



Board of Trustees
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October 17, 2019

TO: Members of the Human Resources & Labor Relations Committee

FR: Ellen N. Doughty, Clerk of the Board *Ellen Doughty*

RE: **October 28, 2019 - Human Resources & Labor Relations Committee**

The University of Maine

University of Maine
at Augusta

University of Maine
at Farmington

University of Maine
at Fort Kent

University of Maine
at Machias

University of Maine
at Presque Isle

University of
Southern Maine

The Human Resources & Labor Relations Committee will meet from **1:00 pm to 3:00 pm on October 28, 2019**. The meeting will be located in the University of Maine Executive Office, Rudman Conference Room, 253 Estabrooke Hall, 15 Estabrooke Drive in Orono. The following Polycom locations will also be available:

- UMA – Room 125, Robinson Hall
- UMF – Executive Conference Room 103, Merrill
- UMFK – Alumni Conference Room, Nadeau Hall
- UMM – Executive Conference Room 203, Powers Hall
- UMPI – Executive Conference Room, Preble Hall
- USM – Room 423/424, Glickman Library

The meeting materials will be posted to the Diligent Board Portal as well as the Board of Trustees website (<http://www.maine.edu/about-the-system/board-of-trustees/meeting-agendas/human-resources-labor-relations/>).

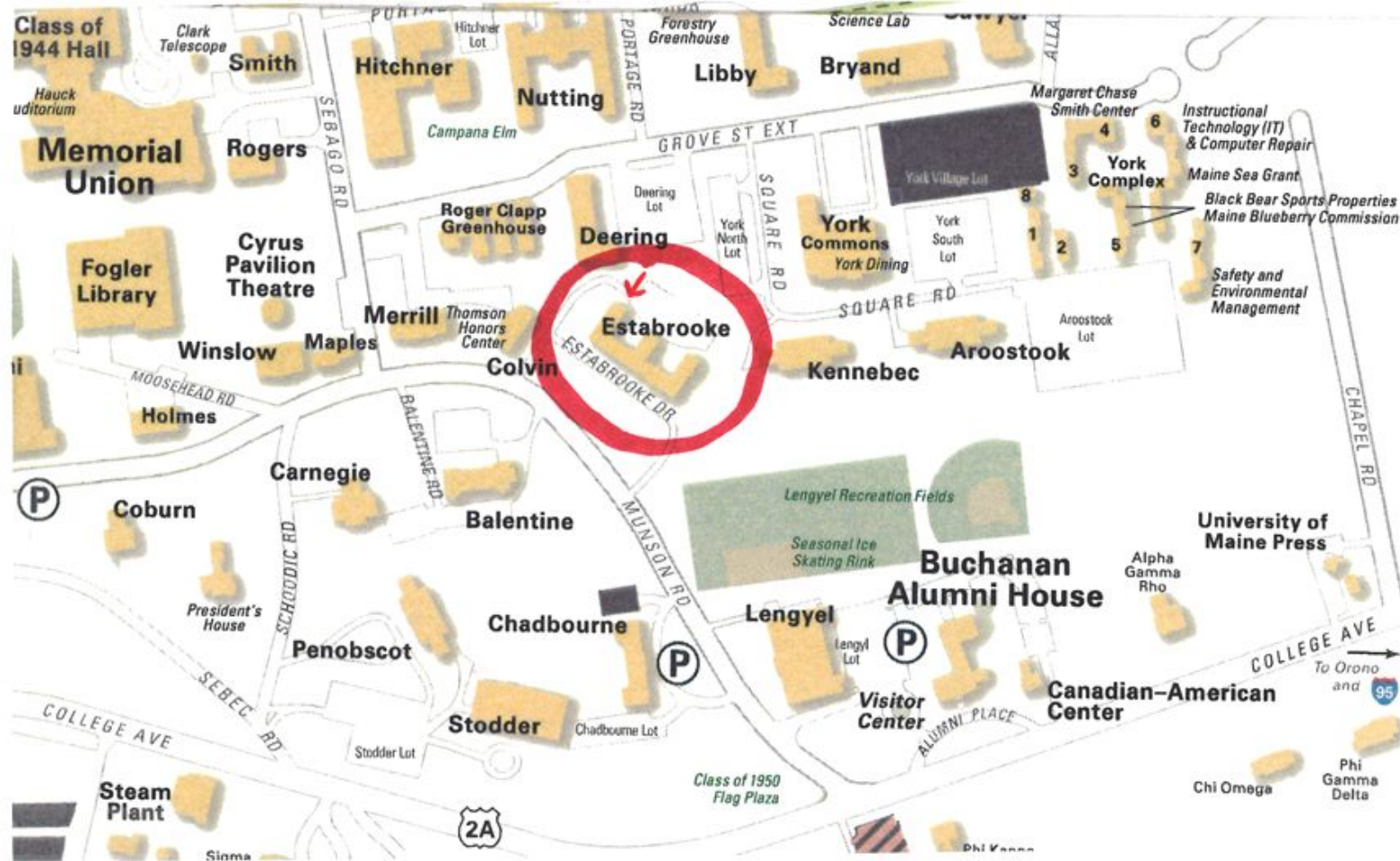
If you have questions about the meeting arrangements or accessing the meeting materials, please call me at 581-5840. If you have any questions or desire additional information about the agenda items, please call Chris Lindstrom at 581-1640.

cc: Chancellor, Dannel Malloy
Board of Trustees
University Presidents
System Staff

University of Maine System

15 Estabrooke Drive, Orono

Rudman Conference Room
253 Estabrooke Hall, 2nd Floor
15 Estabrooke Drive, Orono



Directions to the UMS located on the UMaine Campus

From the South on I-95: take exit 191 to Kelly Road and turn right. Continue on Kelly Road for 1 mile until you reach the traffic light, then turn left onto Route 2 and go through downtown Orono. Cross the river. Turn left at the lights onto College Avenue. Buchanan Alumni House will be the first campus-related building on your right. Right after the Buchanan Alumni House, take a right onto Muson Road. Estabrooke Hall is the building on the right after Lengyel.

From the North on I-95: take exit 191 to Kelly Road and turn left. Continue on Kelly Road for 1 mile until you reach the traffic light, then turn left onto Route 2 and go through downtown Orono. Cross the river. Turn left at the lights onto College Avenue. Buchanan Alumni House will be the first campus-related building on your right. Right after the Buchanan Alumni House, take a right onto Muson Road. Estabrooke Hall is the building on the right after Lengyel.

The UMS is located on the 2nd floor of Estabrooke Hall. Enter Estabrooke Hall from the back of the building, the entrance closes to Deering Hall.



Board of Trustees

Human Resources & Labor Relations Committee

October 28, 2019

1:00 – 3:00 PM

Rudman Conference Room

253 Estabrooke Hall

Orono, Maine

AGENDA

TAB 1 – [Collective Bargaining Update](#)

TAB 2 – [Review of UMS Health Plan – Active Employees](#)

Action items are noted in red.

Note: Times are estimated based upon the anticipated length for presentation or discussion of a particular topic. An item may be brought up earlier or the order of items changed for effective deliberation of matters before the Committee.



AGENDA ITEM SUMMARY

1. **NAME OF ITEM:** Review of UMS Health Plan – Active Employees
2. **INITIATED BY:** Elizabeth M. Timm, Chair
3. **BOARD INFORMATION:** X **BOARD ACTION:**
4. **OUTCOME:** **BOARD POLICY:**
 Primary Outcome: 411 Health Insurance
 Enhance fiscal positioning
 Secondary Outcome:
 University workforce engagement

4. **BACKGROUND:**

The University of Maine System offers its employees and their eligible dependents healthcare coverage. Currently approximately 4,400 employees and 5,230 dependents are enrolled in the plan.

In recent history prior to 2019, on average UMS healthcare plan cost escalation has tracked closely to national norms. However, the UMS plan has experienced a significant spike in claims in 2019 driven largely by increase in high dollar claims, those claims in excess of \$25,000. This led to a projected 2020 total plan claims and expenses of \$93.2 million that, in the absence of any plan design changes, would result in an overall plan premium rate increase of 11%.

Per collective bargaining agreements, if the plan renewal percentage is 4.5% or less, UMS will pay 90% of the increase for participants who qualify for the wellness incentive and 80% for those who do not qualify. When the renewal percentage exceeds 4.5%, the increase in excess of 4.5% is shared 50/50 between UMS and plan participants.

The Employee Health Plan Task Force (EHPTF), a joint labor/management committee, actively works to identify opportunities to effectively manage both cost and quality of the health plan. EHPTF met regularly over the last several months to monitor the healthcare plan and consider what plan design changes, if any, would be implemented in response to the cost escalation noted above.

During the committee meeting, a presentation will be provided to provide more insight into the plan, recent trends, and actions being implemented for 2020.

10/17/2019

University of Maine System Health & Welfare Program

Medical Plan

Human Resources and Labor Relations Committee Update

For Discussion : October 28, 2019



Executive Summary

- **Projections for the Medical Plan for CY 2020 are indicating an 11% increase**
 - Recent experience has been dramatically impacted by High Cost Claims
 - Both incidence & magnitude has increased from prior years
 - HR, Finance and bargaining units have been updated at Monthly EHPTF meetings
- **Bargaining efforts from Spring 2019 resulted in extension of legacy plan options**
 - Each unit maintains their own “copay” plan; with option to participate in the HDHP
 - 50/50 cost sharing over the 4.5% “cap” still applies, up to 13% & 15% thresholds
 - Cost sharing methodology results in the 11% increase in rates = ~33% increase in employee payroll deductions in the absence of plan design changes
- **EHPTF has been educated & has considered an array of options to mitigate cost increases**
 - EHPTF does not bargain, but is a platform to share ideas & achieve shared understanding
 - Menu of traditional Plan Changes developed for consideration
 - CBUs determine whether they want to implement plan design changes to reduce the impact on employee premiums
 - CBU decision deadline is October 1
- **Plan design decisions and rate setting now complete; open enrollment begins 11/1/19**
 - Service & Maintenance decided to make no plan changes
 - All other units and non-rep implementing deductible for the first time: \$250 individual / \$500 family
 - Non-rep also modifying Rx copays to \$10/\$30/\$50/\$75 which further mitigates employee premium increases
 - Design changes remain highly competitive with industry norms

Monthly Enrollment & Claims : thru September 2019

Over \$6.5M
Under \$5.5M

2.1

Month	Employees	Members	Ratio	Medical Claims	Medical PEPM	Rx Claims	Rx PEPM	Medical & Rx Total
Sep-17	4,318	9,378	2.17	\$4,537,040	\$1,051.46	\$939,729	\$217.78	\$5,476,769
Oct-17	4,323	9,394	2.17	\$4,973,272	\$1,151.75	\$1,053,894	\$244.07	\$6,027,166
Nov-17	4,334	9,417	2.17	\$4,836,716	\$1,118.83	\$1,015,310	\$234.86	\$5,852,026
Dec-17	4,325	9,391	2.17	\$4,293,310	\$990.61	\$1,082,772	\$249.83	\$5,376,081
Jan-18	4,353	9,486	2.18	\$3,238,945	\$748.89	\$1,032,856	\$238.81	\$4,271,801
Feb-18	4,349	9,469	2.18	\$6,018,841	\$1,382.69	\$1,163,999	\$267.40	\$7,182,840
Mar-18	4,368	9,499	2.17	\$5,528,780	\$1,271.28	\$948,802	\$218.17	\$6,477,582
Apr-18	4,360	9,483	2.18	\$4,982,762	\$1,140.74	\$1,013,251	\$231.97	\$5,996,013
May-18	4,364	9,498	2.18	\$5,322,174	\$1,220.68	\$1,272,997	\$291.97	\$6,595,171
Jun-18	4,360	9,483	2.18	\$5,186,931	\$1,188.57	\$1,148,677	\$263.22	\$6,335,608
Jul-18	4,360	9,493	2.18	\$5,542,549	\$1,271.23	\$1,086,592	\$249.22	\$6,629,141
Aug-18	4,380	9,535	2.18	\$5,761,202	\$1,321.38	\$1,236,221	\$283.54	\$6,997,423
Sep-18	4,437	9,666	2.18	\$4,939,210	\$1,127.67	\$1,185,001	\$270.55	\$6,124,211
Oct-18	4,437	9,670	2.18	\$6,104,819	\$1,375.89	\$1,220,845	\$275.15	\$7,325,664
Nov-18	4,430	9,647	2.18	\$5,005,984	\$1,128.24	\$1,289,987	\$290.73	\$6,295,971
Dec-18	4,426	9,641	2.18	\$6,113,414	\$1,380.00	\$1,099,375	\$248.17	\$7,212,789
Jan-19	4,447	9,709	2.18	\$6,485,389	\$1,465.29	\$1,239,863	\$280.13	\$7,725,252
Feb-19	4,442	9,714	2.19	\$5,974,944	\$1,343.59	\$1,109,631	\$249.52	\$7,084,575
Mar-19	4,449	9,725	2.19	\$7,151,580	\$1,609.99	\$941,738	\$212.01	\$8,093,318
Apr-19	4,451	9,724	2.18	\$7,498,543	\$1,685.44	\$1,213,940	\$272.86	\$8,712,483
May-19	4,443	9,703	2.18	\$6,182,613	\$1,389.04	\$1,094,695	\$245.94	\$7,277,308
Jun-19	4,432	9,697	2.19	\$5,039,660	\$1,134.29	\$1,116,285	\$251.25	\$6,155,945
Jul-19	4,397	9,630	2.19	\$6,373,834	\$1,438.14	\$1,050,440	\$237.01	\$7,424,274
Aug-19	4,393	9,628	2.19	\$5,432,330	\$1,235.46	\$1,078,994	\$245.39	\$6,511,324
Sep-19	4,385	9,569	2.18	\$4,761,955	\$1,083.99	\$1,173,906	\$267.22	\$5,935,861
Most Recent 12-Months				\$72,125,065		\$13,629,699		\$85,754,764
Avg Employee	4,432	9,680						\$7,146,230
2015 Avg Monthly Paid Claims				\$4,548,350		\$932,402		\$5,480,752
2016 Avg Monthly Paid Claims				\$4,575,231		\$1,027,843		\$5,603,074
2017 Avg Monthly Paid Claims				\$4,874,080		\$1,033,133		\$5,907,213
2018 Avg Monthly Paid Claims				\$5,312,134		\$1,141,550		\$6,453,685
2019 Avg Monthly Paid Claims				\$6,100,094		\$1,113,277		\$7,213,371
PEPM								
2014-2015	% Change			-2.7%		12.6%		-0.4%
2015-2016	% Change			2.5%		12.3%		4.2%
2016-2017	% Change			6.7%		0.6%		5.6%
2017-2018	% Change			7.6%		9.1%		7.8%
2018-2019	% Change			14.0%		-3.2%		11.0%
Five Year Average PEPM				5.6%		6.3%		5.6%
Eight Year Average PEPM				7.1%		6.5%		7.0%

High \$ Claims : thru September 2019

- Total of 27 claims over \$200K : 21 remain active claims
- Of the 27 claimants, 14 are employees, 13 are dependents
- Many of the diagnosis are rare conditions (versus the typical conditions leading to high \$ claim activity)

	Over 25K		Over 50K		Over 100K		Over 150K		Over 200K		Over 500K		Total \$ Plan Paid
	N	\$	N	\$	N	\$	N	\$	N	\$	N	\$	
2012	240	\$8,311,982	103	\$6,917,375	27	\$3,243,598	7	\$1,228,155	15	\$4,204,265	0	\$0	\$23,905,375
2013	254	\$8,845,815	117	\$8,005,896	33	\$4,077,978	10	\$1,760,467	11	\$3,280,213	1	\$666,797	\$26,637,166
2014	266	\$9,356,730	135	\$9,243,055	40	\$4,868,391	19	\$3,329,414	20	\$5,160,951	4	\$2,332,869	\$34,291,410
2015	268	\$9,322,205	128	\$8,770,861	33	\$3,987,072	14	\$2,468,495	19	\$5,489,347	5	\$3,328,081	\$33,366,061
2016	246	\$8,496,837	152	\$10,486,483	33	\$3,931,854	16	\$2,722,368	29	\$8,758,738	2	\$1,197,716	\$35,593,996
2017	290	\$10,045,626	144	\$9,918,302	42	\$5,126,865	22	\$3,784,051	24	\$6,396,306	5	\$3,176,451	\$38,447,601
2018	322	\$11,317,016	164	\$11,347,735	55	\$6,706,759	16	\$2,778,572	28	\$7,362,881	5	\$4,172,327	\$43,685,290
2019 thru Jan	32	\$1,055,284	13	\$874,691	5	\$549,100	2	\$329,942	1	\$349,850	0	\$0	\$3,158,867
2019 thru Feb	61	\$2,038,535	34	\$2,267,520	7	\$804,717	4	\$689,572	3	\$900,093	0	\$0	\$6,700,437
2019 thru Mar	90	\$3,138,276	42	\$2,834,497	19	\$2,295,189	5	\$844,801	6	\$2,072,150	0	\$0	\$11,184,913
2019 thru Apr	116	\$4,086,054	51	\$3,396,048	24	\$2,896,634	7	\$1,180,820	6	\$1,889,993	4	\$3,099,811	\$16,549,360
2019 thru May	154	\$5,297,022	66	\$4,457,033	19	\$2,302,095	12	\$2,133,416	11	\$2,927,430	5	\$3,767,283	\$20,884,279
2019 thru Jun	173	\$6,099,897	80	\$5,535,697	19	\$2,278,874	13	\$2,272,109	12	\$3,102,686	6	\$4,893,591	\$24,182,854
2019 thru Jul	201	\$6,946,763	98	\$6,720,647	30	\$3,613,800	16	\$2,832,645	13	\$3,386,868	7	\$5,566,294	\$29,067,017
2019 thru Aug	231	\$7,901,734	114	\$7,784,514	35	\$4,235,037	18	\$3,157,951	15	\$4,283,949	7	\$5,799,339	\$33,162,524
2019 thru Sep	253	\$8,633,159	126	\$8,722,126	36	\$4,378,499	18	\$3,070,688	19	\$5,391,030	8	\$6,544,762	\$36,740,264
2019 Annualized	337	\$11,510,879	168	\$11,629,501	48	\$5,837,999	24	\$4,094,251	25	\$7,188,040	11	\$8,726,349	\$48,987,019

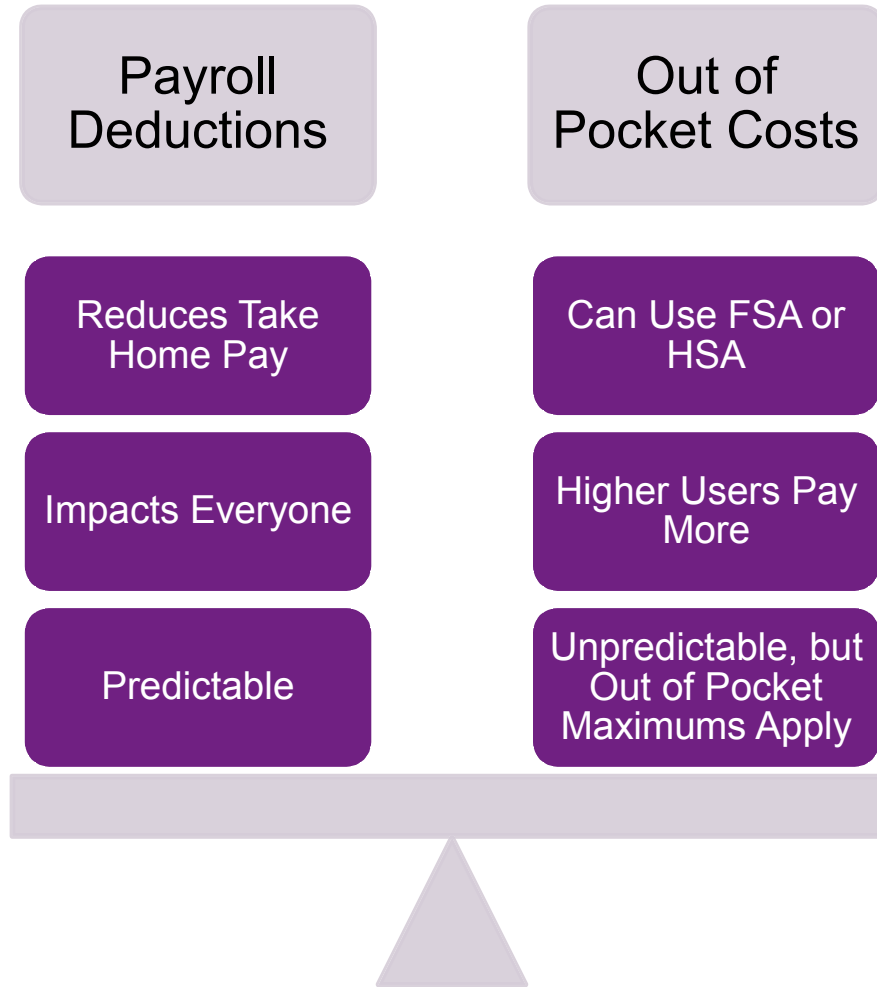
EHPTF Toolbox Discussion

Areas Historically Discussed at Monthly Sessions



Employees Contribute Towards Plan Costs in Two Ways

Payroll Deductions vs. Out of Pocket



Benchmarking Survey : Plan Design Detail

- UMS plans are consistently richer in that there have been no Annual Medical Plan Deductibles
- Office visit copays are generally reflective of the Database
- Inpatient copays are standardly \$250 per admission
- UMS pharmacy copays are generally reflective of the Database
- Some employers do have a separate Pharmacy Deductible and Out of Pocket Maximums
- Those with separate Medical & Pharmacy accumulators will traditionally target to be at the annual ACA OOP maximums

Medical (Single/Family)	Database	
	All Companies	Government / Public Sector / Education
Deductible	\$750 / \$1,500	\$600 / \$1,500
Plan Coinsurance	80%	90%
Office Visit (OV) Copays	\$25 / \$40	\$25 / \$40
Inpatient (IP) Copay	\$250	\$250
Outpatient (OP) Copay	\$125	\$125
Emergency Room (ER) Copay	\$150	\$150
Out-of-Pocket Maximum	\$2,500 / \$5,000	\$2,500 / \$5,000

Pharmacy (Retail)	Database			
	All Companies		Government / Public Sector / Education	
Deductible (Single/Family)	\$100 / \$225		\$150 / \$300	
Out-of-Pocket Maximum (Single/Family)	\$2,600 / \$4,900		\$2,350 / \$5,000	
	Copay Plans	Coinsurance Plans	Copay Plans	Coinsurance Plans
Generic (Min / Max)	\$10	80% (\$0 / \$10)	\$10	80% (\$0 / \$10)
Formulary (Min / Max)	\$30	75% (\$20 / \$60)	\$30	75% (\$15 / \$60)
Non-Formulary (Min / Max)	\$55	60% (\$35 / \$100)	\$55	60% (\$15 / \$100)

- Deductible expense are shown for database participants with separate medical and pharmacy deductibles
- Out-of-Pocket Maximums shown are for database participants with separate medical and pharmacy out-of-pocket maximums.

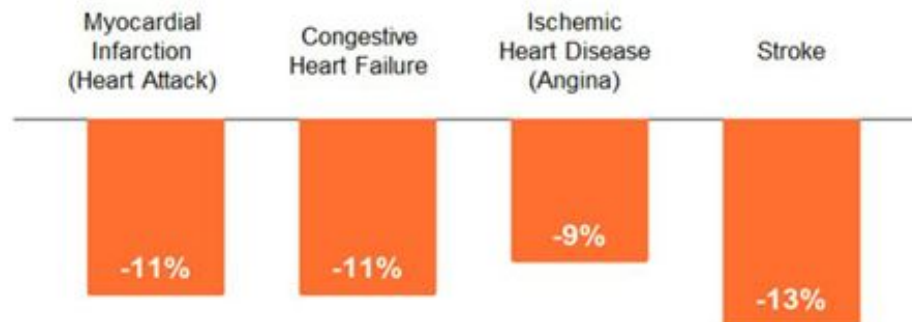
2020 Plan Designs : FINAL

	In Network Benefit Provisions					
CIGNA Medical Plan	NON-REP	ASCUM & UMPSA	S&M PLAN "OPTION 8"	POLICE	AFUM	IRS Qualified HDHP SAME PLAN FOR ALL EES
Annual Deductible	\$250 / \$500	\$250 / \$500	None	\$250 / \$500	\$250 / \$500	\$1500 / \$3000
Coinsurance	100%	100%	90%	100%	100%	90%
Out of Pocket Maximum (Medical)	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$2,500 / \$5,000
Out of Pocket Maximum (Rx)	\$1,300 / \$1,950	\$1,300 / \$1,950	\$1,300 / \$1,950	\$1,300 / \$1,950	\$1,300 / \$1,950	Included in Medical
PCP Office Visit Copays Includes PT, ST, OT & MH	\$15	\$15	\$25	\$15	\$15	90%
Specialist Office Visit Copays	CCN Network : \$35 Non-CCN : \$40	CCN Network : \$35 Non-CCN : \$40	\$25	CCN Network : \$35 Non-CCN : \$40	CCN Network : \$35 Non-CCN : \$40	90%
ER Copay	\$100	\$100	\$150	\$100	\$100	90%
Inpatient Hospital	\$200	Tier 1 : \$100 copay Tier 2 : \$200 copay	\$200	Tier 1 : \$100 copay Tier 2 : \$200 copay	Tier 1 : \$100 copay Tier 2 : \$200 copay	90%
Outpatient Surgery Copay	\$100 copay	\$100 copay	\$200	\$100 copay	\$100 copay	90%
Lab and Xray	Deductible, then 100%	Deductible, then 100%	100%	Deductible, then 100%	Deductible, then 100%	90%
High Cost Imaging	\$50 copay	\$50 copay	90% Coinsurance	\$50 copay	\$50 copay	90%
Rx Copays (RETAIL 30 Days)	\$10 generic \$30 preferred brand \$50 non-preferred brand \$75 specialtyRx	\$10 preferred generic \$15 generic \$25 preferred brand \$40 non-preferred brand	\$10 preferred generic \$15 generic \$30 preferred brand \$50 non-preferred brand DO NOT have Value Formulary	\$10 preferred generic \$15 generic \$25 preferred brand \$40 non-preferred brand	\$5 preferred generic \$10 generic \$25 preferred brand \$40 non-preferred brand	90%

Other Plan Design Changes

- Introduce OMADA to address cardio-metabolic disease
- Provides a digital platform to engage members at risk for diabetes
- 288 employees have been identified as having pre-diabetes in the UMS population; another 600 have high blood pressure and/or high cholesterol
- Program is voluntary; expect to do outreach campaign targeted to all employee plan participants
 - Anticipate 329 enrollments
 - One-time enrollment fee of \$235
 - Additional fees based on member weight loss over period of time
 - Anticipated costs between \$125K - \$175K
 - Program reports claims savings of \$424 - \$972 per member per year
- UMS can only launch program if all units agree to deployment

Estimated 3-year risk reduction for your population



2020 Rates & Employee Contributions : FINAL

Employees participating in Wellness Program

EMPLOYEE RATES - participating in wellness	2019 Monthly Cost to Employees	2019 Percent of Total Rate	\$ Increase from 2018 to 2019	Annual Impact to EE	% Increase from 2018 to 2019	2020 Monthly Cost to Employees	2020 Percent of Total Rate	\$ Increase from 2019 to 2020	Annual Impact to EE	% Increase from 2019 to 2020
NON REPS										
Individual	\$83.78	10.2%	\$3.61	\$43.29	4.5%	\$96.22	10.9%	\$12.43	\$149.21	14.8%
Employee +1	\$203.57	11.2%	\$8.77	\$105.20	4.5%	\$231.79	12.0%	\$28.22	\$338.65	13.9%
Family	\$263.47	11.4%	\$11.35	\$136.15	4.5%	\$299.58	12.2%	\$36.11	\$433.37	13.7%
UMPSA & ASCUM										
Individual	\$88.91	10.6%	\$3.83	\$45.95	4.5%	\$105.03	11.7%	\$16.11	\$193.37	18.1%
Employee +1	\$214.86	11.7%	\$9.25	\$111.03	4.5%	\$251.18	12.7%	\$36.32	\$435.80	16.9%
Family	\$277.84	11.9%	\$11.96	\$143.57	4.5%	\$324.26	12.9%	\$46.42	\$557.02	16.7%
S&M										
Individual	\$76.74	9.9%	\$4.15	\$49.86	5.7%	\$105.49	12.2%	\$28.75	\$344.99	37.5%
Employee +1	\$187.06	10.9%	\$9.96	\$119.51	5.6%	\$247.09	13.0%	\$60.03	\$720.39	32.1%
Family	\$242.21	11.1%	\$12.86	\$154.33	5.6%	\$314.47	13.0%	\$72.26	\$867.13	29.8%
POLICE Decision to Mirror ASCUM / UMPSA										
Individual	\$88.91	10.6%	-\$3.77	-\$45.19	-4.1%	\$105.03	11.7%	\$16.11	\$193.37	18.1%
Employee +1	\$214.86	11.7%	-\$7.45	-\$89.46	-3.4%	\$251.18	12.7%	\$36.32	\$435.80	16.9%
Family	\$277.84	11.9%	-\$9.30	-\$111.60	-3.2%	\$324.26	12.9%	\$46.42	\$557.02	16.7%
AFUM										
Individual	\$95.25	11.2%	\$4.10	\$49.22	4.5%	\$111.84	12.3%	\$16.58	\$199.00	17.4%
Employee +1	\$228.81	12.3%	\$9.85	\$118.23	4.5%	\$266.15	13.3%	\$37.35	\$448.18	16.3%
Family	\$295.58	12.4%	\$12.73	\$152.74	4.5%	\$343.31	13.5%	\$47.73	\$572.78	16.1%
HDHP										
Individual	\$64.21	9.9%	\$2.76	\$33.18	4.5%	\$73.89	10.7%	\$9.68	\$116.18	15.1%
Employee +1	\$156.43	11.0%	\$6.74	\$80.84	4.5%	\$178.41	11.8%	\$21.98	\$263.79	14.1%
Family	\$202.55	11.2%	\$8.72	\$104.66	4.5%	\$230.68	11.9%	\$28.13	\$337.59	13.9%

- ~89% of employees participate in UMS sponsored healthcare plans
- Of those ~6% choose the HDHP
- >85% of employees participate in the UMS Wellness Plan

2020 Rates & Employee Contributions : FINAL

Employees NOT participating in Wellness Program

EMPLOYEE RATES - NOT participating in wellness	2019 Monthly Cost to Employees	2019 Percent of Total Rate	\$ Increase from 2018 to 2019	Annual Impact to EE	% Increase from 2018 to 2019	2020 Monthly Cost to Employees	2020 Percent of Total Rate	\$ Increase from 2019 to 2020	Annual Impact to EE	% Increase from 2019 to 2020
NON REPS										
Individual	\$166.29	20.2%	\$7.16	\$85.93	4.5%	\$184.17	20.9%	\$17.88	\$214.56	10.8%
Employee +1	\$385.09	21.2%	\$16.58	\$199.00	4.5%	\$425.30	22.0%	\$40.20	\$482.41	10.4%
Family	\$494.49	21.4%	\$21.29	\$255.53	4.5%	\$545.86	22.2%	\$51.36	\$616.34	10.4%
UMPSA & ASCUM										
Individual	\$172.45	20.6%	\$7.43	\$89.11	4.5%	\$194.75	21.7%	\$22.30	\$267.55	12.9%
Employee +1	\$398.64	21.7%	\$17.17	\$206.00	4.5%	\$448.56	22.7%	\$49.92	\$599.00	12.5%
Family	\$511.74	21.9%	\$22.04	\$264.44	4.5%	\$575.47	22.9%	\$63.73	\$764.72	12.5%
S&M										
Individual	\$154.57	19.9%	\$7.64	\$91.73	5.2%	\$191.89	22.2%	\$37.31	\$447.73	24.1%
Employee +1	\$358.29	20.9%	\$17.65	\$211.77	5.2%	\$437.16	23.0%	\$78.87	\$946.41	22.0%
Family	\$460.14	21.1%	\$22.64	\$271.73	5.2%	\$556.38	23.0%	\$96.23	\$1,154.80	20.9%
POLICE										
Individual	\$172.45	20.6%	-\$1.69	-\$20.25	-1.0%	\$194.75	21.7%	\$22.30	\$267.55	12.9%
Employee +1	\$398.64	21.7%	-\$2.88	-\$34.59	-0.7%	\$448.56	22.7%	\$49.92	\$599.00	12.5%
Family	\$511.74	21.9%	-\$3.48	-\$41.76	-0.7%	\$575.47	22.9%	\$63.73	\$764.72	12.5%
AFUM										
Individual	\$180.06	21.2%	\$7.75	\$93.04	4.5%	\$202.92	22.3%	\$22.86	\$274.30	12.7%
Employee +1	\$415.37	22.3%	\$17.89	\$214.64	4.5%	\$466.53	23.3%	\$51.15	\$613.86	12.3%
Family	\$533.03	22.4%	\$22.95	\$275.44	4.5%	\$598.34	23.5%	\$65.30	\$783.63	12.3%
HDHP										
Individual	\$128.89	19.9%	\$5.55	\$66.61	4.5%	\$142.85	20.7%	\$13.95	\$167.41	10.8%
Employee +1	\$298.75	21.0%	\$12.86	\$154.38	4.5%	\$330.12	21.8%	\$31.38	\$376.50	10.5%
Family	\$383.67	21.2%	\$16.52	\$198.26	4.5%	\$423.76	21.9%	\$40.09	\$481.04	10.4%