

**Premium Equivalent Rate Comparision - Short vs. Long Plan Years**

*Preliminary Renewal as of September 28, 2018*

Enrollment as of September 2018			2018 "Short" Plan Yearly Rates (Sept - December) - Not Aligned							2019 "Long" Plan Yearly Rates (January - December) - Aligned										
	Rate Tier	Employees	Not Aligned Rates	Employee Responsibility	Board Responsibility		Total Cost to the Employee	Total Cost to the Board	Aligned Rates	Percent Change	Employee Responsibility	Plan to Plan Difference for EE	Realignment Credit (50/50)**	Realignment Credit Cost to the Board	Board Responsibility (Not Including Credit)	Total Cost to the Employee	Total Cost to the Board (Not Including Credit)			
<b>Glenbrook PPO (6%)</b>	Single	108	\$13,557.60	5%	\$677.88	95%	\$12,879.72	\$73,211.04	\$1,391,009.76	\$9,754.56	-38.99%	5%	\$487.73	-\$190.15	\$0.00	\$0.00	95%	\$9,266.83	\$52,674.62	\$1,000,817.86
	Family	183	\$27,143.04	12%	\$3,257.16	88%	\$23,885.88	\$596,061.16	\$4,371,115.16	\$27,312.72	0.62%	12%	\$3,277.53	\$20.36	\$0.00	\$0.00	88%	\$24,035.19	\$599,787.33	\$4,398,440.43
		<b>291</b>																		
<b>High Deductible PPO (6%)*</b>	Single	51	\$8,268.12	5%	\$413.41	95%	\$7,854.71	\$21,083.71	\$400,590.41	\$8,525.52	3.02%	5%	\$426.28	\$12.87	\$0.00	\$0.00	95%	\$8,099.24	\$21,740.08	\$413,061.44
	Family	104	\$16,592.04	12%	\$1,991.04	88%	\$14,601.00	\$207,068.66	\$1,518,503.50	\$23,871.36	30.49%	12%	\$2,864.56	\$873.52	\$393.50	\$40,924.00	88%	\$21,006.80	\$297,914.57	\$2,184,706.87
		<b>155</b>																		
<b>New High Deductible PPO *</b>	Single	0	Plan is new; Plan did not exist in a "not aligned" state.							\$7,987.80		5%	\$399.39	Plan is new			95%	\$7,588.41	\$0.00	\$0.00
	Single +1	0	Plan is new; Plan did not exist in a "not aligned" state.							\$15,975.60		12%	\$1,917.07	Plan is new			88%	\$14,058.53	\$0.00	\$0.00
	Family	0	Plan is new; Plan did not exist in a "not aligned" state.							\$23,963.40		12%	\$2,875.61	Plan is new			88%	\$21,087.79	\$0.00	\$0.00
		<b>0</b>																		
<b>HMO Illinois (8.8%)</b>	Single	60	\$7,623.00	5%	\$381.15	95%	\$7,241.85	\$22,869.00	\$434,511.00	\$6,950.76	-9.67%	5%	\$347.54	-\$33.61	\$0.00	\$0.00	95%	\$6,603.22	\$20,852.28	\$396,193.32
	Family	133	\$20,582.28	12%	\$2,469.87	88%	\$18,112.41	\$328,493.19	\$2,408,950.05	\$19,462.20	-5.76%	12%	\$2,335.46	-\$134.41	\$0.00	\$0.00	88%	\$17,126.74	\$310,616.71	\$2,277,855.89
		<b>193</b>																		
<b>Blue Advantage HMO (8.8%)</b>	Single	34	\$6,098.40	5%	\$304.92	95%	\$5,793.48	\$10,367.28	\$196,978.32	\$6,767.28	9.88%	5%	\$338.36	\$33.44	\$10.10	\$343.40	95%	\$6,428.92	\$11,504.38	\$218,583.14
	Single +1	19	\$11,815.68	12%	\$1,417.88	88%	\$10,397.80	\$26,939.75	\$197,558.17	\$13,534.56	12.70%	12%	\$1,624.15	\$206.27	\$72.32	\$1,374.08	88%	\$11,910.41	\$30,858.80	\$226,297.84
	Family	56	\$15,491.16	12%	\$1,858.94	88%	\$13,632.22	\$104,100.60	\$763,404.36	\$20,301.96	23.70%	12%	\$2,436.24	\$577.30	\$248.26	\$13,902.56	88%	\$17,865.72	\$136,429.17	\$1,000,480.59
		<b>109</b>						<b>\$1,390,194.38</b>	<b>\$11,682,620.74</b>							<b>\$56,544.04</b>			<b>\$1,482,377.94</b>	<b>\$12,116,437.38</b>
		<b>748</b>					<b>\$13,072,815.12</b>												<b>\$13,598,815.32</b>	

<b>6.63%</b>	<b>Y-o-Y Net Difference for Employee</b>	<b>\$92,183.56</b>
<b>4.20%</b>	<b>Y-o-Y Net Difference for Board</b>	<b>\$490,360.68</b>
	<i>(Inclusive of 1st Year Realignment Credit)</i>	

\* High Deductible PPO plans receive an additional District-funded HSA benefit of \$1,000 for Single and \$1,600 for Family, which is not factored into the premium equivalent rates.

\*\* See "[Cost of Realignment Calculation](#)" document to view realignment credit calculations.

**RETIREE PLANS**  
**Premium Equivalent Rate Comparision - Short vs. Long Plan Years**  
*Preliminary Renewal as of September 28, 2018*

Enrollment as of September 2018			2018 "Short" Plan Yearly Rates (Sept - December) - Not Aligned							2019 "Long" Plan Yearly Rates (January - December) - Aligned								
	Rate Tier	Employees	Not Aligned Rates	Employee Responsibility	Board Responsibility	Total Cost to the Employee	Total Cost to the Board	Aligned Rates	Percent Change	Employee Responsibility	Plan to Plan Difference for EE	Board Responsibility	Total Cost to the Employee	Total Cost to the Board				
<b>Glenbrook PPO (6%)</b>	Single	3	\$13,557.60	5%	\$677.88	95%	\$12,879.72	\$2,033.64	\$38,639.16	\$14,146.80	4.16%	5%	\$707.34	\$29.46	95%	\$13,439.46	\$2,122.02	\$40,318.38
	Family	1	\$27,143.04		\$14,263.32		\$12,879.72	\$14,263.32	\$12,879.72	\$28,322.52	4.16%		\$14,883.06	\$619.74		\$13,439.46	\$14,883.06	\$13,439.46
		<b>4</b>																
<b>(Retiree) High Deductible PPO (6%)*</b>	Single	31	\$8,268.12	5%	\$413.41	95%	\$7,854.71	\$12,815.59	\$243,496.13	\$8,627.40	4.16%	5%	\$431.37	\$17.96	95%	\$8,196.03	\$13,372.47	\$254,076.93
	Single + 1	35	\$16,592.04		\$8,737.33		\$7,854.71	\$305,806.41	\$274,914.99	\$17,313.00	4.16%		\$9,116.97	\$379.64		\$8,196.03	\$319,093.95	\$286,861.05
	Family	7	\$21,408.24		\$13,553.53		\$7,854.71	\$94,874.68	\$54,983.00	\$22,338.60	4.16%		\$14,142.57	\$589.04		\$8,196.03	\$98,997.99	\$57,372.21
		<b>73</b>																
<b>(Retiree) PPO Supplement</b>	Single	5	\$4,733.16	100%	\$4,733.16	0%		\$23,665.80	0	\$4,938.84	4.16%	100%	\$4,938.84	\$205.68	0%	\$0.00	\$24,694.20	\$0.00
	Family	0	\$9,187.92	100%	\$9,187.92	0%		\$0.00	0	\$9,587.16	4.16%	100%	\$9,587.16	\$399.24	0%	\$0.00	\$0.00	\$0.00
		<b>5</b>																
<b>HMO Illinois (8.8%)</b>	Single	4	\$7,623.00	5%	\$381.15	95%	\$7,241.85	\$1,524.60	\$28,967.40	\$7,954.32	4.17%	5%	\$397.72	\$16.57	95%	\$7,556.60	\$1,590.86	\$30,226.42
	Family	1	\$20,582.28		\$13,340.43		\$7,241.85	\$13,340.43	\$7,241.85	\$21,476.64	4.16%		\$13,920.04	\$579.61		\$7,556.60	\$13,920.04	\$7,556.60
		<b>5</b>																
<b>Blue Advantage HMO (8.8%)</b>	Single	7	\$6,098.40	5%	\$304.92	95%	\$5,793.48	\$2,134.44	\$40,554.36	\$6,363.36	4.16%	5%	\$318.17	\$13.25	95%	\$6,045.19	\$2,227.18	\$42,316.34
	Single +1	7	\$11,815.68		\$6,022.20		\$5,793.48	\$42,155.40	\$40,554.36	\$12,329.16	4.16%		\$6,283.97	\$261.77		\$6,045.19	\$43,987.78	\$42,316.34
	Family	2	\$15,491.16		\$9,697.68		\$5,793.48	\$19,395.36	\$11,586.96	\$16,164.36	4.16%		\$10,119.17	\$421.49		\$6,045.19	\$20,238.34	\$12,090.38
		<b>16</b>						<b>\$532,009.67</b>	<b>\$753,817.93</b>								<b>\$555,127.88</b>	<b>\$786,574.12</b>
		<b>103</b>						<b>\$1,285,827.60</b>									<b>\$1,341,702.00</b>	

<b>Y-o-Y Net Difference for Employee</b>	<b>\$23,118.21</b>
<b>Y-o-Y Net Difference for Board</b>	<b>\$32,756.19</b>
<i>(Inclusive of 1st Year Realignment Credit)</i>	

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