

**Township of Union Board of Education
2020 Horizon BCBSNJ Medical & Dental Cost Summary**

MEDICAL	Current	Renewal	Final Renewal
Plan 1 - Direct Access \$15	\$1,543,361	\$1,644,912	\$1,635,655
Plan 2 - Direct Access \$20	\$134,314	\$143,152	\$142,346
Plan 3 - POS \$10	\$8,662	\$9,037	\$9,003
Plan 4 - Omnia	\$73,070	\$76,727	\$76,394
Plan 5 - EPO	\$77,004	\$82,071	\$81,609
Monthly Cost	\$1,836,411	\$1,955,899	\$1,945,007
Annual Cost	\$22,036,937	\$23,470,791	\$23,340,085
\$ Difference over Current		\$1,433,853	\$1,303,148
% Difference over Current		6.5%	5.9%
DENTAL	Current	Within Rate Guarantee Until 2021	Within Rate Guarantee Until 2021
Plan 1 - PPO	\$61,271	\$61,271	\$61,271
Plan 2 - DHMO	\$53	\$53	\$53
Monthly Cost	\$61,324	\$61,324	\$61,324
Annual Cost	\$735,892	\$735,892	\$735,892
\$ Difference over Current		\$0	\$0
% Difference over Current		0%	0%
Medical & Dental Combined			
Total Monthly Cost	\$1,897,736	\$2,017,224	\$2,006,331
Total Annual Cost	\$22,772,829	\$24,206,682	\$24,075,977
\$ Difference over Current		\$1,433,853	\$1,303,148
% Difference over Current		6.3%	5.7%

Above costs include A-4 surcharge.

This comparison is for illustrative purposes only and is not a guarantee of rates or of how benefits will be paid. The contract issued will prevail. The enrollment numbers utilized are based upon carrier's November 2019 enrollment.

Township of Union Board of Education
 March 2020 Medical Renewal Analysis

CURRENT PLANS
 Horizon, BCBSNJ

PREMIUM ANALYSIS	Direct Access \$15 Copay			Direct Access \$20 Copay			POS \$10 Copay			Omnia 3 \$5/\$15			EPO					
	Current	Renewal	Final Renewal	Current	Renewal	Final Renewal	Current	Renewal	Final Renewal	Current	Renewal	Final Renewal	Current	Renewal	Final Renewal			
Single Employee	215	\$1,130.42	\$1,204.80	\$1,196.02	\$1,254.09	\$1,247.03	1	\$1,170.56	\$1,221.23	\$1,216.61	37	\$795.12	\$834.91	\$831.29	22	\$997.48	\$1,063.11	\$1,057.13
Employee & Spouse	116	\$2,543.45	\$2,710.81	\$2,695.55	\$2,821.62	\$2,805.74	0	\$2,693.75	\$2,747.77	\$2,737.37	4	\$1,786.95	\$1,878.48	\$1,870.32	6	\$2,244.26	\$2,391.93	\$2,376.47
Employee & Children	87	\$1,582.56	\$1,686.69	\$1,677.20	\$1,755.71	\$1,745.83	1	\$1,639.80	\$1,709.75	\$1,703.28	6	\$1,113.14	\$1,168.85	\$1,163.77	3	\$1,396.45	\$1,488.34	\$1,479.95
Family	307	\$2,826.05	\$3,012.00	\$2,995.05	\$3,135.16	\$3,117.51	2	\$2,926.40	\$3,063.09	\$3,041.53	15	\$1,987.76	\$2,087.24	\$2,078.17	15	\$2,493.65	\$2,657.73	\$2,642.77
Total Enrollment (893)	725			62			4				62				46			
Monthly Premium		\$1,543,361	\$1,644,912	\$1,635,655	\$1,717,822	\$1,708,152		\$9,662	\$9,037	\$9,003		\$73,070	\$76,727	\$76,394		\$77,004	\$82,071	\$81,609
Annualized Premium		\$18,520,327	\$19,738,944	\$19,627,858	\$20,611,768	\$20,617,822		\$103,946	\$108,446	\$108,035		\$876,846	\$920,727	\$916,730		\$924,051	\$984,852	\$979,309
Combined Monthly Premium																\$1,836,411	\$1,955,899	\$1,945,007
Combined Annual Premium																\$22,036,937	\$23,470,791	\$23,340,085
\$ Difference over Current																\$1,433,853	\$1,303,148	
% Difference over Current																6.5%	5.9%	

Enrollment used is from Horizon's November 2019 enrollment roster.

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Township of Union Board of Education - 2020 Dental Premium Cost ¹

Horizon BCBSNJ	Current Enrollment	Monthly Rate
Plan 1 - PPO		
Employee Only	292	\$31.87
Employee + Family	612	\$84.91
Monthly Total	904	\$61,271
Annual Total		\$735,252
Plan 2 - DHMO		
Employee Only	0	\$18.54
Employee + Two or more	1	\$53.35
Monthly Total	1	\$53
Annual Total		\$640
Combined Annual Total	905	\$735,892

¹ Horizon BCBSNJ enrollment as of November 2019.

