

UNITED INDEPENDENT SCHOOL DISTRICT

Health Insurance Proposals - Financial Summary

Effective Date: September 1, 2013

Review Date: 04-01-2013

General												
Company Name	Blue Cross Blue Shield of Texas				United Health Care Insurance Co.			Humana			Aetna	
A.M. Best Rating	A+ / XV				A / XV			A- / XIV			A / XV	
Representative	Donald Coronado				Daryl Chapman			Andrew Grove			Louie Heerwagen	
Service Office	San Antonio, TX				Houston, TX			San Antonio, TX			Dallas, TX	
Agent	Laurel Insurance Agency				Laurel Insurance Agency			Laurel Insurance Agency			Laurel Insurance Agency	
Service Office	Laredo, TX				Laredo, TX			Laredo, TX			Laredo, TX	
Commission	1.0%				1.0%			1.5%			No Information	
Type of Contract	Fully Insured-Self Funded Option				Fully Insured			Fully Insured			3 Year Self Insured Trust	
Retention Agreement	Yes				No - Additional Load to Rates			Yes			Self Insured	
Claim Repricing	Yes				Yes			No			Yes	
Comments	Provided Requested Benefit Options				Did Not Provide Requested Benefit Options			Did Not Provide Requested Benefit Options			Did Not Provide Requested Benefit Options	
	No Change in Retention Agreement				4 Other Benefit /Rate Options			5 Other Benefit /Rate Options			Rate Illustration - Not Firm Rates	
Cost	-----Monthly Rates-----						-----Monthly Rates-----					
	Total	Employee	Dependent	Total	Employee	Dependent	Total	Employee	Dependent	Total	Employee	Dependent
Current-High Plan												
EE Only 3,895	\$ 381.51	\$ 381.51	\$ -	\$ 381.51	\$ 381.51	\$ -	\$ 381.51	\$ 381.51	\$ -	\$ 381.51	\$ 381.51	\$ -
EE & SP 146	\$ 722.23	\$ 381.51	\$ 340.72	\$ 722.23	\$ 381.51	\$ 340.72	\$ 722.23	\$ 381.51	\$ 340.72	\$ 722.23	\$ 381.51	\$ 340.72
EE & CH 1,082	\$ 592.49	\$ 381.51	\$ 210.98	\$ 592.49	\$ 381.51	\$ 210.98	\$ 592.49	\$ 381.51	\$ 210.98	\$ 592.49	\$ 381.51	\$ 210.98
EE & FAM 196	\$ 997.20	\$ 381.51	\$ 615.69	\$ 997.20	\$ 381.51	\$ 615.69	\$ 997.20	\$ 381.51	\$ 615.69	\$ 997.20	\$ 381.51	\$ 615.69
Total/Annual 5,319	\$29,135,429	\$24,351,020	\$4,784,409	\$29,135,429	\$24,351,020	\$4,784,409	\$29,135,429	\$24,351,020	\$4,784,409	\$29,135,429	\$24,351,020	\$4,784,409
Renewal-High Plan	Total	Employee	Dependent	Total	Employee	Dependent	Total	Employee	Dependent	Total	Employee	Dependent
EE Only 3,895	\$ 465.68	\$ 465.68	\$ -	\$ 489.13	\$ 489.13	\$ -	\$ 497.01	\$ 497.01	\$ -	\$ 448.60	\$ 448.60	\$ -
EE & SP 146	\$ 882.17	\$ 465.68	\$ 416.49	\$ 925.96	\$ 489.13	\$ 436.83	\$ 940.89	\$ 497.01	\$ 443.88	\$ 849.23	\$ 448.60	\$ 400.63
EE & CH 1,082	\$ 723.20	\$ 465.68	\$ 257.52	\$ 759.63	\$ 489.13	\$ 270.50	\$ 771.87	\$ 497.01	\$ 274.86	\$ 696.68	\$ 448.60	\$ 248.08
EE & FAM 196	\$ 1,217.20	\$ 465.68	\$ 751.52	\$ 1,278.50	\$ 489.13	\$ 789.37	\$ 1,299.10	\$ 497.01	\$ 802.09	\$ 1,172.56	\$ 448.60	\$ 723.96
Total/Annual 5,319	\$35,564,328	\$29,723,423	\$5,840,905	\$37,354,286	\$31,220,190	\$6,134,096	\$37,956,130	\$31,723,154	\$6,232,976	\$34,258,969	\$28,633,241	\$5,625,728
Increase	\$ 6,428,899			\$ 8,218,857			\$ 8,820,701			\$ 5,123,540		
Percent	22.1%			28.2%			30.3%			17.6%		
Option A-High Deductible	Total	Employee	Dependent	Total	Employee	Dependent	Total	Employee	Dependent	Total	Employee	Dependent
EE Only 3,895	\$ 426.51	\$ 426.51	\$ -	\$ 425.21	\$ 425.21	\$ -	\$ 381.41	\$ 381.41	\$ -	\$ 429.47	\$ 429.47	\$ -
EE & SP 146	\$ 807.98	\$ 426.51	\$ 381.47	\$ 804.96	\$ 425.21	\$ 379.75	\$ 772.04	\$ 381.41	\$ 390.63	\$ 813.02	\$ 429.47	\$ 383.55
EE & CH 1,082	\$ 662.38	\$ 426.51	\$ 235.87	\$ 660.36	\$ 425.21	\$ 235.15	\$ 592.34	\$ 381.41	\$ 210.93	\$ 666.97	\$ 429.47	\$ 237.50
EE & FAM 196	\$ 1,114.83	\$ 426.51	\$ 688.32	\$ 1,111.42	\$ 425.21	\$ 686.21	\$ 996.93	\$ 381.41	\$ 615.52	\$ 1,122.56	\$ 429.47	\$ 693.09
Total/Annual 5,319	\$32,573,080	\$27,223,280	\$5,349,800	\$32,472,779	\$27,140,304	\$5,332,476	\$29,215,439	\$24,344,637	\$4,870,802	\$32,798,038	\$27,412,211	\$5,385,827
Increase	\$ 3,437,652			\$ 3,337,350			\$ 80,010			\$ 3,662,610		
Percent	11.8%			11.5%			0.3%			12.6%		
Option B-HSA Plan	Total	Employee	Dependent	Total	Employee	Dependent	Total	Employee	Dependent	Total	Employee	Dependent
EE Only 3,895	\$ 434.29	\$ 434.29	\$ -	\$ 394.63	\$ 394.63	\$ -	\$ 378.54	\$ 378.54	\$ -	\$ 448.22	\$ 448.22	\$ -
EE & SP 146	\$ 822.72	\$ 434.29	\$ 388.43	\$ 747.07	\$ 394.63	\$ 352.44	\$ 716.61	\$ 378.54	\$ 338.07	\$ 848.51	\$ 448.22	\$ 400.29
EE & CH 1,082	\$ 674.46	\$ 434.29	\$ 240.17	\$ 612.87	\$ 394.63	\$ 218.24	\$ 587.88	\$ 378.54	\$ 209.34	\$ 696.08	\$ 448.22	\$ 247.86
EE & FAM 196	\$ 1,135.16	\$ 434.29	\$ 700.87	\$ 1,031.49	\$ 394.63	\$ 636.86	\$ 989.43	\$ 378.54	\$ 610.89	\$ 1,171.56	\$ 448.22	\$ 723.34
Total/Annual 5,319	\$33,167,205	\$27,719,862	\$5,447,343	\$30,137,441	\$25,188,444	\$4,948,998	\$28,908,634	\$24,161,451	\$4,747,182	\$34,229,804	\$28,608,986	\$5,620,818
Increase	\$ 4,031,776			\$ 1,002,012			\$ (226,795)			\$ 5,094,375		
Percent	13.8%			3.4%			-0.8%			17.5%		