

Finance Committee Meeting

AGENDA

July 8, 2013

- I. CALL TO ORDER
- II. MATTERS BEFORE COMMITTEE
 - 1. <u>Bravo Wellness</u>
- III. <u>ADJOURN</u>



Finance Committee Meeting

AGENDA

July 8, 2013

Item:	
Bravo Wellness Department:	
Additional Information:	
Financial Impact:	
Budgeted Item:	
Recommendation / Request:	

Viewing Attachments Requires Adobe Acrobat. Click here to download.

Attachments / click to download

■ Bravo Wellness Info



City of Monroe - Current Screening Results (w/o Spouse Engagement/Screening) - Using 30% Spread (7.5% for each point) Proposed Gold By: BMI <= 29.9 or 10% reduction from prior year (1 pt.)

Blood Pressure <= 130/85 (1 pt.); LDL <= 130 (1 pt.)

Employee Tobacco / Nicotine Negative (1 pt.)

			ЕШР	noyee robacco / N	ALL DIVISION	•			
		Current	Current	Current	Increase in	Adjusted	Adjusted		
		Insurance	Employer	Employee	Employee	Employer	Employee	Total Monthly	
Single Coverage	# of Employees	Premium	Contribution	Contribution	Contribution	Contribution	Contribution	Value	Annual Value
Non-Participants	o. zp.oyees	\$801.33	\$775.73	\$25.60	\$320.53	\$455.20	\$346.13	\$0.00	\$0.00
0 Points	2	\$801.33	\$775.73	\$25.60	\$240.40	\$535.33	\$266.00	\$480.80	\$5,769.58
1 Point	8	\$801.33	\$775.73	\$25.60	\$180.30	\$595.43	\$205.90	\$1,442.39	\$17,308.73
2 Points	31	\$801.33	\$775.73	\$25.60	\$120.20	\$655.53	\$145.80	\$3,726.18	\$44,714.21
3 Points	48	\$801.33	\$775.73	\$25.60	\$60.10	\$715.63	\$85.70	\$2,884.79	\$34,617.46
4 Points	29	\$801.33	\$775.73	\$25.60	\$0.00	\$775.73	\$25.60	\$0.00	\$0.00
5 Points	0	\$801.33	\$775.73	\$25.60	\$0.00	\$775.73	\$25.60	\$0.00	\$0.00
Total	118	9001.55	<i>γ//3./</i> /3	Ψ 2 3.00	\$0.00	¥115.15	Ş25.00	\$8,534.16	\$102,409.97
								φο,σο20	4101 , 103.37
		Current	Current	Current	Increase in	Adjusted	Adjusted		
		Insurance	Employer	Employee	Employee	Employer	Employee	Total Monthly	
Employee + 1	# of Employees	Premium	Contribution	Contribution	Contribution	Contribution	Contribution	Value	Annual Value
Non-Participants		\$1,864.90	\$1,564.62	\$300.28	\$320.53	\$1,244.09	\$620.81	\$0.00	\$0.00
0 Points	0	\$1,864.90	\$1,564.62	\$300.28	\$240.40	\$1,324.22	\$540.68	\$0.00	\$0.00
1 Point	3	\$1,864.90	\$1,564.62	\$300.28	\$180.30	\$1,384.32	\$480.58	\$540.90	\$6,490.77
2 Points	8	\$1,864.90	\$1,564.62	\$300.28	\$120.20	\$1,444.42	\$420.48	\$961.60	\$11,539.15
3 Points	9	\$1,864.90	\$1,564.62	\$300.28	\$60.10	\$1,504.52	\$360.38	\$540.90	\$6,490.77
4 Points	9	\$1,864.90	\$1,564.62	\$300.28	\$0.00	\$1,564.62	\$300.28	\$0.00	\$0.00
5 Points	0	\$1,864.90	\$1,564.62	\$300.28	\$0.00	\$1,564.62	\$300.28	\$0.00	\$0.00
Total	29	_						\$2,043.39	\$24,520.70
		Current	Current	Current	Increase in	Adjusted	Adjusted		
		Insurance	Employer	Employee	Employee	Employer	Employee	Total Monthly	
Family	# of Employees	Premium	Contribution	Contribution	Contribution	Contribution	Contribution	Value	Annual Value
Non-Participants	. ,	\$1,864.90	\$1,506.80	\$358.10	\$320.53	\$1,186.27	\$678.63	\$0.00	\$0.00
0 Points	0	\$1,864.90	\$1,506.80	\$358.10	\$240.40	\$1,266.40	\$598.50	\$0.00	\$0.00
1 Point	5	\$1,864.90	\$1,506.80	\$358.10	\$180.30	\$1,326.50	\$538.40	\$901.50	\$10,817.96
2 Points	17	\$1,864.90	\$1,506.80	\$358.10	\$120.20	\$1,386.60	\$478.30	\$2,043.39	\$24,520.70
3 Points	16	\$1,864.90	\$1,506.80	\$358.10	\$60.10	\$1,446.70	\$418.20	\$961.60	\$11,539.15
4 Points	19	\$1,864.90	\$1,506.80	\$358.10	\$0.00	\$1,506.80	\$358.10	\$0.00	\$0.00
5 Points	0	\$1,864.90	\$1,506.80	\$358.10	\$0.00	\$1,506.80	\$358.10	\$0.00	\$0.00
Total	57	Ψ 1,00 1.50	¥1,500.00	φ330.10	φο.σσ	ψ1,300.00	φ330.10	\$3,906.48	\$46,877.81
Total Participants	204								
•	204				Projected A	dditional EE Contr	ibutions based or	n Incentives:	\$173,808.48
Total Points Earned	2								
0 Points	2								
1 Point	16 56								
2 Points	56 73								
3 Points	73 57								
4 Points	57								
5 Points	0	_							



Data for 30% Spread (Without Spouse Engagement / Screening) Attachment number 1 Page 2 of 9 Contributions based upon Set Dollar Amounts

EE & Spouse **Single Coverage** Family Increase or Increase or Increase or **Total Points** Decrease in EE **Total Points** Decrease in EE **Total Points** Decrease in EE Contribution Contribution Contribution Earned Earned Earned Non-Participant Non-Participant Non-Participant 0 Points 0 Points 0 Points 1 Point 1 Point 1 Point 2 Points 2 Points 2 Points 3 Points 3 Points 3 Points

Contributions based upon Percent of Rates

4 Points

5 Points

4 Points

5 Points

4 Points

5 Points

Single C	overage	Employ	ree + 1	Family		
Total Points Earned	Increase or Decrease % in EE Contribution	Total Points Earned	Increase or Decrease % in EE Contribution	Total Points Earned	Increase or Decrease % in EE Contribution	
Non-Part.	40.0%	Non-Part.	40.0%	Non-Part.	40.0%	
0 Points	30.0%	0 Points	30.0%	0 Points	30.0%	
1 Point	22.5%	1 Point	22.5%	1 Point	22.5%	
2 Points	15.0%	2 Points	15.0%	2 Points	15.0%	
3 Points	7.5%	3 Points	7.5%	3 Points	7.5%	
4 Points	0.0%	4 Points	0.0%	4 Points	0.0%	
5 Points		5 Points		5 Points		

	30% Rule			
Single	Contribution \$25.60	\$775.73	Total Rate \$801.33	\$240.40
_		·		Ş240.40
2-Party	\$300.28	\$1,564.62	\$1,864.90	
Family	\$358.10	\$1,506.80	\$1,864.90	

City of Monroe - Current Screening Results (with Spousen Engagement/Screening) - Using 30% Spread (7.5% for each point)

Page 3 of 9
Proposed Goals for 2014: BMI <= 29.9 or 10% reduction from prior year (1 pt.)

Blood Pressure <= 130/85 (1 pt.); LDL <= 130 (1 pt.)

Employee Tobacco / Nicotine Negative (1 pt.)

ALL DIVUCIONS

					ALL DIVISIO	NS			
		Current	Current	Current	Increase in	Adjusted	Adjusted		
		Insurance	Employer	Employee	Employee	Employer	Employee	Total Monthly	
Single Coverage	# of Employees	Premium	Contribution	Contribution	Contribution	Contribution	Contribution	Value	Annual Value
Non-Participants		\$801.33	\$775.73	\$25.60	\$320.53	\$455.20	\$346.13	\$0.00	\$0.00
0 Points	0	\$801.33	\$775.73	\$25.60	\$240.40	\$535.33	\$266.00	\$0.00	\$0.00
1 Point	5	\$801.33	\$775.73	\$25.60	\$180.30	\$595.43	\$205.90	\$901.50	\$10,817.96
2 Points	16	\$801.33	\$775.73	\$25.60	\$120.20	\$655.53	\$145.80	\$1,923.19	\$23,078.30
3 Points	52	\$801.33	\$775.73	\$25.60	\$60.10	\$715.63	\$85.70	\$3,125.19	\$37,502.24
4 Points	45	\$801.33	\$775.73	\$25.60	\$0.00	\$775.73	\$25.60	\$0.00	\$0.00
Total	118	_						\$5,949.88	\$71,398.50
Emps. Using Tob./Nic.	43				\$60.10			\$2,584.29	\$31,011.47
								\$8,534.16	\$102,409.97
		Current	Current	Current	Increase in	Adjusted	Adjusted		
		Insurance	Employer	Employee	Employee	Employer	Employee	Total Monthly	
		mountee		p.o,cc	Linpidyce	Lilipioyei	Linpidyce		
Employee + 1	# of Employees	Premium	Contribution	Contribution	Contribution	Contribution	Contribution	Value	Annual Value
Employee + 1 Non-Participants	# of Employees							•	Annual Value \$0.00
	# of Employees	Premium	Contribution	Contribution	Contribution	Contribution	Contribution	Value	
Non-Participants		Premium \$1,864.90	Contribution \$1,564.62	Contribution \$300.28	Contribution \$745.96	Contribution \$818.66	Contribution \$1,046.24	Value \$0.00	\$0.00
Non-Participants O Points	0	\$1,864.90 \$1,864.90	\$1,564.62 \$1,564.62	\$300.28 \$300.28	\$745.96 \$559.47	\$818.66 \$1,005.15	\$1,046.24 \$859.75	\$0.00 \$0.00	\$0.00 \$0.00
Non-Participants 0 Points 1-2 Points	0 1 6 11	\$1,864.90 \$1,864.90 \$1,864.90	\$1,564.62 \$1,564.62 \$1,564.62	\$300.28 \$300.28 \$300.28 \$300.28	\$745.96 \$559.47 \$419.60 \$279.74 \$139.87	\$818.66 \$1,005.15 \$1,145.02	\$1,046.24 \$859.75 \$719.88 \$580.02 \$440.15	\$0.00 \$0.00 \$419.60 \$1,678.41 \$1,538.54	\$0.00 \$0.00 \$5,035.23 \$20,140.92 \$18,462.51
Non-Participants 0 Points 1-2 Points 3-4 Points	0 1 6	\$1,864.90 \$1,864.90 \$1,864.90 \$1,864.90	\$1,564.62 \$1,564.62 \$1,564.62 \$1,564.62	\$300.28 \$300.28 \$300.28 \$300.28 \$300.28	\$745.96 \$559.47 \$419.60 \$279.74	\$818.66 \$1,005.15 \$1,145.02 \$1,284.89	\$1,046.24 \$859.75 \$719.88 \$580.02	\$0.00 \$0.00 \$419.60 \$1,678.41	\$0.00 \$0.00 \$5,035.23 \$20,140.92
Non-Participants 0 Points 1-2 Points 3-4 Points 5-6 Points	0 1 6 11	\$1,864.90 \$1,864.90 \$1,864.90 \$1,864.90 \$1,864.90	\$1,564.62 \$1,564.62 \$1,564.62 \$1,564.62 \$1,564.62 \$1,564.62	\$300.28 \$300.28 \$300.28 \$300.28 \$300.28 \$300.28	\$745.96 \$559.47 \$419.60 \$279.74 \$139.87	\$18.66 \$1,005.15 \$1,145.02 \$1,284.89 \$1,424.75	\$1,046.24 \$859.75 \$719.88 \$580.02 \$440.15	\$0.00 \$0.00 \$419.60 \$1,678.41 \$1,538.54	\$0.00 \$0.00 \$5,035.23 \$20,140.92 \$18,462.51
Non-Participants 0 Points 1-2 Points 3-4 Points 5-6 Points 7-8 Points	0 1 6 11 11	\$1,864.90 \$1,864.90 \$1,864.90 \$1,864.90 \$1,864.90	\$1,564.62 \$1,564.62 \$1,564.62 \$1,564.62 \$1,564.62 \$1,564.62	\$300.28 \$300.28 \$300.28 \$300.28 \$300.28 \$300.28	\$745.96 \$559.47 \$419.60 \$279.74 \$139.87 \$0.00	\$18.66 \$1,005.15 \$1,145.02 \$1,284.89 \$1,424.75	\$1,046.24 \$859.75 \$719.88 \$580.02 \$440.15	\$0.00 \$0.00 \$419.60 \$1,678.41 \$1,538.54 \$0.00	\$0.00 \$0.00 \$5,035.23 \$20,140.92 \$18,462.51 \$0.00
Non-Participants 0 Points 1-2 Points 3-4 Points 5-6 Points 7-8 Points	0 1 6 11 11 29	\$1,864.90 \$1,864.90 \$1,864.90 \$1,864.90 \$1,864.90	\$1,564.62 \$1,564.62 \$1,564.62 \$1,564.62 \$1,564.62 \$1,564.62	\$300.28 \$300.28 \$300.28 \$300.28 \$300.28 \$300.28	\$745.96 \$559.47 \$419.60 \$279.74 \$139.87 \$0.00	\$18.66 \$1,005.15 \$1,145.02 \$1,284.89 \$1,424.75	\$1,046.24 \$859.75 \$719.88 \$580.02 \$440.15	\$0.00 \$0.00 \$419.60 \$1,678.41 \$1,538.54 \$0.00 \$3,636.56	\$0.00 \$0.00 \$5,035.23 \$20,140.92 \$18,462.51 \$0.00 \$43,638.66
Non-Participants 0 Points 1-2 Points 3-4 Points 5-6 Points 7-8 Points Total Emps. Using Tob./Nic.	0 1 6 11 11 29 8	\$1,864.90 \$1,864.90 \$1,864.90 \$1,864.90 \$1,864.90	\$1,564.62 \$1,564.62 \$1,564.62 \$1,564.62 \$1,564.62 \$1,564.62	\$300.28 \$300.28 \$300.28 \$300.28 \$300.28 \$300.28	\$745.96 \$559.47 \$419.60 \$279.74 \$139.87 \$0.00	\$18.66 \$1,005.15 \$1,145.02 \$1,284.89 \$1,424.75	\$1,046.24 \$859.75 \$719.88 \$580.02 \$440.15	\$0.00 \$0.00 \$419.60 \$1,678.41 \$1,538.54 \$0.00 \$3,636.56 \$559.47	\$0.00 \$0.00 \$5,035.23 \$20,140.92 \$18,462.51 \$0.00 \$43,638.66 \$6,713.64
Non-Participants 0 Points 1-2 Points 3-4 Points 5-6 Points 7-8 Points Total Emps. Using Tob./Nic.	0 1 6 11 11 29 8	\$1,864.90 \$1,864.90 \$1,864.90 \$1,864.90 \$1,864.90	\$1,564.62 \$1,564.62 \$1,564.62 \$1,564.62 \$1,564.62 \$1,564.62	\$300.28 \$300.28 \$300.28 \$300.28 \$300.28 \$300.28	\$745.96 \$559.47 \$419.60 \$279.74 \$139.87 \$0.00	\$18.66 \$1,005.15 \$1,145.02 \$1,284.89 \$1,424.75	\$1,046.24 \$859.75 \$719.88 \$580.02 \$440.15	\$0.00 \$0.00 \$419.60 \$1,678.41 \$1,538.54 \$0.00 \$3,636.56 \$559.47 \$209.80	\$0.00 \$0.00 \$5,035.23 \$20,140.92 \$18,462.51 \$0.00 \$43,638.66 \$6,713.64 \$2,517.62
Non-Participants 0 Points 1-2 Points 3-4 Points 5-6 Points 7-8 Points Total Emps. Using Tob./Nic.	0 1 6 11 11 29 8	\$1,864.90 \$1,864.90 \$1,864.90 \$1,864.90 \$1,864.90 \$1,864.90	\$1,564.62 \$1,564.62 \$1,564.62 \$1,564.62 \$1,564.62 \$1,564.62	\$300.28 \$300.28 \$300.28 \$300.28 \$300.28 \$300.28 \$300.28	\$745.96 \$559.47 \$419.60 \$279.74 \$139.87 \$0.00 \$69.93 \$69.93	\$18.66 \$1,005.15 \$1,145.02 \$1,284.89 \$1,424.75 \$1,564.62	\$1,046.24 \$859.75 \$719.88 \$580.02 \$440.15 \$300.28	\$0.00 \$0.00 \$419.60 \$1,678.41 \$1,538.54 \$0.00 \$3,636.56 \$559.47 \$209.80	\$0.00 \$0.00 \$5,035.23 \$20,140.92 \$18,462.51 \$0.00 \$43,638.66 \$6,713.64 \$2,517.62
Non-Participants 0 Points 1-2 Points 3-4 Points 5-6 Points 7-8 Points Total Emps. Using Tob./Nic.	0 1 6 11 11 29 8	\$1,864.90 \$1,864.90 \$1,864.90 \$1,864.90 \$1,864.90 \$1,864.90	\$1,564.62 \$1,564.62 \$1,564.62 \$1,564.62 \$1,564.62 \$1,564.62 \$1,564.62	\$300.28 \$300.28 \$300.28 \$300.28 \$300.28 \$300.28 \$300.28	\$745.96 \$559.47 \$419.60 \$279.74 \$139.87 \$0.00 \$69.93 \$69.93	\$18.66 \$1,005.15 \$1,145.02 \$1,284.89 \$1,424.75 \$1,564.62	\$1,046.24 \$859.75 \$719.88 \$580.02 \$440.15 \$300.28	\$0.00 \$0.00 \$419.60 \$1,678.41 \$1,538.54 \$0.00 \$3,636.56 \$559.47 \$209.80 \$4,405.83	\$0.00 \$0.00 \$5,035.23 \$20,140.92 \$18,462.51 \$0.00 \$43,638.66 \$6,713.64 \$2,517.62
Non-Participants 0 Points 1-2 Points 3-4 Points 5-6 Points 7-8 Points Total Emps. Using Tob./Nic. Spouses Using Tob./Nic.	0 1 6 11 11 29 8 3	\$1,864.90 \$1,864.90 \$1,864.90 \$1,864.90 \$1,864.90 \$1,864.90 Current Insurance	\$1,564.62 \$1,564.62 \$1,564.62 \$1,564.62 \$1,564.62 \$1,564.62 \$1,564.62	\$300.28 \$300.28 \$300.28 \$300.28 \$300.28 \$300.28 \$300.28 \$multiput	\$745.96 \$559.47 \$419.60 \$279.74 \$139.87 \$0.00 \$69.93 \$69.93	\$18.66 \$1,005.15 \$1,145.02 \$1,284.89 \$1,424.75 \$1,564.62 Adjusted Employer	\$1,046.24 \$859.75 \$719.88 \$580.02 \$440.15 \$300.28 Adjusted Employee	\$0.00 \$0.00 \$419.60 \$1,678.41 \$1,538.54 \$0.00 \$3,636.56 \$559.47 \$209.80 \$4,405.83	\$0.00 \$0.00 \$5,035.23 \$20,140.92 \$18,462.51 \$0.00 \$43,638.66 \$6,713.64 \$2,517.62 \$52,869.92
Non-Participants 0 Points 1-2 Points 3-4 Points 5-6 Points 7-8 Points Total Emps. Using Tob./Nic. Spouses Using Tob./Nic.	0 1 6 11 11 29 8 3	\$1,864.90 \$1,864.90 \$1,864.90 \$1,864.90 \$1,864.90 \$1,864.90 Current Insurance Premium	\$1,564.62 \$1,564.62 \$1,564.62 \$1,564.62 \$1,564.62 \$1,564.62 \$1,564.62	\$300.28 \$300.28 \$300.28 \$300.28 \$300.28 \$300.28 \$300.28 \$Current Employee Contribution	\$745.96 \$559.47 \$419.60 \$279.74 \$139.87 \$0.00 \$69.93 \$69.93	\$18.66 \$1,005.15 \$1,145.02 \$1,284.89 \$1,424.75 \$1,564.62 Adjusted Employer Contribution	\$1,046.24 \$859.75 \$719.88 \$580.02 \$440.15 \$300.28 Adjusted Employee Contribution	\$0.00 \$0.00 \$419.60 \$1,678.41 \$1,538.54 \$0.00 \$3,636.56 \$559.47 \$209.80 \$4,405.83	\$0.00 \$0.00 \$5,035.23 \$20,140.92 \$18,462.51 \$0.00 \$43,638.66 \$6,713.64 \$2,517.62 \$52,869.92 Annual Value

Total # of Employees 204
Total # of Spouses 80
Total Participants 284

\$7,902.51 \$94,830.17

Projected Additional EE Contributions based on Incentives: \$219,098.58

\$279.74

\$139.87

\$0.00

\$69.93

\$69.93

\$1,227.07

\$1,366.93

\$1,506.80

\$637.84

\$497.97

\$358.10

\$33,568.20

\$35,246.61

\$73,850.04

\$17,623.31

\$3,356.82

\$0.00

\$2,797.35

\$2,937.22

\$6,154.17

\$1,468.61

\$279.74

\$0.00

Since Spouses are engaged, the contribution percentages are based upon each tier's respective Premium.

For predictive purposes, we assumed the spouses earned the same points for BMI, BP, and LDL that the Employee earned (as we don't have screening data for spouses).

Since we currenly have spouse tobacco/nicotine use data from affidavit, we used those numbers.

Half of the value for each point (3.75%) was used for the Employee and half was used for the spouse (applicable to those contracts which included a spouse).

\$358.10

\$358.10

\$358.10

3-4 Points

5-6 Points

7-8 Points

Emps. Using Tob./Nic.

Spouses Using Tob./Nic.

Total

10

21

25

57

21

4

\$1,864.90

\$1,864.90

\$1,864.90

\$1,506.80

\$1,506.80

\$1,506.80

Data for 30% Space of with Specuse Engagement / Screening) Page 4 of 9 Contributions based upon Set Dollar Amounts

Single C	Single Coverage		oouse	Family		
	Increase or		Increase or		Increase or	
Total Points	Decrease in EE	Total Points	Decrease in EE	Total Points	Decrease in EE	
Earned	Contribution	Earned	Contribution	Earned	Contribution	
Non-Participant		Non-Participant		Non-Participant		
0 Points		0 Points		0 Points		
1 Point		1 Point		1 Point		
2 Points		2 Points		2 Points		
3 Points		3 Points		3 Points		
4 Points		4 Points		4 Points		

Contributions based upon Percent of Rates

Single C	overage	Employ	ee + 1	Family		
Total Points Earned	Increase or Decrease % in EE Contribution	Total Points Earned	Increase or Decrease % in EE Contribution	Total Points Earned	Increase or Decrease % in EE Contribution	
Non-Part.	40.0%	Non-Part.	40.0%	Non-Part.	40.0%	
0 Points	30.0%	0 Points	30.0%	0 Points	30.0%	
1 Point	22.5%	1 Point	22.5%	1 Point	22.5%	
2 Points	15.0%	2 Points	15.0%	2 Points	15.0%	
3 Points	7.5%	3 Points	7.5%	3 Points	7.5%	
4 Points	0.0%	4 Points	0.0%	4 Points	0.0%	

	Employee Contribution	Employer Share	Total Rate	30% Rule
Single	\$25.60	\$775.73	\$801.33	\$240.40
2-Party	\$300.28	\$1,564.62	\$1,864.90	\$559.47
		4	4	4
Family	\$358.10	\$1,506.80	\$1,864.90	\$559.47

Attachment number 1 City of Monroe - Current Screeা পুণাৰ প্ৰিঃ মাধ্য (w/o Spouse Engagement/Screening)

Using 50% Spread (10% each for BMI, BP, LDL; 20% for Tobacco/Nicotine)

Proposed Goals for 2014: BMI <= 29.9 or 10% reduction from prior year (1 pt.) Blood Pressure <= 130/85 (1 pt.); LDL <= 130 (1 pt.)

			Em	ployee Tobacco / I	Nicotine Negative (1 pt.)			
					ALL DIVISIO				
		Current	Current	Current	Increase in	Adjusted	Adjusted		
		Insurance	Employer	Employee	Employee	Employer	Employee	Total Monthly	
Single Coverage	# of Employees	Premium	Contribution	Contribution	Contribution	Contribution	Contribution	Value	Annual Value
Non-Participants		\$801.33	\$775.73	\$25.60	\$440.73	\$335.00	\$466.33	\$0.00	\$0.00
Smoker - 0 pts.	2	\$801.33	\$775.73	\$25.60	\$400.67	\$375.07	\$426.27	\$801.33	\$9,615.96
Smoker - 1 pt.	5	\$801.33	\$775.73	\$25.60	\$320.53	\$455.20	\$346.13	\$1,602.66	\$19,231.92
Smoker - 2 pts.	20	\$801.33	\$775.73	\$25.60	\$240.40	\$535.33	\$266.00	\$4,807.98	\$57,695.76
Smoker - 3 pts.	16	\$801.33	\$775.73	\$25.60	\$160.27	\$615.46	\$185.87	\$2,564.26	\$30,771.07
NonSmoker - 0 pt.s	3	\$801.33	\$775.73	\$25.60	\$240.40	\$535.33	\$266.00	\$721.20	\$8,654.36
NonSmoker - 1 pt.	11	\$801.33	\$775.73	\$25.60	\$160.27	\$615.46	\$185.87	\$1,762.93	\$21,155.11
NonSmoker - 2 pts.	32	\$801.33	\$775.73	\$25.60	\$80.13	\$695.60	\$105.73	\$2,564.26	\$30,771.07
NonSmoker - 3 pts.	29	\$801.33	\$775.73	\$25.60	\$0.00	\$775.73	\$25.60	\$0.00	\$0.00
Total	118	·						\$14,824.61	\$177,895.26
								. ,	. ,
		Current	Current	Current	Increase in	Adjusted	Adjusted		
		Insurance	Employer	Employee	Employee	Employer	Employee	Total Monthly	
Employee + 1	# of Employees	Premium	Contribution	Contribution	Contribution	Contribution	Contribution	Value	Annual Value
Non-Participants		\$1,864.90	\$1,564.62	\$300.28	\$440.73	\$1,123.89	\$741.01	\$0.00	\$0.00
Smoker - 0 pts.	0	\$1,864.90	\$1,564.62	\$300.28	\$400.67	\$1,163.96	\$700.95	\$0.00	\$0.00
Smoker - 1 pt.	2	\$1,864.90	\$1,564.62	\$300.28	\$320.53	\$1,244.09	\$620.81	\$641.06	\$7,692.77
Smoker - 2 pts.	4	\$1,864.90	\$1,564.62	\$300.28	\$240.40	\$1,324.22	\$540.68	\$961.60	\$11,539.15
Smoker - 3 pts.	2	\$1,864.90	\$1,564.62	\$300.28	\$160.27	\$1,404.35	\$460.55	\$320.53	\$3,846.38
NonSmoker - 0 pt.s	1	\$1,864.90	\$1,564.62	\$300.28	\$240.40	\$1,324.22	\$540.68	\$240.40	\$2,884.79
NonSmoker - 1 pt.	4	\$1,864.90	\$1,564.62	\$300.28	\$160.27	\$1,404.35	\$460.55	\$641.06	\$7,692.77
NonSmoker - 2 pts.	7	\$1,864.90	\$1,564.62	\$300.28	\$80.13	\$1,484.49	\$380.41	\$560.93	\$6,731.17
NonSmoker - 3 pts.	9	\$1,864.90	\$1,564.62	\$300.28	\$0.00	\$1,564.62	\$300.28	\$0.00	\$0.00
Total	29					, ,		\$3,365.59	\$40,387.03
								, -,	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
		Current	Current	Current	Increase in	Adjusted	Adjusted		
		Insurance	Employer	Employee	Employee	Employer	Employee	Total Monthly	
Family	# of Employees	Premium	Contribution	Contribution	Contribution	Contribution	Contribution	Value	Annual Value
Non-Participants	" or Employees	\$1,864.90	\$1,506.80	\$358.10	\$440.73	\$1,066.07	\$798.83	\$0.00	\$0.00
Smoker - 0 pts.	0	\$1,864.90	\$1,506.80	\$358.10	\$400.67	\$1,106.14	\$758.77	\$0.00	\$0.00
Smoker - 1 pt.	4	\$1,864.90	\$1,506.80	\$358.10	\$320.53	\$1,186.27	\$678.63	\$1,282.13	\$15,385.54
Smoker - 2 pts.	11	\$1,864.90	\$1,506.80	\$358.10	\$240.40	\$1,186.27	\$598.50	\$2,644.39	\$31,732.67
Smoker - 3 pts.	6	\$1,864.90	\$1,506.80	\$358.10	\$160.27	\$1,346.53	\$518.37	\$961.60	\$11,539.15
NonSmoker - 0 pt.s	1	\$1,864.90	\$1,506.80	\$358.10	\$240.40	\$1,266.40	\$598.50	\$240.40	\$2,884.79
NonSmoker - 1 pt.	6	\$1,864.90	\$1,506.80	\$358.10	\$160.27	\$1,346.53	\$518.37	\$961.60	\$11,539.15
NonSmoker - 2 pts.	10	\$1,864.90	\$1,506.80	\$358.10	\$80.13	\$1,426.67	\$438.23	\$801.33	\$9,615.96
NonSmoker - 2 pts.	19	\$1,864.90	\$1,506.80	\$358.10	\$0.00	\$1,506.80	\$458.25 \$358.10	\$0.00	\$9,613.96
Total	57	71,004.70	\$1,500.60	λ230.IU	JU.UU	71,300.00	λ230.10	\$6,891.44	\$82,697.26
IUlai	3/							30,031.4 4	302,U37.20

Projected Additional EE Contributions based on Incentives:

\$300,979.55

Total Participants

204

Contributions based upon Set Dollar Amounts

Single Cov	verage	EE & Spo	ouse	Family		
	Increase or		Increase or		Increase or	
	Decrease in EE		Decrease in EE		Decrease in EE	
Total Points Earned	Contribution	Total Points Earned	Contribution	Total Points Earned	Contribution	
Non-Participant		Non-Participant		Non-Participant		
Smoker - 0 pts.		Smoker - 0 pts.		Smoker - 0 pts.		
Smoker - 1 pt.		Smoker - 1 pt.		Smoker - 1 pt.		
Smoker - 2 pts.		Smoker - 2 pts.		Smoker - 2 pts.		
Smoker - 3 pts.		Smoker - 3 pts.		Smoker - 3 pts.		
NonSmoker - 0 pts.		NonSmoker - 0 pts.		NonSmoker - 0 pts.		
NonSmoker - 1 pt.		NonSmoker - 1 pt.		NonSmoker - 1 pt.		
NonSmoker - 2 pts.		NonSmoker - 2 pts.		NonSmoker - 2 pts.		
NonSmoker - 3 pts.		NonSmoker - 3 pts.		NonSmoker - 3 pts.		

Contributions based upon Percent of Rates

Single Cov	verage	Employe	e + 1	Family		
			Increase or			
	Increase or		Decrease % in		Increase or	
	Decrease % in		EE		Decrease % in EE	
Total Points Earned	EE Contribution	Total Points Earned	Contribution	Total Points Earned	Contribution	
Non-Participant	55%	Non-Participant	55%	Non-Participant	55%	
Smoker - 0 pts.	50%	Smoker - 0 pts.	50%	Smoker - 0 pts.	50%	
Smoker - 1 pt.	40%	Smoker - 1 pt.	40%	Smoker - 1 pt.	40%	
Smoker - 2 pts.	30%	Smoker - 2 pts.	30%	Smoker - 2 pts.	30%	
Smoker - 3 pts.	20%	Smoker - 3 pts.	20%	Smoker - 3 pts.	20%	
NonSmoker - 0 pts.	30%	NonSmoker - 0 pts.	30%	NonSmoker - 0 pts.	30%	
NonSmoker - 1 pt.	20%	NonSmoker - 1 pt.	20%	NonSmoker - 1 pt.	20%	
NonSmoker - 2 pts.	10%	NonSmoker - 2 pts.	10%	NonSmoker - 2 pts.	10%	
NonSmoker - 3 pts.	0%	NonSmoker - 3 pts.	0%	NonSmoker - 3 pts.	0%	

	Employee Contribution	Employer Share	Total Rate	50% Rule
Single	\$25.60	\$775.73	\$801.33	\$400.67
2-Party	\$300.28	\$1,564.62	\$1,864.90	
- "	6250.40	64 505 00	64.064.00	
Family	\$358.10	\$1,506.80	\$1,864.90	

Attachment number 1 City of Monroe - Current Screening Results (with Spouse Engagement/Screening)

Using 50% Spread (10% each for BMI, BP, LDL; 20% for Tobacco/Nicotine)

Proposed Goals for 2014: BMI <= 29.9 or 10% reduction from prior year (1 pt.) Blood Pressure <= 130/85 (1 pt.); LDL <= 130 (1 pt.) Employee Tobacco / Nicotine Negative (1 pt.)

ALL DIVISIONS

		Current	Current	Current	Increase in	Adjusted	Adjusted		
		Insurance	Employer	Employee	Employee	Employer	Employee	Total Monthly	
Single Coverage	# of Employees	Premium	Contribution	Contribution	Contribution	Contribution	Contribution	Value	Annual Value
Non-Participants		\$801.33	\$775.73	\$25.60	\$320.53	\$455.20	\$346.13	\$0.00	\$0.00
0 Points	5	\$801.33	\$775.73	\$25.60	\$240.40	\$535.33	\$266.00	\$1,202.00	\$14,423.94
1 Point	16	\$801.33	\$775.73	\$25.60	\$160.27	\$615.46	\$185.87	\$2,564.26	\$30,771.07
2 Points	52	\$801.33	\$775.73	\$25.60	\$80.13	\$695.60	\$105.73	\$4,166.92	\$50,002.99
3 Points	45	\$801.33	\$775.73	\$25.60	\$0.00	\$775.73	\$25.60	\$0.00	\$0.00
Total	118	_						\$7,933.17	\$95,198.00
Emps. Using Tob./Nic.	43				\$160.27			\$6,891.44	\$82,697.26
								\$14,824.61	\$177,895.26
		Current Insurance	Current Employer	Current Employee	Increase in Employee	Adjusted Employer	Adjusted Employee	Total Monthly	
Employee + 1	# of Employees	Premium	Contribution	Contribution	Contribution	Contribution	Contribution	Value	Annual Value
Non-Participants	# Of Employees	\$1,864.90	\$1,564.62	\$300.28	\$745.96	\$818.66	\$1,046.24	\$0.00	\$0.00
0 Points	1	\$1,864.90	\$1,564.62	\$300.28	\$559.47	\$1,005.15	\$859.75	\$559.47	\$6,713.64
1-2 Points	6	\$1,864.90	\$1,564.62	\$300.28	\$372.98	\$1,191.64	\$673.26	\$2,237.88	\$26,854.56
3-4 Points	11	\$1,864.90	\$1,564.62	\$300.28	\$186.49	\$1,378.13	\$486.77	\$2,051.39	\$24,616.68
5-6 Points	11	\$1,864.90	\$1,564.62	\$300.28	\$0.00	\$1,564.62	\$300.28	\$0.00	\$0.00
Total	29	71,004.50	71,304.02	7300.20	φο.σο	γ1,30 1 .02	Ç300.20	\$4,848.74	\$58,184.88
Emps. Using Tob./Nic.	8				\$186.49			\$1,491.92	\$17,903.04
Spouses Using Tob./Nic.	3				\$186.49			\$559.47	\$6,713.64
Spouses osing rob./ Nic.	3				Ş100.4 <i>3</i>			\$6,900.13	\$82,801.56
								\$0,500.13	702,001.30
		Current	Current	Current	Increase in	Adjusted	Adjusted		
		Insurance	Employer	Employee	Employee	Employer	Employee	Total Monthly	
Family	# of Employees	Premium	Contribution	Contribution	Contribution	Contribution	Contribution	Value	Annual Value
Non-Participants	" or Employees	\$1,864.90	\$1,506.80	\$358.10	\$745.96	\$760.84	\$1,104.06	\$0.00	\$0.00
0 Points	1	\$1,864.90	\$1,506.80	\$358.10	\$559.47	\$947.33	\$917.57	\$559.47	\$6,713.64
1-2 Points	10	\$1,864.90	\$1,506.80	\$358.10	\$372.98	\$1,133.82	\$731.08	\$3,729.80	\$44,757.60
3-4 Points	21	\$1,864.90	\$1,506.80	\$358.10	\$186.49	\$1,320.31	\$544.59	\$3,916.29	\$46,995.48
5-6 Points	25	\$1,864.90	\$1,506.80	\$358.10	\$0.00	\$1,506.80	\$358.10	\$0.00	\$0.00
Total	57	71,004.30	71,500.60	,550.10	φυ.υυ	71,300.00	7530.10	\$8,205.56	\$98,466.72
Emps. Using Tob./Nic.	21				\$186.49			\$3,916.29	\$46,995.48
Spouses Using Tob./Nic.	4				\$186.49			\$745.96	\$8,951.52
	•				φ100.15			\$12,867.81	\$154,413.72
Total # of Employees	204							, -,	, : ,:==::=

Since Spouses are engaged, the contribution percentages are based upon each tier's respective Premium.

For predictive purposes, we assumed the spouses earned the same points for BMI, BP, and LDL that the Employee earned (as we don't have screening data for spouses). Since we currenly have spouse tobacco/nicotine use data from affidavit, we used those numbers.

Projected Additional EE Contributions based on Incentives:

\$415,110.54

Half of the value for each point (5% or 10%) was used for the Employee and half was used for the spouse (applicable to those contracts which included a spouse).

Total # of Spouses:

Total Participants

80

284

Contributions based upon Set Dollar Amounts

Single Co	overage	EE & Sp	oouse	Family		
	Increase or		Increase or		Increase or	
Total Points	Decrease in EE	Total Points	Decrease in EE	Total Points	Decrease in EE	
Earned	Contribution	Earned	Contribution	Earned	Contribution	
Non-Participant		Non-Participant		Non-Participant		
0 Points		0 Points		0 Points		
1 Point		1 Point		1 Point		
2 Points		2 Points		2 Points		
3 Points		3 Points		3 Points		

Contributions based upon Percent of Rates

Single C	overage	Employ	ee + 1	Family		
			Increase or			
	Increase or		Decrease % in		Increase or	
Total Points	Decrease % in	Total Points	EE	Total Points	Decrease % in EE	
Earned	EE Contribution	Earned	Contribution	Earned	Contribution	
Non-Part.	40.0%	Non-Part.	40.0%	Non-Part.	40.0%	
0 Points	30.0%	0 Points	30.0%	0 Points	30.0%	
1 Point	20.0%	1 Point	20.0%	1 Point	20.0%	
2 Points	10.0%	2 Points	10.0%	2 Points	10.0%	
3 Points	0.0%	3 Points	0.0%	3 Points	0.0%	

	Employee Contribution	Employer Share	Total Rate	50% Rule
Single	\$25.60	\$775.73	\$801.33	\$400.67
2-Party	\$300.28	\$1,564.62	\$1,864.90	\$932.45
	4050.40	44 505 00	44.054.00	4000 45
Family	\$358.10	\$1,506.80	\$1,864.90	\$932.45

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Predictive Cost Comparisons for City of Monroe

Option #1: Using 30% Spread (7.5% for each point)

Results Based Plan Without Spouse Engagement / Screening

Results Based Plan With Spouse Engagement Screening

\$219,098.58

Projected Additional EE Contributions: \$173,808.48 Projected Additional EE Contributions:

Cost of Results Based Program: Cost of Results Based Program:

Annual Consulting Fee: \$ 2,500.00 Annual Consulting Fee: \$ 2,500.00

 Administration Fees:
 \$ 14,280.00 (204 @ \$70)
 Administration Fees:
 \$ 19,880.00 (284 @ \$70)

 Screening Fees:
 \$ 11,220.00 (204 @ \$55)
 Screening Fees:
 \$ 15,620.00 (284 @ \$55)

 HRA Fees:
 \$ 3,060.00 (204 @ \$15)
 HRA Fees:
 \$ 4,260.00 (284 @ \$15)

Total Fees: \$ 31,060.00 Total Fees: \$ 42,260.00

Option #2: Using 50% Spread (10% each for BMI, BP, and LDL; 20% for Tobacco)

Results Based Plan Without Spouse Engagement / Screening

Results Based Plan With Spouse Engagement Screening

Projected Additional EE Contributions: \$300,979.55 Projected Additional EE Contributions: \$415,110.54

Cost of Results Based Program: Cost of Results Based Program:

Annual Consulting Fee: \$ 2,500.00 Annual Consulting Fee: \$ 2,500.00

 Administration Fees:
 \$ 14,280.00 (204 @ \$70)
 Administration Fees:
 \$ 19,880.00 (284 @ \$70)

 Screening Fees:
 \$ 11,220.00 (204 @ \$55)
 Screening Fees:
 \$ 15,620.00 (284 @ \$55)

 HRA Fees:
 \$ 3,060.00 (204 @ \$15)
 HRA Fees:
 \$ 4,260.00 (284 @ \$15)

Total Fees: \$ 31,060.00 Total Fees: \$ 42,260.00