

## NAPEBT 2010/2011 Preliminary Contribution Rates 3-Tier Structure for Coconino Community College



Based on November 2009 enrollment with 5% of Buy-Up enrollment shifting to Base plan  
**Plan Changes excluding Change to Out-of-Pocket Maximum, No Retiree Surcharge**

### 2010/2011 PROJECTED INCOME WITH 2-TIER RATES:

<b>Buy-Up Plan:</b>			<b>Relativity to Single Coverage</b>
	<u>Enrollment</u>	<u>Rate</u>	
EE	1,011	\$476.04	100%
Family	416	\$1,212.16	255%
<b>Annual Total</b>	<b>1,427</b>	<b>\$11,826,420</b>	<b>Buy-Up Average 145%</b>
<b>Base 750 Plan:</b>			<b>Relativity to Single Coverage</b>
	<u>Enrollment</u>	<u>Rate</u>	
EE	1,642	\$437.38	100%
Family	316	\$1,113.68	255%
<b>Annual Total</b>	<b>1,958</b>	<b>\$12,841,210</b>	<b>Base Average 125%</b>
<b>HDHP with HSA:</b>			<b>Relativity to Single Coverage</b>
	<u>Enrollment</u>	<u>Rate</u>	
EE	195	\$393.26	100%
Family	56	\$1,001.34	255%
<b>Annual Total</b>	<b>251</b>	<b>\$1,593,129</b>	<b>HDHP Average 134%</b>

### 2010/2011 PROJECTED INCOME WITH 3-TIER RATES:

<b>Buy-Up Plan:</b>			<b>Relativity to Single Coverage</b>	<b>Relativity to 2-Tier Rates</b>
	<u>Enrollment</u>	<u>Rate</u>		
EE	33	\$476.04	100%	100%
EE + 1	4	\$957.50	201%	79%
Family	9	\$1,343.08	282%	111%
<b>Annual Total</b>	<b>46</b>	<b>\$379,524</b>	<b>Buy-Up Average 144%</b>	<b>Buy-Up Average 100%</b>
<b>Base 750 Plan:</b>			<b>Relativity to Single Coverage</b>	<b>Relativity to 2-Tier Rates</b>
	<u>Enrollment</u>	<u>Rate</u>		
EE	60	\$437.38	100%	100%
EE + 1	2	\$879.78	201%	79%
Family	6	\$1,234.06	282%	111%
<b>Annual Total</b>	<b>68</b>	<b>\$424,881</b>	<b>Base Average 119%</b>	<b>Base Average 100%</b>
<b>HDHP with HSA:</b>			<b>Relativity to Single Coverage</b>	<b>Relativity to 2-Tier Rates</b>
	<u>Enrollment</u>	<u>Rate</u>		
EE	19	\$393.26	100%	100%
EE + 1	3	\$791.10	201%	79%
Family	2	\$1,109.64	282%	111%
<b>Annual Total</b>	<b>24</b>	<b>\$144,774</b>	<b>HDHP Average 128%</b>	<b>HDHP Average 98%</b>

<b>Total of All Plans</b>		
	<u>Enrollment</u>	<u>Annual Total</u>
Two Tier	3,498	\$25,311,580
Three Tier	138	\$949,179
<b>Annual Total</b>	<b>3,636</b>	<b>\$26,260,759</b>

<b>Total of All Plans</b>		
	<u>Enrollment</u>	<u>Annual Total</u>
Two Tier	3,498	\$25,311,580
Three Tier	138	\$949,179
<b>Annual Total</b>	<b>3,636</b>	<b>\$26,260,759</b>

#### Notes:

- Employer HDHP contributions do not include HSA deposit.
- Final Three-tier rates are based on Coconino Community College November 2009 enrollment (with 5% of Buy-Up enrollment shifting to Base
- The above projection is an estimate of future cost and is based on information available to The Segal Company at the time the projection was made. The Segal Company has not audited the information provided. A projection is not a guarantee of future results. Actual experience may differ due to, but not limited to, such variables as changes in the regulatory environment, local market pressure, health trend rates and claims volatility.

**NAPEBT 2010/2011 Preliminary 3-Tier Contribution Rates**  
**Coconino Community College**

*Based on November 2009 enrollment,  
with shift of 5% of Buy-Up enrollment to Base plan*



**2-Tier Rate Structure**

**Buy-Up Plan:**

	<u>Enrollment</u>	<u>Total Rate</u>	<u>Employer</u>	<u>Employee</u>
EE	33	<b>\$476.04</b>	\$437.38	\$38.66
Family	13	<b>\$1,212.16</b>	\$653.80	\$558.36
Annual Total	46	<b>\$377,609</b>	\$275,195	\$102,414

**Base 750 Plan:**

	<u>Enrollment</u>	<u>Total Rate</u>	<u>Employer</u>	<u>Employee</u>
EE	60	<b>\$437.38</b>	\$437.38	\$0.00
Family	8	<b>\$1,113.68</b>	\$653.80	\$459.88
Annual Total	68	<b>\$421,827</b>	\$377,678	\$44,149

**HDHP with HSA:**

	<u>Enrollment</u>	<u>Total Rate</u>	<u>Employer</u>	<u>Employee</u>
EE	19	<b>\$393.26</b>	\$393.26	\$0.00
Family	5	<b>\$1,001.34</b>	\$609.68	\$391.66
Annual Total	24	<b>\$149,744</b>	\$126,244	\$23,500

**Total of All Plans**

	<u>Enrollment</u>	<u>Total Rate</u>	<u>Employer</u>	<u>Employee</u>
EE	112	<b>\$441.29</b>	\$429.90	\$11.39
Family	26	<b>\$1,141.32</b>	\$645.31	\$496.00
Annual Total	138	<b>\$949,179</b>	\$779,117	\$170,063

**3-Tier Rate Structure, No Change to Out-of-Pocket Maximum, No Retiree Surcharge**

**Buy-Up Plan:**

	<u>Enrollment</u>	<u>Total Rate</u>	<u>Employer</u>	<u>Employee</u>	<u>EE \$ Change</u>
EE	33	<b>\$476.04</b>	\$437.38	\$38.66	\$0.00
EE + 1	4	<b>\$957.50</b>	\$578.95	\$378.55	-\$179.81
Family	9	<b>\$1,343.08</b>	\$692.32	\$650.76	\$92.40
Annual Total	46	<b>\$379,524</b>	\$275,763	\$103,762	\$1,348
Change from 2-Tier:		<b>\$1,916</b>	\$568	\$1,348	
Percent Change:		<b>0.5%</b>	0.2%	1.3%	

**Base 750 Plan:**

	<u>Enrollment</u>	<u>Total Rate</u>	<u>Employer</u>	<u>Employee</u>	<u>EE \$ Change</u>
EE	60	<b>\$437.38</b>	\$437.38	\$0.00	\$0.00
EE + 1	2	<b>\$879.78</b>	\$578.95	\$300.83	-\$159.05
Family	6	<b>\$1,234.06</b>	\$692.32	\$541.74	\$81.86
Annual Total	68	<b>\$424,881</b>	\$378,655	\$46,225	\$2,076
Change from 2-Tier:		<b>\$3,054</b>	\$977	\$2,076	
Percent Change:		<b>0.7%</b>	0.3%	4.7%	

**HDHP with HSA:**

	<u>Enrollment</u>	<u>Total Rate</u>	<u>Employer</u>	<u>Employee</u>	<u>EE \$ Change</u>
EE	19	<b>\$393.26</b>	\$393.26	\$0.00	\$0.00
EE + 1	3	<b>\$791.10</b>	\$534.83	\$256.27	-\$135.39
Family	2	<b>\$1,109.64</b>	\$648.20	\$461.44	\$69.78
Annual Total	24	<b>\$144,774</b>	\$124,474	\$20,300	-\$3,200
Change from 2-Tier:		<b>-\$4,969</b>	-\$1,770	-\$3,200	
Percent Change:		<b>-3.32%</b>	-1.40%	-13.62%	

**Total of All Plans**

	<u>Enrollment</u>	<u>Total Rate</u>	<u>Employer</u>	<u>Employee</u>	<u>EE \$ Change</u>
EE	112	<b>\$441.29</b>	\$429.90	\$11.39	\$0.00
EE + 1	9	<b>\$884.76</b>	\$564.24	\$320.52	-\$160.39
Family	17	<b>\$1,277.14</b>	\$687.13	\$590.01	\$86.01
Annual Total	138	<b>\$949,179</b>	\$778,892	\$170,287	\$224
Change from 2-Tier:		<b>\$0</b>	-\$224	\$224	
Percent Change:		<b>0.00%</b>	-0.03%	0.13%	

Note: Employer HDHP contributions do not include \$44.12 monthly HSA deposit.

	Coconino Community College Active Population Composition	All NAPEBT Entities
EE	81.2%	78.3%
EE + 1	6.5%	7.5%
Family	12.3%	14.2%

Contribution Strategy Illustrated: CCC pays 100% of employee-only base plan coverage and 32.0% of dependent base plan coverage.

