



Finance Committee Meeting

AGENDA

July 8, 2013

I. CALL TO ORDER

II. MATTERS BEFORE COMMITTEE

1. [Bravo Wellness](#)

III. ADJOURN



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)

Attachment number 1
 Page 1 of 9
 Proposed Goal 1: 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									
Single Coverage	# of Employees	Current Insurance Premium	Current Employer Contribution	Current Employee Contribution	Increase in Employee Contribution	Adjusted Employer Contribution	Adjusted Employee Contribution	Total Monthly Value	Annual Value
Non-Participants		\$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							\$8,534.16	\$102,409.97

Employee + 1	# of Employees	Current Insurance Premium	Current Employer Contribution	Current Employee Contribution	Increase in Employee Contribution	Adjusted Employer Contribution	Adjusted Employee Contribution	Total Monthly 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

Family	# of Employees	Current Insurance Premium	Current Employer Contribution	Current Employee Contribution	Increase in Employee Contribution	Adjusted Employer Contribution	Adjusted Employee Contribution	Total Monthly 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							\$3,906.48	\$46,877.81

Total Participants 204

Projected Additional EE Contributions based on Incentives: \$173,808.48

Total Points Earned	
0 Points	2
1 Point	16
2 Points	56
3 Points	73
4 Points	57
5 Points	0
Total	204

Data for 30% Spread (Without Spouse Engagement / Screening)

Attachment number 1
Page 2 of 9

Contributions based upon Set Dollar Amounts

Single Coverage		EE & Spouse		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-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	
5 Points		5 Points		5 Points	

Contributions based upon Percent of Rates

Single Coverage		Employee + 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	

Current Insurance Rates				
	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	
Family	\$358.10	\$1,506.80	\$1,864.90	

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

Spouse Engagement
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 DIVISIONS							
Single Coverage	# of Employees	Current Insurance Premium	Current Employer Contribution	Current Employee Contribution	Increase in Employee Contribution	Adjusted Employer Contribution	Adjusted Employee Contribution	Total Monthly Value	Annual Value
Non-Participants	0	\$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

		ALL DIVISIONS							
Employee + 1	# of Employees	Current Insurance Premium	Current Employer Contribution	Current Employee Contribution	Increase in Employee Contribution	Adjusted Employer Contribution	Adjusted Employee Contribution	Total Monthly Value	Annual Value
Non-Participants	0	\$1,864.90	\$1,564.62	\$300.28	\$745.96	\$818.66	\$1,046.24	\$0.00	\$0.00
0 Points	0	\$1,864.90	\$1,564.62	\$300.28	\$559.47	\$1,005.15	\$859.75	\$0.00	\$0.00
1-2 Points	1	\$1,864.90	\$1,564.62	\$300.28	\$419.60	\$1,145.02	\$719.88	\$419.60	\$5,035.23
3-4 Points	6	\$1,864.90	\$1,564.62	\$300.28	\$279.74	\$1,284.89	\$580.02	\$1,678.41	\$20,140.92
5-6 Points	11	\$1,864.90	\$1,564.62	\$300.28	\$139.87	\$1,424.75	\$440.15	\$1,538.54	\$18,462.51
7-8 Points	11	\$1,864.90	\$1,564.62	\$300.28	\$0.00	\$1,564.62	\$300.28	\$0.00	\$0.00
Total	29							\$3,636.56	\$43,638.66
Emps. Using Tob./Nic.	8				\$69.93			\$559.47	\$6,713.64
Spouses Using Tob./Nic.	3				\$69.93			\$209.80	\$2,517.62
								\$4,405.83	\$52,869.92

		ALL DIVISIONS							
Family	# of Employees	Current Insurance Premium	Current Employer Contribution	Current Employee Contribution	Increase in Employee Contribution	Adjusted Employer Contribution	Adjusted Employee Contribution	Total Monthly Value	Annual Value
Non-Participants	0	\$1,864.90	\$1,506.80	\$358.10	\$745.96	\$760.84	\$1,104.06	\$0.00	\$0.00
0 Points	0	\$1,864.90	\$1,506.80	\$358.10	\$559.47	\$947.33	\$917.57	\$0.00	\$0.00
1-2 Points	1	\$1,864.90	\$1,506.80	\$358.10	\$419.60	\$1,087.20	\$777.70	\$419.60	\$5,035.23
3-4 Points	10	\$1,864.90	\$1,506.80	\$358.10	\$279.74	\$1,227.07	\$637.84	\$2,797.35	\$33,568.20
5-6 Points	21	\$1,864.90	\$1,506.80	\$358.10	\$139.87	\$1,366.93	\$497.97	\$2,937.22	\$35,246.61
7-8 Points	25	\$1,864.90	\$1,506.80	\$358.10	\$0.00	\$1,506.80	\$358.10	\$0.00	\$0.00
Total	57							\$6,154.17	\$73,850.04
Emps. Using Tob./Nic.	21				\$69.93			\$1,468.61	\$17,623.31
Spouses Using Tob./Nic.	4				\$69.93			\$279.74	\$3,356.82
								\$7,902.51	\$94,830.17

Total # of Employees	204								
Total # of Spouses	80								
Total Participants	284								
								Projected Additional EE Contributions based on Incentives:	\$219,098.58

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 currently 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).

Contributions based upon Set Dollar Amounts

Single Coverage		EE & Spouse		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-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 Coverage		Employee + 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%

Current Insurance Rates				
	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
Family	\$358.10	\$1,506.80	\$1,864.90	\$559.47

City of Monroe - Current Screening Results (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.)
 Employee Tobacco / Nicotine Negative (1 pt.)

ALL DIVISIONS									
Single Coverage	# of Employees	Current Insurance Premium	Current Employer Contribution	Current Employee Contribution	Increase in Employee Contribution	Adjusted Employer Contribution	Adjusted Employee Contribution	Total Monthly 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

Employee + 1	# of Employees	Current Insurance Premium	Current Employer Contribution	Current Employee Contribution	Increase in Employee Contribution	Adjusted Employer Contribution	Adjusted Employee Contribution	Total Monthly 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

Family	# of Employees	Current Insurance Premium	Current Employer Contribution	Current Employee Contribution	Increase in Employee Contribution	Adjusted Employer Contribution	Adjusted Employee Contribution	Total Monthly Value	Annual Value
Non-Participants		\$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	\$1,266.40	\$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 - 3 pts.	19	\$1,864.90	\$1,506.80	\$358.10	\$0.00	\$1,506.80	\$358.10	\$0.00	\$0.00
Total	57							\$6,891.44	\$82,697.26

Total Participants 204

Projected Additional EE Contributions based on Incentives: \$300,979.55

Data for 50% Spread (Without Spouse Engagement / Screening)

Contributions based upon Set Dollar Amounts

Single Coverage		EE & Spouse		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-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 Coverage		Employee + 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-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%

Current Insurance Rates				
	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	
Family	\$358.10	\$1,506.80	\$1,864.90	

**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 Insurance Premium	Current Employer Contribution	Current Employee Contribution	Increase in Employee Contribution	Adjusted Employer Contribution	Adjusted Employee Contribution	Total Monthly Value	Annual Value
Single Coverage	# of Employees								
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
Employee + 1	# of Employees								
Non-Participants		\$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							\$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
								\$6,900.13	\$82,801.56
Family	# of Employees								
Non-Participants		\$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							\$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
								\$12,867.81	\$154,413.72
Total # of Employees	204								
Total # of Spouses:	80								
Total Participants	284								
								Projected Additional EE Contributions based on Incentives:	\$415,110.54

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 currently have spouse tobacco/nicotine use data from affidavit, we used those numbers.
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).

Contributions based upon Set Dollar Amounts

Single Coverage		EE & Spouse		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-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 Coverage		Employee + 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	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%

<u>Current Insurance Rates</u>				
	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
Family	\$358.10	\$1,506.80	\$1,864.90	\$932.45

Predictive Cost Comparisons for City of Monroe

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

Results Based Plan Without Spouse Engagement / Screening

Projected Additional EE Contributions:	\$ 173,808.48
Cost of Results Based Program:	
Annual Consulting Fee:	\$ 2,500.00
Administration Fees:	\$ 14,280.00 (204 @ \$70)
Screening Fees:	\$ 11,220.00 (204 @ \$55)
HRA Fees:	\$ 3,060.00 (204 @ \$15)
Total Fees:	<u>\$ 31,060.00</u>
Net Annual Savings:	\$ 142,748.48

Results Based Plan With Spouse Engagement Screening

Projected Additional EE Contributions:	\$ 219,098.58
Cost of Results Based Program:	
Annual Consulting Fee:	\$ 2,500.00
Administration Fees:	\$ 19,880.00 (284 @ \$70)
Screening Fees:	\$ 15,620.00 (284 @ \$55)
HRA Fees:	\$ 4,260.00 (284 @ \$15)
Total Fees:	<u>\$ 42,260.00</u>
Net Annual Savings:	\$ 176,838.58

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

Results Based Plan Without Spouse Engagement / Screening

Projected Additional EE Contributions:	\$ 300,979.55
Cost of Results Based Program:	
Annual Consulting Fee:	\$ 2,500.00
Administration Fees:	\$ 14,280.00 (204 @ \$70)
Screening Fees:	\$ 11,220.00 (204 @ \$55)
HRA Fees:	\$ 3,060.00 (204 @ \$15)
Total Fees:	<u>\$ 31,060.00</u>
Net Annual Savings:	\$ 269,919.55

Results Based Plan With Spouse Engagement Screening

Projected Additional EE Contributions:	\$ 415,110.54
Cost of Results Based Program:	
Annual Consulting Fee:	\$ 2,500.00
Administration Fees:	\$ 19,880.00 (284 @ \$70)
Screening Fees:	\$ 15,620.00 (284 @ \$55)
HRA Fees:	\$ 4,260.00 (284 @ \$15)
Total Fees:	<u>\$ 42,260.00</u>
Net Annual Savings:	\$ 372,850.54