

### Analysis of Potential for Savings on Teacher Health Insurance on Various Average Premiums as an Increase over GHC Premiums

	Current TTL(GHC&WPS) Premiums	100% of Current GHC Premiums	105% of Current GHC Premiums	110% of Current GHC Premiums	115% of Current GHC Premiums	120% of Current GHC Premiums	125% of Current GHC Premiums
Indiv Enrollees	708						
Family Enrollees	1704						
TTL Enrollees	2412						
Monthly GHC Indiv Premium	\$302						
Monthly GHC Family Premium	\$807						
Monthly WPS Indiv Premium	\$467						
Monthly WPS Family Premium	\$1,224						
Monthly AVG Indiv Premium	\$392	\$302	\$317	\$332	\$347	\$362	\$378
Monthly AVG Family Premium	\$1,025	\$807	\$847	\$887	\$927	\$968	\$1,008
Annual Indiv Costs	\$ 3,327,540	\$2,566,303	\$2,694,618	\$2,822,933	\$2,951,248	\$3,079,563	\$3,207,878
Annual Family Costs	\$ 20,958,421	\$16,491,517	\$17,316,093	\$18,140,669	\$18,965,245	\$19,789,821	\$20,614,397
Annual TTL Costs	\$ 24,285,961	\$19,057,820	\$20,010,711	\$20,963,602	\$21,916,493	\$22,869,384	\$23,822,275
		<u>100% GHC Rate</u>	<u>105% GHC Rate</u>	<u>110% GHC Rate</u>	<u>115% GHC Rate</u>	<u>120% GHC Rate</u>	<u>125% GHC Rate</u>
Savings on Indiv Plans		\$ 761,237	\$ 632,922	\$ 504,607	\$ 376,292	\$ 247,977	\$ 119,662
Savings on Family Plans		\$ 4,466,904	\$ 3,642,328	\$ 2,817,752	\$ 1,993,176	\$ 1,168,600	\$ 344,024
Savings on TTL Plans		\$ 5,228,141	\$ 4,275,250	\$ 3,322,359	\$ 2,369,468	\$ 1,416,577	\$ 463,686
Annual WPS Indiv Contribution	\$622.67	385	\$239,726.67				
Annual WPS Family Contribution	\$1,632.00	891	\$1,454,112.00				
Annual WPS TTL Contribution		1276	\$1,693,838.67				

Excel Spreadsheet Calculations supporting this summary are available from kjjakob at gmail\_dot\_com