



Renewal Summary



Renewal Summary

Benefit	Current				Renewal		
	Carrier	Effective	Monthly Cost	Annual Cost	Monthly Cost	Annual Cost	% \$
Medical	 Select Health	03/01/2025	\$43,919	\$527,017	\$49,246	\$590,943	↑ 12.1% \$63,926
Dental*	 Guardian	03/01/2025	\$2,345	\$28,140	\$2,440	\$29,280	↑ 4.1% \$1,140
Total			\$46,264	\$555,157	\$51,686	\$620,223	↑ 11.7% \$65,066

Financial Analysis

Market Response



Carrier	Plan Group	Rating	Annual Total	% \$ From Current	Notes
Medical					
Select Health	Current Plan	-	\$527,017	0% \$0	Current
Select Health	Renewal Plan	-	\$590,943	↑ 12.1% \$63,926	Renewal
Plansight <small>Demo / Training Only</small>		-			Pending
Select Health	Select Value Alternative	-	\$538,383	↑ 2.2% \$11,367	
Regence	BCBS Value Care Alternative	A	\$582,458	↑ 10.5% \$55,442	
Dental					
Guardian	Current Plan	A++	\$28,140	0% \$0	Current
Guardian	Renewal Plan	A++	\$29,280	↑ 4.1% \$1,140	Renewal

Comparison of Benefits

Medical



Medical

Current - 03/01/25

Renewal

Select Value Alternative



Plan Name	PDF Med Plus Gold 1000 Medi...	PDF Med Plus Silver 4000 HSA...	PDF Med Plus Gold 1000 Medi...	PDF Med Plus Silver 4000 HSA...	PDF Value Gold 1000 Medical ...	PDF Value Silver 4000 HSA Qu...
Funding Type	Fully Insured / Age Banded	Fully Insured / Age Banded	Fully Insured / Age Banded	Fully Insured / Age Banded	Fully Insured / Composite	Fully Insured / Composite
Network	SELECT MED	SELECT MED	SELECT MED	SELECT MED	SELECT VALUE	SELECT VALUE
HSA Eligible	No	QHDHP	No	QHDHP	No	QHDHP
Deductible (Ind. / Fam.)	In \$1,000 / \$2,500 EMB	\$4,000 / \$8,000 EMB	\$1,000 / \$3,000 EMB	\$4,000 / \$8,000 EMB	\$1,000 / \$3,000 EMB	\$4,000 / \$8,000 EMB
OOP Max. (Ind. / Fam.)	In \$8,950 / \$17,900	\$7,500 / \$15,000	\$8,950 / \$17,900	\$8,500 / \$17,000	\$8,950 / \$17,900	\$8,500 / \$17,000
Deductible (Ind. / Fam.)	Out \$3,000 / \$9,000 EMB	\$8,000 / \$16,000 EMB	\$3,000 / \$9,000 EMB	\$8,000 / \$16,000 EMB	- / -	- / -
OOP Max. (Ind. / Fam.)	Out \$20,000 / \$40,000	\$20,000 / \$40,000	\$20,000 / \$40,000	\$20,000 / \$40,000	- / -	- / -
Coinsurance	Out 50%	50%	50%	50%	Not Covered	Not Covered
Schedule of Benefits	In Network	In Network	In Network	In Network	In Network	In Network
Primary Care Visit	\$20	\$0 AD	\$25	\$0 AD	\$25	\$0 AD
Specialist Visit	\$40	\$0 AD	\$50	\$0 AD	\$50	\$0 AD
Preventive Care	\$0	\$0	\$0	\$0	\$0	\$0
Diag. (X-Ray, Blood Work)	\$0	\$0 AD	\$0	\$0 AD	\$0	\$0 AD
Imaging (CT/PET Scans, MRIs)	25% AD	\$0 AD	25% AD	\$0 AD	25% AD	\$0 AD
Outpatient Surgery	25% AD	20% AD	25% AD	20% AD	25% AD	20% AD
Emergency Room	\$350 AD	\$0 AD	\$350 AD	\$0 AD	\$350 AD	\$0 AD
Urgent Care	\$40	\$0 AD	\$50	\$0 AD	\$50	\$0 AD
Inpatient Hospital	25% AD	20% AD	25% AD	20% AD	25% AD	20% AD
Outpatient Mental Health	\$20	\$0 AD	\$25	\$0 AD	\$25	\$0 AD
Inpatient Mental Health	25% AD	20% AD	25% AD	20% AD	25% AD	20% AD
Rehabilitation Services	\$25	\$0 AD	\$25	\$0 AD	\$25	\$0 AD
Prescription Drugs	In Network	In Network	In Network	In Network	In Network	In Network
Pharmacy Ded. (Ind. / Fam.)	None	Medical Ded. Applies	None	Medical Ded. Applies	None	Medical Ded. Applies
Tier 1	Generic - \$5	Generic - \$0 AD	Generic - \$5	Generic - \$0 AD	Generic - \$5	Generic - \$0 AD
Tier 2	NP Gen. - \$30	NP Gen. - \$0 AD	NP Gen. - \$30	NP Gen. - \$0 AD	NP Gen. - \$30	NP Gen. - \$0 AD
Tier 3	Brand - 25%	Brand - \$0 AD	Brand - 25%	Brand - \$0 AD	Brand - 25%	Brand - \$0 AD
Tier 4	NP Brand - 50%	NP Brand - 30% AD	NP Brand - 50%	NP Brand - 50% AD	NP Brand - 50%	NP Brand - 50% AD
Tier 5	Spec. - 50%	Spec. - 50% AD	Spec. - 50%	Spec. - 50% AD	Spec. - 50%	Spec. - 50% AD
Tier 6	-	-	-	-	-	-
Mail Order	-	-	-	-	-	-
Costs	24 Enrolled	4 Enrolled	24 Enrolled	4 Enrolled	24 Enrolled	4 Enrolled
Employee Only	9 6 3	6 3	9 6 3	6 3	\$790.37 6 \$695.15 3	\$695.15 3
Employee + Spouse	4 4 0	4 0	4 4 0	4 0	\$1,580.73 4 \$1,390.30 0	\$1,390.30 0
Employee + Child	0 Age Banded 0 Age Banded 0	0 Age Banded 0	0 Age Banded 0 Age Banded 0	0 Age Banded 0	\$1,659.77 0 \$1,459.81 0	\$1,459.81 0
Employee + Children	6 6 0	6 0	6 6 0	6 0	\$1,659.77 6 \$1,459.81 0	\$1,459.81 0
Employee + Family	9 8 1	8 1	9 8 1	8 1	\$2,450.13 8 \$2,154.96 1	\$2,154.96 1
Monthly Costs PEPM	28 \$40,355.04 \$1,681.46 \$3,563.00 \$890.75	\$3,563.00 \$890.75	28 \$44,970.18 \$1,873.76 \$4,275.00 \$1,068.75	\$4,275.00 \$1,068.75	28 \$40,624.80 \$1,692.70 \$4,240.41 \$1,060.11	\$4,240.41 \$1,060.11
Annual Costs PEPY	28 \$484,260.48 \$20,177.52 \$42,756.00 \$10,689.00	\$42,756.00 \$10,689.00	28 \$539,642.16 \$22,485.09 \$51,300.00 \$12,825.00	\$51,300.00 \$12,825.00	28 \$487,497.60 \$20,312.40 \$50,884.92 \$12,721.23	\$50,884.92 \$12,721.23
% \$ From Current			↑ 11.4% \$55,381.68	↑ 20.0% \$8,544.00	↑ 0.7% \$3,237.13	↑ 19.0% \$8,128.92
Combined Costs	28 Enrolled	28 Enrolled	28 Enrolled	28 Enrolled	28 Enrolled	28 Enrolled
Comb. Monthly Costs PEPM	\$43,918.04 \$1,568.51	\$43,918.04 \$1,568.51	\$49,245.18 \$1,758.76	\$49,245.18 \$1,758.76	\$44,865.21 \$1,602.33	\$44,865.21 \$1,602.33
Comb. Annual Costs PEPY	\$527,016.48 \$18,822.02	\$527,016.48 \$18,822.02	\$590,942.16 \$21,105.08	\$590,942.16 \$21,105.08	\$538,382.52 \$19,227.95	\$538,382.52 \$19,227.95
% \$ From Current			↑ 12.1% \$63,925.68	↑ 12.1% \$63,925.68	↑ 2.2% \$11,366.04	↑ 2.2% \$11,366.04

This summary highlights key similarities and differences between insurance policies and is for reference only. Terms, coverages, exclusions, and conditions are determined by the carrier. If there's any conflict between this summary and the carrier's certificate, the certificate will govern.



Plan Name	Med Plus Gold 1000 Medi...	Med Plus Silver 4000 HSA...	Regence BluePoint Gold 1...	Regence BluePoint Silver ...
Funding Type	Fully Insured / Age Banded	Fully Insured / Age Banded	Fully Insured / Age Banded	Fully Insured / Age Banded
Network	SELECT MED	SELECT MED	PREFERRED VALUECARE	PREFERRED VALUECARE
HSA Eligible	No	QHDHP	No	No
Deductible (Ind. / Fam.)	In \$1,000 / \$2,500 EMB	\$4,000 / \$8,000 EMB	\$1,000 / \$2,000 EMB	\$4,000 / \$8,000 EMB
OOP Max. (Ind. / Fam.)	In \$8,950 / \$17,900	\$7,500 / \$15,000	\$8,550 / \$17,100	\$8,150 / \$16,300
Deductible (Ind. / Fam.)	Out \$3,000 / \$9,000 EMB	\$8,000 / \$16,000 EMB	\$5,000 / \$10,000 EMB	\$5,000 / \$10,000 EMB
OOP Max. (Ind. / Fam.)	Out \$20,000 / \$40,000	\$20,000 / \$40,000	\$10,000 / \$20,000	\$10,000 / \$20,000
Coinsurance	Out 50%	50%	50%	50%
Schedule of Benefits	In Network	In Network	In Network	In Network
Primary Care Visit	\$20	\$0 AD	\$30	(4)\$40 then 20% AD
Specialist Visit	\$40	\$0 AD	\$50	(4)\$40 then 20% AD
Preventive Care	\$0	\$0	\$0	\$0
Diag. (X-Ray, Blood Work)	\$0	\$0 AD	25% AD	20% AD
Imaging (CT/PET Scans, MRIs)	25% AD	\$0 AD	25% AD	20% AD
Outpatient Surgery	25% AD	20% AD	25% AD	20% AD
Emergency Room	\$350 AD	\$0 AD	\$350 AD	20% AD
Urgent Care	\$40	\$0 AD	\$50	(4)\$40 then 20% AD
Inpatient Hospital	25% AD	20% AD	25% AD	20% AD
Outpatient Mental Health	\$20	\$0 AD	\$30	20% AD
Inpatient Mental Health	25% AD	20% AD	25% AD	20% AD
Rehabilitation Services	\$25	\$0 AD	\$30	20% AD
Prescription Drugs	In Network	In Network	In Network	In Network
Pharmacy Ded. (Ind. / Fam.)	None	Medical Ded. Applies	None	Medical Ded. Applies
Tier 1	Generic - \$5	Generic - \$0 AD	Generic - \$15	Generic - \$10
Tier 2	NP Gen. - \$30	NP Gen. - \$0 AD	NP Gen. - \$35	NP Gen. - \$35 AD
Tier 3	Brand - 25%	Brand - \$0 AD	Brand - \$50	Brand - 25% AD
Tier 4	NP Brand - 50%	NP Brand - 30% AD	NP Brand - 50%	NP Brand - 50% AD
Tier 5	Spec. - 50%	Spec. - 50% AD	Spec. - 20%	Spec. - 20% AD
Tier 6	-	-	NP Spec. - 50%	NP Spec. - 50% AD
Mail Order	-	-	3 x	3 x
Costs	24 Enrolled	4 Enrolled	24 Enrolled	4 Enrolled
Employee Only	9	6	6	3
Employee + Spouse	4	4	4	0
Employee + Child	0	Age Banded	0	Age Banded
Employee + Children	6	6	6	0
Employee + Family	9	8	8	1
Monthly Costs PEPM	28 \$40,355.04 \$1,681.46	\$3,563.00 \$890.75	\$44,635.26 \$1,859.81	\$3,902.89 \$975.73
Annual Costs PEPY	28 \$484,260.48 \$20,177.52	\$42,756.00 \$10,689.00	\$535,623.12 \$22,317.63	\$46,834.68 \$11,708.67
% \$ From Current			↑ 10.6% \$51,362.64	↑ 9.5% \$4,078.68
Combined Costs	28 Enrolled		28 Enrolled	
Comb. Monthly Costs PEPM	\$43,918.04 \$1,568.51		\$48,538.15 \$1,733.51	
Comb. Annual Costs PEPY	\$527,016.48 \$18,822.02		\$582,457.80 \$20,802.07	
% \$ From Current			↑ 10.5% \$55,441.32	

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Cost Sharing

Medical Contribution



Medical Contribution - SelectHealth - Select Value Alternative

Employee - 90.00% | Dependent - 50.00%

1 - Value Gold 1000 Medical Deduc...		Quote Rates				Employer Contribution				Employee Contribution			
Tier	Count	Monthly	Ratio	%	\$	Monthly	Ratio	%	\$	Monthly	Ratio	%	\$
Employee Only	6	\$790.37	1.00	0.9%	\$7.41	\$711.33	1.00	0.9%	\$6.68	\$79.04	1.00	0.9%	\$0.75
Employee + Spouse	4	\$1,580.73	2.00	-20.2%	-\$400.23	\$1,106.51	1.56	-15.1%	-\$197.15	\$474.22	6.00	-30.0%	-\$203.07
Employee + Child	0	\$1,659.77	2.10	-16.2%	-\$321.19	\$1,146.03	1.62	-12.1%	-\$157.63	\$513.74	6.50	-24.1%	-\$163.55
Employee + Children	6	\$1,659.77	2.10	-16.2%	-\$321.19	\$1,146.03	1.62	-12.1%	-\$157.63	\$513.74	6.50	-24.1%	-\$163.55
Employee + Family	8	\$2,450.13	3.10	23.7%	\$469.17	\$1,541.21	2.17	18.2%	\$237.55	\$908.92	11.50	34.2%	\$231.63
Monthly Costs PEPM	24	\$40,624.80	\$1,692.70	↑ 0.7%	\$269.76	\$27,899.96	\$1,162.50	↑ 0.7%	\$206.02	\$12,724.85	\$530.21	↑ 0.5%	\$63.75
Annual Costs PEPY	24	\$487,497.60	\$20,312.40		\$3,237.13	\$334,799.43	\$13,949.98		\$2,472.20	\$152,698.18	\$6,362.43		\$764.93

Employee - 90.00% | Dependent - 50.00%

2 - Value Silver 4000 HSA Qualified		Quote Rates				Employer Contribution				Employee Contribution			
Tier	Count	Monthly	Ratio	%	\$	Monthly	Ratio	%	\$	Monthly	Ratio	%	\$
Employee Only	3	\$695.15	1.00	44.3%	\$213.40	\$625.63	1.00	44.3%	\$192.06	\$69.52	1.00	44.3%	\$21.34
Employee + Spouse	0	\$1,390.30	2.00	-34.4%	-\$727.45	\$973.21	1.56	-22.2%	-\$278.36	\$417.09	6.00	-51.8%	-\$449.08
Employee + Child	0	\$1,459.81	2.10	-31.1%	-\$657.94	\$1,007.96	1.62	-19.5%	-\$243.61	\$451.85	6.50	-47.8%	-\$414.33
Employee + Children	0	\$1,459.81	2.10	-31.1%	-\$657.94	\$1,007.96	1.62	-19.5%	-\$243.61	\$451.85	6.50	-47.8%	-\$414.33
Employee + Family	1	\$2,154.96	3.10	1.8%	\$37.21	\$1,355.54	2.17	8.3%	\$103.97	\$799.42	11.50	-7.7%	-\$66.75
Monthly Costs PEPM	4	\$4,240.41	\$1,060.11	↑ 19.0%	\$677.41	\$3,232.45	\$808.12	↑ 26.6%	\$680.15	\$1,007.97	\$252.00	↓ -0.3%	-\$2.73
Annual Costs PEPY	4	\$50,884.92	\$12,721.23		\$8,128.92	\$38,789.34	\$9,697.34		\$8,161.74	\$12,095.58	\$3,023.90		-\$32.82

Plan Totals													
Comb. Monthly Costs PEPM		\$44,865.21 \$1,602.33				\$31,132.40 \$1,111.88				\$13,732.82 \$490.46			
Comb. Annual Costs PEPY		\$538,382.52 \$19,227.95				\$373,588.77 \$13,342.46				\$164,793.76 \$5,885.50			
% \$ From Current		↑ 2.2% \$11,366.04				↑ 2.9% \$10,633.94				↑ 0.4% \$732.11			

Cost Sharing
Contribution





Contribution - SelectHealth - Current Plan

PDF 1 - SelectHealth - Med Plus Gold 1000 Medical Deductible - no deductible for Rx

EE: 90% DEP: 50%

PDF 2 - SelectHealth - Med Plus Silver 4000 HSA Qualified

EE: 90% DEP: 50%

Last	First	Age	Dependents	Tier	Plan	Premium	% \$	Employer	% \$	Employee	% \$
Alabastar	Jimmy	52	4 - 48, 21, 17, 15	EF	1	\$2,681.00	0.0% \$0.00	\$1,700.50	0.0% \$0.00	\$980.50	0.0% \$0.00
Allen	Bart	22	1 - 21	ES	1	\$802.00	0.0% \$0.00	\$565.40	0.0% \$0.00	\$236.60	0.0% \$0.00
Allen	Samuel	35	0	EE	2	\$477.00	0.0% \$0.00	\$429.30	0.0% \$0.00	\$47.70	0.0% \$0.00
Avett	Scott	42	6 - 36, 21, 20, 19, 13, 9	EF	2	\$2,172.00	0.0% \$0.00	\$1,300.40	0.0% \$0.00	\$871.60	0.0% \$0.00
Avett	Seth	47	6 - 36, 21, 20, 19, 13, 9	EF	1	\$2,605.00	0.0% \$0.00	\$1,598.50	0.0% \$0.00	\$1,006.50	0.0% \$0.00
DeBruyne	Kevin	54	2 - 59, 16	EF	1	\$2,457.00	0.0% \$0.00	\$1,618.10	0.0% \$0.00	\$838.90	0.0% \$0.00
Ennisly	Frank	46	2 - 18, 6	EC2	1	\$1,332.00	0.0% \$0.00	\$950.80	0.0% \$0.00	\$381.20	0.0% \$0.00
Fankhauser	Michael	25	0	EE	1	\$508.00	0.0% \$0.00	\$457.20	0.0% \$0.00	\$50.80	0.0% \$0.00
Franklin	B	43	0	EE	1	\$632.00	0.0% \$0.00	\$568.80	0.0% \$0.00	\$63.20	0.0% \$0.00
Franklin	Jimmy	30	0	EE	1	\$544.00	0.0% \$0.00	\$489.60	0.0% \$0.00	\$54.40	0.0% \$0.00
Fredrick	Bill	26	0	EE	2	\$468.00	0.0% \$0.00	\$421.20	0.0% \$0.00	\$46.80	0.0% \$0.00
Guinness	Frank	46	2 - 18, 6	EC2	1	\$1,332.00	0.0% \$0.00	\$950.80	0.0% \$0.00	\$381.20	0.0% \$0.00
James	Gary	22	1 - 21	ES	1	\$802.00	0.0% \$0.00	\$565.40	0.0% \$0.00	\$236.60	0.0% \$0.00
Jenkins	Ed	60	0	EE	1	\$1,173.00	0.0% \$0.00	\$1,055.70	0.0% \$0.00	\$117.30	0.0% \$0.00
Johansen	Steve	45	5 - 41, 22, 21, 19, 17	EF	1	\$2,699.00	0.0% \$0.00	\$1,623.10	0.0% \$0.00	\$1,075.90	0.0% \$0.00
Johasafat	Timothy	41	5 - 18, 16, 15, 6, 5	EC2	1	\$1,523.00	0.0% \$0.00	\$998.70	0.0% \$0.00	\$524.30	0.0% \$0.00
Johnson	Don	41	5 - 18, 16, 15, 6, 5	EC2	1	\$1,523.00	0.0% \$0.00	\$998.70	0.0% \$0.00	\$524.30	0.0% \$0.00
Jollyness	Fred	46	1 - 38	ES	1	\$1,270.00	0.0% \$0.00	\$919.80	0.0% \$0.00	\$350.20	0.0% \$0.00
Jones	Fred	46	1 - 38	ES	1	\$1,270.00	0.0% \$0.00	\$919.80	0.0% \$0.00	\$350.20	0.0% \$0.00
Malarky	Erik	67	4 - 21, 18, 12, 6	EC2	1	\$2,494.00	0.0% \$0.00	\$1,716.20	0.0% \$0.00	\$777.80	0.0% \$0.00
Pike	David	25	0	EE	1	\$508.00	0.0% \$0.00	\$457.20	0.0% \$0.00	\$50.80	0.0% \$0.00
Ponchy	Erik	67	4 - 21, 18, 12, 6	EC2	1	\$2,494.00	0.0% \$0.00	\$1,716.20	0.0% \$0.00	\$777.80	0.0% \$0.00
Senovia	Danny	47	6 - 36, 21, 20, 19, 13, 9	EF	1	\$2,605.00	0.0% \$0.00	\$1,598.50	0.0% \$0.00	\$1,006.50	0.0% \$0.00
Simpson	Homer	54	2 - 59, 16	EF	1	\$2,457.00	0.0% \$0.00	\$1,618.10	0.0% \$0.00	\$838.90	0.0% \$0.00
Smith	Frankie	51	0	EE	1	\$866.00	0.0% \$0.00	\$779.40	0.0% \$0.00	\$86.60	0.0% \$0.00
Thomas	Eddie	62	3 - 57, 12, 6	EF	1	\$2,889.00	0.0% \$0.00	\$1,913.70	0.0% \$0.00	\$975.30	0.0% \$0.00
Thomas	Tommy	62	3 - 57, 12, 6	EF	1	\$2,889.00	0.0% \$0.00	\$1,913.70	0.0% \$0.00	\$975.30	0.0% \$0.00
Thomposn	Ryan	25	0	EE	2	\$446.00	0.0% \$0.00	\$401.40	0.0% \$0.00	\$44.60	0.0% \$0.00
Monthly Costs PEPM						\$43,919 \$1,569		\$30,247 \$1,081		\$13,672 \$489	
Annual Costs PEY						\$527,017 \$18,823		\$362,955 \$18,823		\$164,062 \$18,823	
% \$ From Current						0.0% \$0		0.0% \$0		0.0% \$0	





Contribution - SelectHealth - Renewal Plan

PDF 1 - SelectHealth - Med Plus Gold 1000 Medical Deductible - no deductible for Rx

EE: 90% DEP: 50%

PDF 2 - SelectHealth - Med Plus Silver 4000 HSA Qualified

EE: 90% DEP: 50%

Last	First	Age	Dependents	Tier	Plan	Premium	% \$	Employer	% \$	Employee	% \$
Alabastar	Jimmy	53	4 - 49, 22, 18, 16	EF	1	\$2,963.00	↑ 10.5% \$282.00	\$1,882.30	↑ 10.7% \$181.80	\$1,080.70	↑ 10.2% \$100.20
Allen	Bart	23	1 - 22	ES	1	\$906.00	↑ 13.0% \$104.00	\$639.40	↑ 13.1% \$74.00	\$266.60	↑ 12.7% \$30.00
Allen	Samuel	36	0	EE	2	\$513.00	↑ 7.5% \$36.00	\$461.70	↑ 7.5% \$32.40	\$51.30	↑ 7.5% \$3.60
Avett	Scott	43	6 - 37, 22, 21, 20, 14, 10	EF	2	\$2,746.00	↑ 26.4% \$574.00	\$1,611.40	↑ 23.9% \$311.00	\$1,134.60	↑ 30.2% \$263.00
Avett	Seth	48	6 - 37, 22, 21, 20, 14, 10	EF	1	\$3,267.00	↑ 25.4% \$662.00	\$1,963.10	↑ 22.8% \$364.60	\$1,303.90	↑ 29.5% \$297.40
DeBruyne	Kevin	55	2 - 60, 17	EF	1	\$2,674.00	↑ 8.8% \$217.00	\$1,771.00	↑ 9.4% \$152.90	\$903.00	↑ 7.6% \$64.10
Ennisly	Frank	47	2 - 19, 7	EC2	1	\$1,456.00	↑ 9.3% \$124.00	\$1,044.80	↑ 9.9% \$94.00	\$411.20	↑ 7.9% \$30.00
Fankhauser	Michael	26	0	EE	1	\$571.00	↑ 12.4% \$63.00	\$513.90	↑ 12.4% \$56.70	\$57.10	↑ 12.4% \$6.30
Franklin	B	44	0	EE	1	\$704.00	↑ 11.4% \$72.00	\$633.60	↑ 11.4% \$64.80	\$70.40	↑ 11.4% \$7.20
Franklin	Jimmy	31	0	EE	1	\$582.00	↑ 7.0% \$38.00	\$523.80	↑ 7.0% \$34.20	\$58.20	↑ 7.0% \$3.80
Fredrick	Bill	27	0	EE	2	\$513.00	↑ 9.6% \$45.00	\$461.70	↑ 9.6% \$40.50	\$51.30	↑ 9.6% \$4.50
Guinness	Frank	47	2 - 19, 7	EC2	1	\$1,456.00	↑ 9.3% \$124.00	\$1,044.80	↑ 9.9% \$94.00	\$411.20	↑ 7.9% \$30.00
James	Gary	23	1 - 22	ES	1	\$906.00	↑ 13.0% \$104.00	\$639.40	↑ 13.1% \$74.00	\$266.60	↑ 12.7% \$30.00
Jenkins	Ed	61	0	EE	1	\$1,257.00	↑ 7.2% \$84.00	\$1,131.30	↑ 7.2% \$75.60	\$125.70	↑ 7.2% \$8.40
Johansen	Steve	46	5 - 42, 23, 22, 20, 18	EF	1	\$2,986.00	↑ 10.6% \$287.00	\$1,797.80	↑ 10.8% \$174.70	\$1,188.20	↑ 10.4% \$112.30
Johasafat	Timothy	42	5 - 19, 17, 16, 7, 6	EC2	1	\$1,650.00	↑ 8.3% \$127.00	\$1,086.60	↑ 8.8% \$87.90	\$563.40	↑ 7.5% \$39.10
Johnson	Don	42	5 - 19, 17, 16, 7, 6	EC2	1	\$1,650.00	↑ 8.3% \$127.00	\$1,086.60	↑ 8.8% \$87.90	\$563.40	↑ 7.5% \$39.10
Jollyness	Fred	47	1 - 39	ES	1	\$1,399.00	↑ 10.2% \$129.00	\$1,016.30	↑ 10.5% \$96.50	\$382.70	↑ 9.3% \$32.50
Jones	Fred	47	1 - 39	ES	1	\$1,399.00	↑ 10.2% \$129.00	\$1,016.30	↑ 10.5% \$96.50	\$382.70	↑ 9.3% \$32.50
Malarky	Erik	68	4 - 22, 19, 13, 7	EC2	1	\$2,693.00	↑ 8.0% \$199.00	\$1,849.30	↑ 7.8% \$133.10	\$843.70	↑ 8.5% \$65.90
Pike	David	26	0	EE	1	\$571.00	↑ 12.4% \$63.00	\$513.90	↑ 12.4% \$56.70	\$57.10	↑ 12.4% \$6.30
Ponchy	Erik	68	4 - 22, 19, 13, 7	EC2	1	\$2,693.00	↑ 8.0% \$199.00	\$1,849.30	↑ 7.8% \$133.10	\$843.70	↑ 8.5% \$65.90
Senovia	Danny	48	6 - 37, 22, 21, 20, 14, 10	EF	1	\$3,267.00	↑ 25.4% \$662.00	\$1,963.10	↑ 22.8% \$364.60	\$1,303.90	↑ 29.5% \$297.40
Simpson	Homer	55	2 - 60, 17	EF	1	\$2,674.00	↑ 8.8% \$217.00	\$1,771.00	↑ 9.4% \$152.90	\$903.00	↑ 7.6% \$64.10
Smith	Frankie	52	0	EE	1	\$964.00	↑ 11.3% \$98.00	\$867.60	↑ 11.3% \$88.20	\$96.40	↑ 11.3% \$9.80
Thomas	Eddie	63	3 - 58, 13, 7	EF	1	\$3,141.00	↑ 8.7% \$252.00	\$2,073.30	↑ 8.3% \$159.60	\$1,067.70	↑ 9.5% \$92.40
Thomas	Tommy	63	3 - 58, 13, 7	EF	1	\$3,141.00	↑ 8.7% \$252.00	\$2,073.30	↑ 8.3% \$159.60	\$1,067.70	↑ 9.5% \$92.40
Thomposn	Ryan	26	0	EE	2	\$503.00	↑ 12.8% \$57.00	\$452.70	↑ 12.8% \$51.30	\$50.30	↑ 12.8% \$5.70
Monthly Costs PEPM						\$49,246 \$1,759		\$33,740 \$1,205		\$15,506 \$554	
Annual Costs PEY						\$590,943 \$21,106		\$404,874 \$21,106		\$186,069 \$21,106	
% \$ From Current						↑ 12.1% \$63,926		↑ 11.5% \$41,919		↑ 13.4% \$22,008	

Comparison of Benefits
Age Rate Tables



Age Rate Tables

Current - 03/01/25

Renewal

Select Value Alternative

	Med Plus Gold 10...	Med Plus Silver 40...	Med Plus Gold 1000 Medi...	Med Plus Silver 4000 HS...	Value Gold 1000 Medical ...	Value Silver 4000 HSA Q...
NW	SELECT MED	SELECT MED	SELECT MED	SELECT MED	SELECT VALUE	SELECT VALUE
Metal	80.3% Gold	70.8% Silver	80.65% Gold	71.05% Silver	80.65% Gold	71.05% Silver
Ded	\$1,000 EMB	\$4,000 EMB	\$1,000 EMB	\$4,000 EMB	\$1,000 EMB	\$4,000 EMB
HSA	No	Yes	No	Yes	No	Yes
OV	\$20 / 50% AD	\$0 AD / 50% AD	\$25 / 50% AD	\$0 AD / 50% AD	\$25 / Not Covered	\$0 AD / Not Covered
OOP	\$8,950 / \$17,900	\$7,500 / \$15,000	\$8,950 / \$17,900	\$8,500 / \$17,000	\$8,950 / \$17,900	\$8,500 / \$17,000
COINS	25% AD / 50% AD	20% AD / 50% AD	25% AD / 50% AD	20% AD / 50% AD	25% AD / Not Covered	20% AD / Not Covered

Age - Monthly Premium		Age - Monthly Premium		Age - Monthly Premium		Age - Monthly Premium		Age - Monthly Premium		Age - Monthly Premium													
0	\$310.00	33	\$544.00	0	\$272.00	33	\$477.00	0	\$332.00	33	\$582.00	0	\$292.00	33	\$513.00	0	\$303.00	33	\$531.00	0	\$266.00	33	\$467.00
1	\$310.00	34	\$544.00	1	\$272.00	34	\$477.00	1	\$332.00	34	\$582.00	1	\$292.00	34	\$513.00	1	\$303.00	34	\$531.00	1	\$266.00	34	\$467.00
2	\$310.00	35	\$544.00	2	\$272.00	35	\$477.00	2	\$332.00	35	\$582.00	2	\$292.00	35	\$513.00	2	\$303.00	35	\$531.00	2	\$266.00	35	\$467.00
3	\$310.00	36	\$544.00	3	\$272.00	36	\$477.00	3	\$332.00	36	\$582.00	3	\$292.00	36	\$513.00	3	\$303.00	36	\$531.00	3	\$266.00	36	\$467.00
4	\$310.00	37	\$549.00	4	\$272.00	37	\$482.00	4	\$332.00	37	\$588.00	4	\$292.00	37	\$518.00	4	\$303.00	37	\$536.00	4	\$266.00	37	\$472.00
5	\$310.00	38	\$558.00	5	\$272.00	38	\$489.00	5	\$332.00	38	\$597.00	5	\$292.00	38	\$526.00	5	\$303.00	38	\$544.00	5	\$266.00	38	\$479.00
6	\$310.00	39	\$567.00	6	\$272.00	39	\$498.00	6	\$332.00	39	\$607.00	6	\$292.00	39	\$535.00	6	\$303.00	39	\$554.00	6	\$266.00	39	\$488.00
7	\$310.00	40	\$579.00	7	\$272.00	40	\$508.00	7	\$332.00	40	\$620.00	7	\$292.00	40	\$545.00	7	\$303.00	40	\$565.00	7	\$266.00	40	\$497.00
8	\$310.00	41	\$593.00	8	\$272.00	41	\$520.00	8	\$332.00	41	\$635.00	8	\$292.00	41	\$559.00	8	\$303.00	41	\$579.00	8	\$266.00	41	\$510.00
9	\$310.00	42	\$611.00	9	\$272.00	42	\$536.00	9	\$332.00	42	\$654.00	9	\$292.00	42	\$576.00	9	\$303.00	42	\$597.00	9	\$266.00	42	\$525.00
10	\$310.00	43	\$632.00	10	\$272.00	43	\$555.00	10	\$332.00	43	\$677.00	10	\$292.00	43	\$596.00	10	\$303.00	43	\$617.00	10	\$266.00	43	\$544.00
11	\$310.00	44	\$658.00	11	\$272.00	44	\$577.00	11	\$332.00	44	\$704.00	11	\$292.00	44	\$620.00	11	\$303.00	44	\$642.00	11	\$266.00	44	\$565.00
12	\$310.00	45	\$684.00	12	\$272.00	45	\$600.00	12	\$332.00	45	\$732.00	12	\$292.00	45	\$645.00	12	\$303.00	45	\$668.00	12	\$266.00	45	\$588.00
13	\$310.00	46	\$712.00	13	\$272.00	46	\$624.00	13	\$332.00	46	\$762.00	13	\$292.00	46	\$671.00	13	\$303.00	46	\$695.00	13	\$266.00	46	\$612.00
14	\$310.00	47	\$740.00	14	\$272.00	47	\$649.00	14	\$332.00	47	\$792.00	14	\$292.00	47	\$698.00	14	\$303.00	47	\$723.00	14	\$266.00	47	\$636.00
15	\$310.00	48	\$770.00	15	\$272.00	48	\$675.00	15	\$332.00	48	\$824.00	15	\$292.00	48	\$725.00	15	\$303.00	48	\$751.00	15	\$266.00	48	\$661.00
16	\$310.00	49	\$800.00	16	\$272.00	49	\$702.00	16	\$332.00	49	\$857.00	16	\$292.00	49	\$754.00	16	\$303.00	49	\$781.00	16	\$266.00	49	\$688.00
17	\$310.00	50	\$833.00	17	\$272.00	50	\$730.00	17	\$332.00	50	\$891.00	17	\$292.00	50	\$785.00	17	\$303.00	50	\$813.00	17	\$266.00	50	\$716.00
18	\$310.00	51	\$866.00	18	\$272.00	51	\$760.00	18	\$332.00	51	\$927.00	18	\$292.00	51	\$816.00	18	\$303.00	51	\$845.00	18	\$266.00	51	\$744.00
19	\$310.00	52	\$900.00	19	\$272.00	52	\$790.00	19	\$332.00	52	\$964.00	19	\$292.00	52	\$849.00	19	\$303.00	52	\$879.00	19	\$266.00	52	\$774.00
20	\$310.00	53	\$936.00	20	\$272.00	53	\$821.00	20	\$332.00	53	\$1,002.00	20	\$292.00	53	\$882.00	20	\$303.00	53	\$914.00	20	\$266.00	53	\$805.00
21	\$391.00	54	\$974.00	21	\$343.00	54	\$854.00	21	\$419.00	54	\$1,043.00	21	\$369.00	54	\$918.00	21	\$382.00	54	\$951.00	21	\$336.00	54	\$837.00
22	\$411.00	55	\$1,013.00	22	\$360.00	55	\$889.00	22	\$440.00	55	\$1,085.00	22	\$387.00	55	\$955.00	22	\$401.00	55	\$989.00	22	\$353.00	55	\$871.00
23	\$435.00	56	\$1,054.00	23	\$382.00	56	\$924.00	23	\$466.00	56	\$1,128.00	23	\$410.00	56	\$993.00	23	\$425.00	56	\$1,029.00	23	\$374.00	56	\$905.00
24	\$466.00	57	\$1,096.00	24	\$409.00	57	\$961.00	24	\$499.00	57	\$1,173.00	24	\$439.00	57	\$1,033.00	24	\$455.00	57	\$1,070.00	24	\$400.00	57	\$942.00
25	\$508.00	58	\$1,140.00	25	\$446.00	58	\$1,000.00	25	\$544.00	58	\$1,220.00	25	\$479.00	58	\$1,074.00	25	\$496.00	58	\$1,113.00	25	\$436.00	58	\$980.00
26	\$533.00	59	\$1,173.00	26	\$468.00	59	\$1,029.00	26	\$571.00	59	\$1,257.00	26	\$503.00	59	\$1,107.00	26	\$521.00	59	\$1,146.00	26	\$458.00	59	\$1,008.00
27	\$544.00	60	\$1,173.00	27	\$477.00	60	\$1,029.00	27	\$582.00	60	\$1,257.00	27	\$513.00	60	\$1,107.00	27	\$531.00	60	\$1,146.00	27	\$467.00	60	\$1,008.00
28	\$544.00	61	\$1,173.00	28	\$477.00	61	\$1,029.00	28	\$582.00	61	\$1,257.00	28	\$513.00	61	\$1,107.00	28	\$531.00	61	\$1,146.00	28	\$467.00	61	\$1,008.00
29	\$544.00	62	\$1,173.00	29	\$477.00	62	\$1,029.00	29	\$582.00	62	\$1,257.00	29	\$513.00	62	\$1,107.00	29	\$531.00	62	\$1,146.00	29	\$467.00	62	\$1,008.00
30	\$544.00	63	\$1,173.00	30	\$477.00	63	\$1,029.00	30	\$582.00	63	\$1,257.00	30	\$513.00	63	\$1,107.00	30	\$531.00	63	\$1,146.00	30	\$467.00	63	\$1,008.00
31	\$544.00	64	\$1,173.00	31	\$477.00	64	\$1,029.00	31	\$582.00	64	\$1,257.00	31	\$513.00	64	\$1,107.00	31	\$531.00	64	\$1,146.00	31	\$467.00	64	\$1,008.00
32	\$544.00	65	\$1,173.00	32	\$477.00	65	\$1,029.00	32	\$582.00	65	\$1,257.00	32	\$513.00	65	\$1,107.00	32	\$531.00	65	\$1,146.00	32	\$467.00	65	\$1,008.00

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Member Level Rates



Current

Plan Option 1: Med Plus Gold 1000 Medical Deductible - no deductible for Rx

Plan Option 2: Med Plus Silver 4000 HSA Qualified

Last	First	Age	Status	Option	Cost
Alabastar	Jimmy	52	Employee	1	\$900.00
Alabastar	Sally	48	Spouse	1	\$770.00
Alabastar	Ethan	21	Dependent	1	\$391.00
Alabastar	Anna	17	Dependent	1	\$310.00
Alabastar	Olivia	15	Dependent	1	\$310.00
Allen	Bart	22	Employee	1	\$411.00
Allen	Sally	21	Spouse	1	\$391.00
Allen	Samuel	35	Employee	2	\$477.00
Avett	Seth	47	Employee	1	\$740.00
Avett	Brittney	36	Spouse	1	\$544.00
Avett	Duncan	21	Dependent	1	\$391.00
Avett	Lily	20	Dependent	1	\$310.00
Avett	London	19	Dependent	1	\$310.00
Avett	Belle	13	Dependent	1	\$310.00
Avett	Bennet	9	Dependent	1	\$0.00
Avett	Scott	42	Employee	2	\$536.00
Avett	Brittney	36	Spouse	2	\$477.00
Avett	Duncan	21	Dependent	2	\$343.00
Avett	Lily	20	Dependent	2	\$272.00
Avett	London	19	Dependent	2	\$272.00
Avett	Belle	13	Dependent	2	\$272.00
Avett	Bennet	9	Dependent	2	\$0.00
DeBruyne	Kevin	54	Employee	1	\$974.00
DeBruyne	Sally	59	Spouse	1	\$1,173.00
DeBruyne	D3	16	Dependent	1	\$310.00
Ennisly	Frank	46	Employee	1	\$712.00
Ennisly	D1	18	Dependent	1	\$310.00
Ennisly	D2	6	Dependent	1	\$310.00

Comparison of Benefits

Community Rated Plans



Community Rated Plans

	Med Plus Silver 2750 Me...	Med Plus Silver 3500 HS...	Med Plus Gold 750 Medic...	Med Plus Gold 2000 Medi...	Med Plus Gold 250 Medic...	Med Plus Gold 1750 HSA...
Plan Name	Med Plus Silver 2750 Me...	Med Plus Silver 3500 HS...	Med Plus Gold 750 Medic...	Med Plus Gold 2000 Medi...	Med Plus Gold 250 Medic...	Med Plus Gold 1750 HSA...
Funding Type	Fully Insured / Age Banded	Fully Insured / Age Banded	Fully Insured / Age Banded	Fully Insured / Age Banded	Fully Insured / Age Banded	Fully Insured / Age Banded
Network	SELECT MED	SELECT MED	SELECT MED	SELECT MED	SELECT MED	SELECT MED
HSA Eligible	No ●	QHDHP	No ●	No ●	No ●	QHDHP
Deductible (Ind. / Fam.)	In \$2,750 / \$5,500 EMB ●	\$3,500 / \$7,000 EMB ●	\$750 / \$2,250 EMB ●	\$2,000 / \$4,000 EMB ●	\$250 / \$750 EMB ●	\$1,750 / \$3,500 AGG ●
OOP Max. (Ind. / Fam.)	In \$9,100 / \$18,200 ●	\$8,000 / \$16,000 ●	\$8,950 / \$17,900 ●	\$8,950 / \$17,900 ●	\$8,950 / \$17,900 ●	\$7,500 / \$15,000 ●
Deductible (Ind. / Fam.)	Out \$6,500 / \$13,000 EMB ●	\$7,000 / \$14,000 EMB ●	\$3,000 / \$9,000 EMB ●	\$5,000 / \$10,000 EMB ●	\$1,500 / \$4,500 EMB ●	\$5,000 / \$10,000 AGG ●
OOP Max. (Ind. / Fam.)	Out \$20,000 / \$40,000 ●	\$20,000 / \$40,000 ●	\$20,000 / \$40,000 ●	\$20,000 / \$40,000 ●	\$20,000 / \$40,000 ●	\$20,000 / \$40,000 ●
Coinsurance	Out 50%	50%	50%	50%	50%	50%
Schedule of Benefits	In Network	In Network	In Network	In Network	In Network	In Network
Primary Care Visit	\$25 ●	\$25 AD ●	\$25 ●	\$20 ●	\$25 ●	\$0 AD ●
Specialist Visit	\$50 ●	\$45 AD ●	\$50 ●	\$45 ●	\$50 ●	\$0 AD ●
Preventive Care	\$0 ●	\$0 ●	\$0 ●	\$0 ●	\$0 ●	\$0 ●
Diag. (X-Ray, Blood Work)	\$0 AD ●	\$0 AD ●	\$0 ●	\$0 ●	\$0 ●	\$0 AD ●
Imaging (CT/PET Scans, MRIs)	30% AD ●	30% AD ●	20% AD ●	20% AD ●	30% AD ●	10% AD ●
Outpatient Surgery	30% AD ●	30% AD ●	20% AD ●	20% AD ●	30% AD ●	10% AD ●
Emergency Room	\$350 AD ●	\$350 AD ●	\$350 AD ●	\$350 AD ●	\$350 AD ●	\$350 AD ●
Urgent Care	\$50 ●	\$50 AD ●	\$50 ●	\$45 ●	\$50 ●	\$0 AD ●
Inpatient Hospital	30% AD ●	30% AD ●	20% AD ●	20% AD ●	30% AD ●	10% AD ●
Outpatient Mental Health	\$25 ●	\$25 AD ●	\$25 ●	\$20 ●	\$25 ●	\$0 AD ●
Inpatient Mental Health	30% AD ●	30% AD ●	20% AD ●	20% AD ●	30% AD ●	10% AD ●
Rehabilitation Services	\$25 ●	\$25 AD ●	\$25 ●	\$25 ●	\$25 ●	\$0 AD ●
Prescription Drugs	In Network	In Network	In Network	In Network	In Network	In Network
Pharmacy Ded. (Ind. / Fam.)	\$1,000 / \$2,000 ●	Medical Ded. Applies	\$250 / \$750 ●	\$250 / \$750 ●	\$50 / \$150 ●	Medical Ded. Applies
Tier 1	Generic - \$5 ●	Generic - \$5 AD ●	Generic - \$5 ●	Generic - \$5 ●	Generic - \$5 ●	Generic - \$5 AD ●
Tier 2	NP Gen. - \$30 ●	NP Gen. - \$30 AD ●	NP Gen. - \$30 ●	NP Gen. - \$30 ●	NP Gen. - \$30 ●	NP Gen. - \$30 AD ●
Tier 3	Brand - 25% AD ●	Brand - 25% AD ●	Brand - 25% AD ●	Brand - \$75 AD ●	Brand - 25% AD ●	Brand - 25% AD ●
Tier 4	NP Brand - 50% AD ●	NP Brand - 50% AD ●	NP Brand - 50% AD ●	NP Brand - \$125 AD ●	NP Brand - 50% AD ●	NP Brand - 50% AD ●
Tier 5	Spec. - 50% AD ●	Spec. - 50% AD ●	Spec. - 50% AD ●	Spec. - 50% AD ●	Spec. - 50% AD ●	Spec. - 50% AD ●
Tier 6	- ●	- ●	- ●	- ●	- ●	- ●
Mail Order	- ●	- ●	- ●	- ●	- ●	- ●
Costs	28 Enrolled ●	28 Enrolled ●	28 Enrolled ●	28 Enrolled ●	28 Enrolled ●	28 Enrolled ●
Monthly Costs PEPM 28	\$41,124.09 \$1,468.72	\$41,566.00 \$1,484.50	\$47,466.10 \$1,695.22	\$49,581.20 \$1,770.76	\$50,321.00 \$1,797.18	\$52,219.10 \$1,864.97
Annual Costs PEPY 28	\$493,489.08 \$17,624.61	\$498,792.00 \$17,814.00	\$569,593.20 \$20,342.62	\$594,974.40 \$21,249.09	\$603,852.00 \$21,566.15	\$626,629.20 \$22,379.62

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Comparison of Benefits

Dental



Current - 03/01/25

Renewal



Plan Name	11 - 1	11 - 1
Funding Type	Fully Insured	Fully Insured
Contribution Style	Employer Paid	Employer Paid
Participation Requirements	-	-
Plan Type	PPO	PPO
Schedule Of Benefits	In-Network	In-Network
Claim Payment Basis	Neg. Fee Schedule	Neg. Fee Schedule
Deductible (Ind. / Fam.)	\$50 / \$150 Cal. YR.	\$50 / \$150 Cal. YR.
Annual Maximum	\$1,500	\$1,500
Preventive (I)	100%	100%
Basic (II)	80%	80%
Major (III)	50% AD	50% AD
Orthodontics (IV)	50%	50%
Lifetime Ortho Max	\$1,000	\$1,000
Waiting Periods I / II / III	None / None / 12	None / None / 12
Preventive (I) Excl. From Max	No	No
Additional Details	In-Network	In-Network
Rollover / Threshold / Limit	\$0 / \$0 / \$0	\$0 / \$0 / \$0
Ortho (IV) Wait Period	12 months	12 months
Orthodontics Age / Adult	18 / Yes	18 / Yes
Cost / Fee	28 Enrolled	28 Enrolled
Employee	\$40.00 9	\$42.00 9
Employee + Spouse	\$65.00 4	\$67.00 4
Employee + Child	\$68.00 0	\$69.00 0
Employee + Children	\$85.00 6	\$89.00 6
Employee + Family	\$135.00 9	\$140.00 9
Monthly Costs PEPM	\$2,345.00 \$83.75	\$2,440.00 \$87.15
Annual Costs PEPY	\$28,140.00 \$1,005.00	\$29,280.00 \$1,045.72
% \$ From Current		↑ 4.1% \$1,140.00
Rate Guarantee	-	-



Combined Costs

Analysis & Recommendations





Benefits Analysis & Recommendations

Current



Benefit	Carrier	Annual Cost	Employer	Employee
Medical	 Select Health	\$527,017	\$362,955	\$164,062
Dental*	 Guardian	\$28,140	\$19,446	\$8,694
Annual Plan Costs		\$555,157	\$382,401	\$172,756

Benefits Analysis & Recommendations

Renewal Plan

Benefit	Carrier	Annual Cost	% \$	Employer	% \$	Employee	% \$
Medical	 Select Health	\$590,943	↑ 12.1% \$63,926	\$404,874	↑ 11.5% \$41,919	\$186,069	↑ 13.4% \$22,008
Dental*	 Guardian	\$29,280	↑ 4.1% \$1,140	\$20,285	↑ 4.3% \$839	\$8,996	↑ 3.5% \$302
Annual Plan Costs		\$620,223	↑ 11.7% \$65,066	\$425,159	↑ 11.2% \$42,758	\$195,065	↑ 12.9% \$22,309

Value Alternative







Benefit	Carrier	Plan Group	Annual Cost	% \$	Employer	% \$	Employee	% \$
Medical	 Select Health	Select Value Alternative	\$538,383	↑ 2.2% \$11,367	\$373,589	↑ 2.9% \$10,634	\$164,794	↑ 0.4% \$733
Dental*	 Guardian	Renewal Plan	\$29,280	↑ 4.1% \$1,140	\$20,285	↑ 4.3% \$839	\$8,996	↑ 3.5% \$302
Annual Plan Costs			\$567,663	↑ 2.3% \$12,507	\$393,874	↑ 3.0% \$11,473	\$173,789	↑ 0.6% \$1,034

Combined Cost Analysis

Combined Cost Analysis



Combined Cost Analysis

	Current	Renewal	Value Alternative
Medical Rate Guarantee	 Select Health \$527,017 1 YR.	 Select Health \$590,943 1 YR.	 Select Health \$538,383 1 YR.
Dental Rate Guarantee	 Guardian \$28,140 1 YR.	 Guardian \$29,280 1 YR.	 Guardian \$29,280 1 YR.
Annual Plan Costs	\$555,157	\$620,223	\$567,663
Δ % From Current		↑ 11.7%	↑ 2.3%
Δ \$ From Current		\$65,066	\$12,507
Δ % From Renewal			↓ -8.5%
Δ \$ From Renewal			-\$52,559