

# Wyandot Crawford Health Benefit Fund

## Health Insurance Rates

\$200K Specific Deductible Amount

Proposed Medical & Rx effective 1-1-2021

		4.8%	8.0%	11.0%	5.45%	3.0%
		Prior	Prior	Prior	\$200,000 Specific Deductible	Proposed \$200,000 Specific Deductible
2 Tier Rates		1/1/2017	1/1/2018	1/1/2019	1/1/2020	1/1/2021
Common Plan A						
	Single	\$566.50	\$611.82	\$679.12	\$716.13	\$737.61
	Family	\$1,546.53	\$1,670.25	\$1,853.98	\$1,955.02	\$2,013.67
Common Plan B						
	Single	\$502.25	\$542.43	\$602.10	\$634.91	\$653.96
	Family	\$1,371.13	\$1,480.82	\$1,643.71	\$1,733.29	\$1,785.29
Common Plan C						
	Single	\$472.64	\$510.45	\$566.59	\$597.47	\$615.40
	Family	\$1,290.30	\$1,393.52	\$1,546.81	\$1,631.11	\$1,680.04
3 Tier Rates - GALION CITY SCHOOLS RATES						
Common Plan A						
	Single	\$566.50	\$611.82	\$679.12	\$716.13	\$737.61
	2 Party	\$1,291.63	\$1,394.96	\$1,548.40	\$1,632.79	\$1,681.77
	Family	\$1,804.88	\$1,949.27	\$2,163.69	\$2,281.61	\$2,350.05
Common Plan B						
	Single	\$502.25	\$542.43	\$602.10	\$634.91	\$653.96
	2 Party	\$1,145.14	\$1,236.75	\$1,372.80	\$1,447.61	\$1,491.04
	Family	\$1,600.18	\$1,728.20	\$1,918.30	\$2,022.85	\$2,083.53
Common Plan C						
	Single	\$472.64	\$510.45	\$566.59	\$597.47	\$615.40
	2 Party	\$1,077.62	\$1,163.83	\$1,291.85	\$1,362.26	\$1,403.12
	Family	\$1,505.83	\$1,626.29	\$1,805.19	\$1,903.57	\$1,960.68

Wyandot Crawford Consortium

PROPOSED Rates - Dental

Experience Period: August 1, 2019 through July 31, 2020

Rating Period: January 1, 2021 through December 31, 2021

	Dental Rates			
	1/1/2021	Average Census		
Current Premium				
Single	\$ 46.95	104	\$	58,594
Family	\$ 102.22	496	\$	608,413
Current Revenue		600	\$	<b>667,007</b>
			\$	92.64
Annualized Paid Claims			\$	563,682
Incurred Claims			\$	563,682
PEPM			\$	78.29
Trend	@ 7.0%	16 months		1.0933
Total Projected Claims			\$	<b>616,292</b>
Total Projected Fixed		\$ 4.05	\$	29,160
Total Projected Cost			\$	<b>645,452</b>
Rate Increase Required				-3%

Current Rates		Proposed 3% Decrease	
Single	Family	Single	Family
\$ 46.96	\$ 102.22	\$ 45.55	\$ 99.15

Current Rates		Recommend No Change Due to COVID-19	
Single	Family	Single	Family
\$ 46.96	\$ 102.22	\$ 46.96	\$ 102.22

Wyandot Crawford Consortium


Rates - Vision

Experience Period: August 1, 2019 through July 31, 2020

Rating Period: January 1, 2021 through December 31, 2021

	Vision Rates					
	1/1/2021	Average Census		Average Census		
	Plan B	Plan B	Plan C	Plan C		
Current Premium						
<u>Three-Tier Rates</u>						
Single	\$ 9.18	64	\$ 14.54	32	\$ 12,634	
EE + 1	\$ 18.41	100	\$ 29.04	40	\$ 36,031	
Family	\$ 29.62	246	\$ 46.79	113	\$ 150,885	
Current Revenue				\$ 595	\$ 199,550	
					\$ 27.95	
Paid Claims					\$ 147,118	
Incurred Claims					\$ 147,118	
PEPM					\$ 20.60	
Trend	@7%			16	1.0933	
Total Projected Claims					\$ 160,849	
Total Projected Fixed				\$ 4.08	\$ 29,131	
Total Projected Cost					\$ 189,980	
Rate Increase Required					0.0%	

*Galion CSD*

		Plan B 		Plan C	
Three-tier Rates					
Current	Single	\$	9.18	\$	14.54
	EE + 1	\$	18.41	\$	29.04
	Family	\$	29.62	\$	46.79
Proposed	Single	\$	9.18	\$	14.54
	EE + 1	\$	18.41	\$	29.04
	Family	\$	29.62	\$	46.79

*\* Galion City Schools = Plan B*