Portion | | | | | |
| Base Actuarial Rate | \$0 | \$0 | \$0 | \$0 | \$0 |
| HIF Funding Supplement Pay - State | \$0 | \$0 | \$0 | \$0 | \$0 |
| State Pays | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | | | | | |
| Base Actuarial Rate | \$855 | \$1,584 | \$1,584 | \$2,293 | \$250,452 |
| HIF Funding Supplement Pay - Total | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total | \$855 | \$1,584 | \$1,584 | \$2,293 | \$250,452 |
| Summary Retiree/COBRA Total | | | | | |
| Enrollment as of July 2023 | 2,902 | 547 | 66 | 124 | 3,639 |
| Employee Portion | | | | | |
| Base Actuarial Rate | | | | | \$48,554,784 |
| HIF Funding Supplement Pay - Employee | | | | | (\$1,409,376) |
| Employee Pays | | | | | \$47,145,408 |
| State Portion | | | | | |
| Base Actuarial Rate | | | | | \$0 |
| HIF Funding Supplement Pay - State | | | | | \$0 |
| State Pays | | | | | \$0 |
| Total | | | | | |
| Base Actuarial Rate | | | | | \$48,554,784 |
| HIF Funding Supplement Pay - Total | | | | | (\$1,409,376) |
| Total | | | | | \$47,145,408 |

FY2025 / FY2024

| \$ | % |
|-------------|-------|
| DIFFERENCE | |
| | |
| \$12,360 | 5.19% |
| \$12,360 | 5.19% |
| | |
| \$12,360 | 5.19% |
| \$12,360 | 5.19% |
| | |
| \$2,436,504 | 5.28% |
| \$2,674,896 | 6.01% |
| | |
| \$2,436,504 | 5.28% |
| \$2,674,896 | 6.01% |

EXHIBIT A – AON SCHEDULE

FY2024 Final Rates

| Health Care Plans | You Only | You Plus Spouse | You Plus Child | Family | Total |
|---------------------------------------|----------|-----------------|----------------|--------|-----------------|
| Active Employees/Early Retirees/COBRA | | | | | |
| Grand Total | | | | | |
| Enrollment as of July 2023 | 38,312 | 14,728 | 5,461 | 27,906 | 86,407 |
| Employee Portion | | | | | |
| Base Actuarial Rate | | | | | \$267,248,088 |
| HIF Funding Supplement Pay - Employee | | | | | (\$6,781,188) |
| Employee Pays | | | | | \$260,466,900 |
| State Portion | | | | | |
| Base Actuarial Rate | | | | | \$1,313,028,264 |
| HIF Funding Supplement Pay - State | | | | | (\$54,632,512) |
| State Pays | | | | | \$1,265,395,752 |
| Total | | | | | |
| Base Actuarial Rate | | | | | \$1,580,276,352 |
| HIF Funding Supplement Pay - Total | | | | | (\$54,413,700) |
| Total | | | | | \$1,525,862,652 |

FY2025 - 35% Rate Increase Subsidy

| Health Care Plans | You Only | You Plus Spouse | You Plus Child | Family | Total |
|--|----------|-----------------|----------------|--------|-----------------|
| Active Employees/Early Retirees/COBRA | | | | | |
| Grand Total | | | | | |
| Enrollment as of July 2023 | 38,312 | 14,728 | 5,461 | 27,906 | 86,407 |
| Employee Portion | | | | | |
| Base Actuarial Rate | | | | | \$279,764,064 |
| HIF Funding Supplement Pay - Employee | | | | | (\$6,370,188) |
| Employee Pays | | | | | \$273,393,876 |
| State Portion | | | | | |
| Base Actuarial Rate | | | | | \$1,385,621,436 |
| HIF Funding Supplement Pay - State | | | | | (\$41,126,700) |
| State Pays | | | | | \$1,344,494,736 |
| Total | | | | | |
| Base Actuarial Rate | | | | | \$1,665,385,500 |
| HIF Funding Supplement Pay - Total | | | | | (\$47,496,888) |
| Total | | | | | \$1,617,888,612 |

FY2025 / FY2024

| \$ | % |
|--------------|-------|
| DIFFERENCE | |
| \$12,515,976 | 4.68% |
| \$12,926,976 | 4.96% |
| \$72,593,172 | 5.53% |
| \$79,098,984 | 6.25% |
| \$85,109,148 | 5.39% |
| \$92,025,960 | 6.03% |

EXHIBIT B – DPB SCHEDULE

Proposed Health Insurance Premium Changes

(Premiums Shown Are Monthly Premiums and Include Premium Rewards)

| FY 2025 | Enrollment | | FY 2024 Premiums Paid | | | | Proposed FY 2025 Premiums | | | | Change Over FY 2024 | | |
|-----------------------------------|-------------------------|-----------------|------------------------------|-----------------|---------------------|-----------------|----------------------------------|-----------------|---------------------|-----------------|----------------------------|-----------------|-----------------|
| Plan/Coverage | Active Employees | Retirees | Employer | Employee | Total Active | Retirees | Employer | Employee | Total Active | Retirees | Employer | Employee | Retirees |
| COVA Care, Single | 28,109 | 2,606 | \$738 | \$80 | \$818 | \$818 | \$783 | \$86 | 869 | \$869 | \$45 | \$6 | \$51 |
| COVA Care, Family | 22,757 | 111 | \$1,935 | \$272 | \$2,207 | \$2,207 | \$2,056 | \$289 | 2,345 | \$2,345 | \$121 | \$17 | \$138 |
| COVA Care, Dual-Minor | 4,439 | 63 | \$1,320 | \$207 | \$1,527 | \$1,527 | \$1,404 | \$219 | 1,623 | \$1,623 | \$84 | \$12 | \$96 |
| COVA Care, Dual-Spouse | 12,182 | 474 | \$1,320 | \$190 | \$1,510 | \$1,510 | \$1,404 | \$202 | 1,606 | \$1,606 | \$84 | \$12 | \$96 |
| COVA HealthAware, Single | 5,340 | 73 | \$723 | \$0 | \$723 | \$723 | \$768 | \$0 | 768 | \$768 | \$45 | \$0 | \$45 |
| COVA HealthAware, Family | 3,493 | 4 | \$1,932 | \$20 | \$1,952 | \$1,952 | \$2,056 | \$20 | 2,076 | \$2,076 | \$124 | \$0 | \$124 |
| COVA HealthAware, Dual-Minor | 602 | 2 | \$1,320 | \$36 | \$1,356 | \$1,356 | \$1,404 | \$36 | 1,440 | \$1,440 | \$84 | \$0 | \$84 |
| COVA HealthAware, Dual-Spouse | 1,223 | 30 | \$1,320 | \$19 | \$1,339 | \$1,339 | \$1,404 | \$19 | 1,423 | \$1,423 | \$84 | \$0 | \$84 |
| COVA High Deductible, Single | 460 | 93 | \$626 | \$0 | \$626 | \$626 | \$665 | \$0 | 665 | \$665 | \$39 | \$0 | \$39 |
| COVA High Deductible, Family | 324 | 4 | \$1,704 | \$0 | \$1,704 | \$1,704 | \$1,810 | \$0 | 1,810 | \$1,810 | \$106 | \$0 | \$106 |
| COVA High Deductible, Dual-Minor | 45 | 1 | \$1,166 | \$0 | \$1,166 | \$1,166 | \$1,239 | \$0 | 1,239 | \$1,239 | \$73 | \$0 | \$73 |
| COVA High Deductible, Dual-Spouse | 135 | 18 | \$1,166 | \$0 | \$1,166 | \$1,166 | \$1,239 | \$0 | 1,239 | \$1,239 | \$73 | \$0 | \$73 |
| Kaiser Permanente, Single | 719 | 18 | \$737 | \$77 | \$814 | \$814 | \$783 | \$96 | 879 | \$879 | \$46 | \$19 | \$65 |
| Kaiser Permanente, Family | 664 | 2 | \$1,916 | \$261 | \$2,177 | \$2,177 | \$2,056 | \$299 | 2,355 | \$2,355 | \$140 | \$38 | \$178 |
| Kaiser Permanente, Dual-Minor | 117 | 1 | \$1,311 | \$183 | \$1,494 | \$1,494 | \$1,404 | \$211 | 1,615 | \$1,615 | \$93 | \$28 | \$121 |
| Kaiser Permanente, Dual-Spouse | 312 | 9 | \$1,311 | \$183 | \$1,494 | \$1,494 | \$1,404 | \$211 | 1,615 | \$1,615 | \$93 | \$28 | \$121 |
| Sentara Health, Single | 853 | 17 | \$733 | \$77 | \$810 | \$810 | \$769 | \$86 | 855 | \$855 | \$36 | \$9 | \$45 |
| Sentara Health, Family | 510 | 0 | \$1,907 | \$261 | \$2,168 | \$2,168 | \$2,004 | \$289 | 2,293 | \$2,293 | \$97 | \$28 | \$125 |
| Sentara Health, Dual-Minor | 172 | 0 | \$1,315 | \$183 | \$1,498 | \$1,498 | \$1,382 | \$202 | 1,584 | \$1,584 | \$67 | \$19 | \$86 |
| Sentara Health, Dual-Spouse | 187 | 3 | \$1,315 | \$183 | \$1,498 | \$1,498 | \$1,382 | \$202 | 1,584 | \$1,584 | \$67 | \$19 | \$86 |
| Waived Coverage | 11,232 | 1,843 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | - | \$0 | \$0 | \$0 | \$0 |
| Total/Average Amounts | 93,875 | 5,372 | \$1,121 | \$132 | \$1,253 | \$639 | \$1,191 | \$141 | 1,331 | \$679 | \$70 | \$9 | \$40 |

Note: These amounts represent the average monthly dollar increase in premiums from the current plan year and coverage level to the FY2025 plan year and coverage level, which demonstrates an average 6.3% increase.

Proposed Health Insurance Premium Changes

| FY 2026 | Enrollment | | Proposed FY 2025 Premiums | | | | Proposed FY 2026 Premiums | | | | Increase Over FY 2025 | | |
|-----------------------------------|-------------------------|-----------------|----------------------------------|-----------------|---------------------|-----------------|----------------------------------|-----------------|---------------------|-----------------|------------------------------|-----------------|-----------------|
| Plan/Coverage | Active Employees | Retirees | Employer | Employee | Total Active | Retirees | Employer | Employee | Total Active | Retirees | Employer | Employee | Retirees |
| COVA Care, Single | 28,109 | 2,606 | \$783 | \$86 | 869 | \$869 | \$815 | \$89 | 904 | \$904 | \$32 | \$3 | \$35 |
| COVA Care, Family | 22,757 | 111 | \$2,056 | \$289 | 2,345 | \$2,345 | \$2,138 | \$301 | 2,439 | \$2,439 | \$82 | \$12 | \$94 |
| COVA Care, Dual-Minor | 4,439 | 63 | \$1,404 | \$219 | 1,623 | \$1,623 | \$1,460 | \$227 | 1,688 | \$1,688 | \$56 | \$8 | \$65 |
| COVA Care, Dual-Spouse | 12,182 | 474 | \$1,404 | \$202 | 1,606 | \$1,606 | \$1,460 | \$210 | 1,670 | \$1,670 | \$56 | \$8 | \$64 |
| COVA HealthAware, Single | 5,340 | 73 | \$768 | \$0 | 768 | \$768 | \$799 | \$0 | 799 | \$799 | \$31 | \$0 | \$31 |
| COVA HealthAware, Family | 3,493 | 4 | \$2,056 | \$20 | 2,076 | \$2,076 | \$2,138 | \$21 | 2,159 | \$2,159 | \$82 | \$1 | \$83 |
| COVA HealthAware, Dual-Minor | 602 | 2 | \$1,404 | \$36 | 1,440 | \$1,440 | \$1,461 | \$37 | 1,498 | \$1,498 | \$57 | \$1 | \$58 |
| COVA HealthAware, Dual-Spouse | 1,223 | 30 | \$1,404 | \$19 | 1,423 | \$1,423 | \$1,460 | \$20 | 1,480 | \$1,480 | \$56 | \$1 | \$57 |
| COVA High Deductible, Single | 460 | 93 | \$665 | \$0 | 665 | \$665 | \$692 | \$0 | 692 | \$692 | \$27 | \$0 | \$27 |
| COVA High Deductible, Family | 324 | 4 | \$1,810 | \$0 | 1,810 | \$1,810 | \$1,882 | \$0 | 1,882 | \$1,882 | \$72 | \$0 | \$72 |
| COVA High Deductible, Dual-Minor | 45 | 1 | \$1,239 | \$0 | 1,239 | \$1,239 | \$1,289 | \$0 | 1,289 | \$1,289 | \$50 | \$0 | \$50 |
| COVA High Deductible, Dual-Spouse | 135 | 18 | \$1,239 | \$0 | 1,239 | \$1,239 | \$1,289 | \$0 | 1,289 | \$1,289 | \$50 | \$0 | \$50 |
| Kaiser Permanente, Single | 719 | 18 | \$783 | \$96 | 879 | \$879 | \$814 | \$100 | 914 | \$914 | \$31 | \$4 | \$35 |
| Kaiser Permanente, Family | 664 | 2 | \$2,056 | \$299 | 2,355 | \$2,355 | \$2,138 | \$311 | 2,449 | \$2,449 | \$82 | \$12 | \$94 |
| Kaiser Permanente, Dual-Minor | 117 | 1 | \$1,404 | \$211 | 1,615 | \$1,615 | \$1,461 | \$219 | 1,680 | \$1,680 | \$57 | \$8 | \$65 |
| Kaiser Permanente, Dual-Spouse | 312 | 9 | \$1,404 | \$211 | 1,615 | \$1,615 | \$1,461 | \$219 | 1,680 | \$1,680 | \$57 | \$8 | \$65 |
| Sentara Health, Single | 853 | 17 | \$769 | \$86 | 855 | \$855 | \$800 | \$89 | 889 | \$889 | \$31 | \$3 | \$34 |
| Sentara Health, Family | 510 | 0 | \$2,004 | \$289 | 2,293 | \$2,293 | \$2,084 | \$301 | 2,385 | \$2,385 | \$80 | \$12 | \$92 |
| Sentara Health, Dual-Minor | 172 | 0 | \$1,382 | \$202 | 1,584 | \$1,584 | \$1,437 | \$210 | 1,647 | \$1,647 | \$55 | \$8 | \$63 |
| Sentara Health, Dual-Spouse | 187 | 3 | \$1,382 | \$202 | 1,584 | \$1,584 | \$1,437 | \$210 | 1,647 | \$1,647 | \$55 | \$8 | \$63 |
| Waived Coverage | 11,232 | 1,843 | \$0 | \$0 | - | \$0 | \$0 | \$0 | - | \$0 | \$0 | \$0 | \$0 |
| Total/Average Amounts | 93,875 | 5,372 | \$1,191 | \$141 | 1,331 | \$679 | \$1,239 | \$146 | 1,385 | \$706 | \$48 | \$6 | \$27 |

Annual Cost Summary

| | GF (Employer) | NGF (Employer) | Employee Share | Early Retiree Share | TOTAL |
|----------------|----------------------|-----------------------|-----------------------|----------------------------|----------------------|
| FY 2025 | \$39,621,717 | \$39,302,091 | \$10,015,896 | \$2,585,304 | \$91,525,008 |
| FY 2026 | \$66,667,915 | \$66,064,277 | \$16,274,184 | \$4,343,064 | \$153,349,440 |