

Medical Marketing Results



Marketing Results & Recommendations – Medical Stop Loss

- USI marketed with 24 Stop Loss carriers. The best options are presented.
- Symetra 24/12 contract quote shows a 25.7% savings on Specific SL premiums, creating an overall premium savings of \$394K. They set the claims liability to \$5,257,121. The total expected cost is \$5,557,778 which is a 7.6% reduction over current.
- Voya 24/12 contract quote shows a 37.3% savings on Specific SL premiums, creating a premium savings of \$572K. We feel we can get Voya to improve their 2024 projected claims based on our own internal underwriting, and competitive market data. The total expected cost is \$6,032,761 which is only a .2% increase over current.
- The SunLife contract is a gapless contract. There are definitely some advantages to having this type of contract at renewal. The problem arises when you have to move away from the incumbent carrier when a gapless coverage is present. The Voya 24/12 contract provides savings of \$572k, but also allows for substantial protection from a potential claim falling through the gap. USI suggests moving to Voya. Additionally, we propose considering also including the Gene Therapy Program GTS-5 with Amwins.
 - Maximum payable per covered person per benefit period are \$850,00 for Luxturna, \$2,200,000 for Zolgensma and Spinraza, \$2,800,000 for Zynteglo and \$3,000,000 for Skysona. The cost of the program is \$1.99 PEPM.
 - The estimated cost for program is a little more than \$10,000/year. The benefit really lies in the prevention of a higher stop loss renewal the following year by reducing the overall loss and claims history for the client and the carrier.



Effingham County Board of Commissioners
Stop Loss Market Review List
January 1, 2024 Renewal Date

Carrier	Coverage Requested	Status	Notes
SunLife - Incumbent	Stop Loss	Presented	Revised SL rates from +12% to -2.2%
AmWins Quotes			
Voya	Stop Loss	Presented	Proposed a -31.7% and -37.3% quotes in comparison to current SL rates
IOA Re	Stop Loss	Presented	Proposed a -37.8% quote, SL integration fees will apply
IISI	Stop Loss	Presented	Proposed a -26% quote, SL integration fees will apply
Summit Re	Stop Loss	Presented	Proposed a -24% quote, SL integration fees will apply
USI Alternative Quotes			
Symetra	Stop Loss	Presented	Proposed a -14.2% quote on Spec. Premium, and -1.7% for Aggregate Liability
Crum & Foster	Stop Loss	Presented	Proposed a -12% quote in comparison to current SL rates
HM Life	Stop Loss	Received	Uncompetitive rates
Berkshire Hathaway	Stop Loss	Declined	Uncompetitive rates
Optum	Stop Loss	Declined	Uncompetitive rates
SwissRe	Stop Loss	Declined	Uncompetitive rates

Notes

1. Multiple Stop Loss carriers quoted and DTQ Effingham County's renewal coverage. The carriers listed above are USI's preferred and most competitive offers for Effingham's 2024 Stop Loss renewal.



Effingham County Board of Commissioners
 Medical Plan
 Self-Funded Rates & Factors - Firm Proposals
 January 1, 2024 Renewal Date

Stop Loss Outline			AMWINS Proposal		AMWINS Proposal	
	Current	Revised Renewal	Option 1	Option 2	Option 3	
TPA / Network Name	Meritain / Aetna	Meritain / Aetna	Meritain / Aetna	Meritain / Aetna	Meritain / Aetna	Meritain / Aetna
Stop Loss Carrier	Sun Life Financial Group	Sun Life Financial Group	Voya	Voya	Symetra	
Specific Stop Loss (SSL)	\$125,000	\$125,000	\$125,000	\$125,000	\$125,000	\$125,000
Contract Basis	12/15	12/15	12/15	24/12	24/12	
Coverages Included	Med/Rx	Med/Rx	Med/Rx	Med/Rx	Med/Rx	Med/Rx
Aggregate Stop Loss (ASL)	125%	125%	125%	125%	125%	125%
Contract Basis	12/12 with TLO	12/12 with TLO	12/12 with TLO	12/12 with TLO	12/12 with TLO	12/12 with TLO
Coverages Included	Med/Rx	Med/Rx	Med/Rx	Med/Rx	Med/Rx	Med/Rx
Rate Cap	40%	40%	40%	40%	50%	
No New Laser	Yes	Yes	Yes	Yes	Yes	Yes
Lasers	None	None	None	None	None	None
Aggregate Accommodation	Included	Included	Included	Included	Included	Included
Disclosure Status		FIRM through 10/26/2023	FIRM through 10/11/23	FIRM through 10/11/23	FIRM through 10/19/23	

Fixed Costs

Administration	Employee	249	\$39.45	\$44.15	\$44.15	\$44.15	\$44.15
	Employee + Spouse	38	\$39.45	\$44.15	\$44.15	\$44.15	\$44.15
	Employee + Child(ren)	62	\$39.45	\$44.15	\$44.15	\$44.15	\$44.15
	Employee + Spouse & Child(ren)	57	\$39.45	\$44.15	\$44.15	\$44.15	\$44.15
Add. Fees & Credits			(\$3,000)	(\$3,000)	(\$3,000)	(\$3,000)	(\$3,000)
Annual Total			\$189,200	\$212,099	\$212,099	\$212,099	\$212,099
Percentage Change				12.1%	12.1%	12.1%	12.1%
Specific SL Premium	Employee	249	\$184.19	\$179.96	\$128.47	\$117.80	\$153.13
	Employee + Spouse	38	\$447.71	\$437.43	\$266.42	\$244.29	\$305.04
	Employee + Child(ren)	62	\$383.76	\$374.95	\$213.13	\$195.43	\$269.97
	Employee + Spouse & Child(ren)	57	\$660.92	\$645.75	\$507.83	\$465.65	\$458.17
Aggregate SL Premium	Employee	249	\$8.67	\$8.67	\$7.63	\$7.27	\$5.97
	Employee + Spouse	38	\$8.67	\$8.67	\$7.63	\$7.27	\$5.97
	Employee + Child(ren)	62	\$8.67	\$8.67	\$7.63	\$7.27	\$5.97
	Employee + Spouse & Child(ren)	57	\$8.67	\$8.67	\$7.63	\$7.27	\$5.97
Annual Total			\$1,534,342	\$1,500,085	\$1,048,454	\$962,707	\$1,139,982
Percentage Change				-34,258	-485,889	-571,636	-394,360
				-2.2%	-31.7%	-37.3%	-25.7%
Annual Total Fixed Costs			\$1,723,543	\$1,712,183	\$1,260,552	\$1,174,805	\$1,352,081
Percentage Change				-\$11,359	-\$462,990	-\$548,737	(\$371,462)
				-0.7%	-26.9%	-31.8%	-21.6%

Claims Liability

Maximum Claims	Employee	249	\$739.89	\$739.89	\$837.05	\$837.05	\$724.66
	Employee + Spouse	38	\$1,502.56	\$1,502.56	\$1,667.41	\$1,667.41	\$1,443.54
	Employee + Child(ren)	62	\$1,294.57	\$1,294.57	\$1,475.73	\$1,475.73	\$1,277.59
	Employee + Spouse & Child(ren)	57	\$2,195.95	\$2,195.95	\$2,504.47	\$2,504.47	\$2,168.21
Laser Liability			\$0	\$0	\$0	\$0	\$0
Annual Total			\$5,361,149	\$5,361,149	\$6,072,445	\$6,072,445	\$5,257,121
Percentage Change				\$0	\$711,296	\$711,296	(\$104,028)
				0.0%	13.3%	13.3%	-1.9%

Total Cost

Annual Total Expected Costs			\$6,012,462	\$6,001,102	\$6,118,508	\$6,032,761	\$5,557,778
Change from Current				(\$11,359)	\$106,047	\$20,300	(\$454,684)
Percentage Change				-0.2%	1.8%	0.3%	-7.6%
Annual Total Maximum Costs			\$7,084,691	\$7,073,332	\$7,332,997	\$7,247,250	\$6,609,202
Change from Current				(\$11,359)	\$248,306	\$162,559	(\$475,489)
Percentage Change				-0.2%	3.5%	2.3%	-6.7%
Runout Claims			\$536,115	\$536,115	\$607,244	\$607,244	\$525,712
Runout Fees			\$16,017	\$17,925	\$17,925	\$17,925	\$17,925
Total Runout Liability (not included in totals above)			\$552,132	\$554,040	\$625,169	\$625,169	\$543,637

Notes

1. Additional fees may apply in the case of change in administrators, move to fully insured, or other termination of a third party.
2. Amwins Gene Therapy Rider (GTSS) program includes coverage for multiple gene therapy drugs for a \$1.99 pepm fee.



Effingham County Board of Commissioners
Medical Plan
Self-Funded Rates & Factors - Firm Proposals
January 1, 2024 Renewal Date

Stop Loss Outline	AMWINS Proposal		AMWINS Proposal		AMWINS Proposal	
	Current	Option 4	Option 5	Option 6	Option 7	
TPA / Network Name	Meritain / Aetna	Meritain / Aetna	Meritain / Aetna	Meritain / Aetna	Meritain / Aetna	Meritain / Aetna
Stop Loss Carrier	Sun Life Financial Group	IOA Re	IISI	Symetra	Crum & Foster	
Specific Stop Loss (SSL)	\$125,000	\$125,000	\$125,000	\$125,000	\$125,000	\$125,000
Contract Basis	12/15	12/15	12/15	12/15	24/12	
Coverages Included	Med/Rx	Med/Rx	Med/Rx	Med/Rx	Med/Rx	Med/Rx
Aggregate Stop Loss (ASL)	125%	125%	125%	125%	125%	125%
Contract Basis	12/12 with TLO	12/12 with TLO	12/12 with 2 Month TLO	12/12 with TLO	24/12 with TLO	
Coverages Included	Med/Rx	Med/Rx	Med/Rx	Med/Rx	Med/Rx	Med/Rx
Rate Cap	40%	40%	50%	50%	50%	
No New Laser	Yes	Yes	Yes	Yes	Yes	Yes
Lasers	None	None	None	None	None	None
Aggregate Accomodation	Included	\$1.50	\$1.50	Included	Included	Included
Disclosure Status		FIRM through 10/10/23	FIRM through 10/3/23	FIRM through 10/19/23	FIRM	

Fixed Costs

Administration	Employee	249	\$39.45	\$44.15	\$44.15	\$44.15	\$44.15
	Employee + Spouse	38	\$39.45	\$44.15	\$44.15	\$44.15	\$44.15
	Employee + Child(ren)	62	\$39.45	\$44.15	\$44.15	\$44.15	\$44.15
	Employee + Spouse & Child(ren)	57	\$39.45	\$44.15	\$44.15	\$44.15	\$44.15
Add. Fees & Credits			(\$3,000)	(\$3,000)	(\$3,000)	(\$3,000)	(\$3,000)
Annual Total			\$189,200	\$212,099	\$212,099	\$212,099	\$212,099
Percentage Change				12.1%	12.1%	12.1%	12.1%
Specific SL Premium	Employee	249	\$184.19	\$128.88	\$152.62	\$156.36	\$172.77
	Employee + Spouse	38	\$447.71	\$243.65	\$304.02	\$311.46	\$344.15
	Employee + Child(ren)	62	\$383.76	\$217.16	\$269.07	\$275.65	\$304.60
	Employee + Spouse & Child(ren)	57	\$660.92	\$359.35	\$456.64	\$467.82	\$516.92
Aggregate SL Premium	Employee	249	\$8.67	\$10.37	\$5.83	\$5.97	\$10.67
	Employee + Spouse	38	\$8.67	\$10.37	\$5.83	\$5.97	\$10.67
	Employee + Child(ren)	62	\$8.67	\$10.37	\$5.83	\$5.97	\$10.67
	Employee + Spouse & Child(ren)	57	\$8.67	\$10.37	\$5.83	\$5.97	\$10.67
Annual Total			\$1,534,342	\$954,083	\$1,135,595	\$1,163,388	\$1,305,349
Percentage Change				-58.0%	-39.8%	-37.0%	-42.8%
Annual Total Fixed Costs			\$1,723,543	\$1,166,182	\$1,347,694	\$1,375,487	\$1,517,448
Percentage Change				-32.3%	-21.8%	-20.2%	-12.0%

Claims Liability

Maximum Claims	Employee	249	\$739.89	\$837.05	\$824.48	\$724.66	\$776.72
	Employee + Spouse	38	\$1,502.56	\$1,667.41	\$1,642.37	\$1,443.54	\$1,547.23
	Employee + Child(ren)	62	\$1,294.57	\$1,475.73	\$1,453.57	\$1,277.59	\$1,369.35
	Employee + Spouse & Child(ren)	57	\$2,195.95	\$2,504.47	\$2,466.85	\$2,168.21	\$2,323.95
Laser Liability			\$0	\$0	\$0	\$0	\$0
Annual Total			\$5,361,149	\$6,072,445	\$5,981,248	\$5,257,121	\$5,634,754
Percentage Change				13.3%	11.6%	-1.9%	5.1%

Total Cost

Annual Total Expected Costs			\$6,012,462	\$6,024,138	\$6,132,693	\$5,581,183	\$6,025,251
Change from Current				\$11,676	\$120,231	(\$431,278)	\$12,790
Percentage Change				0.2%	2.0%	-7.2%	0.2%
Annual Total Maximum Costs			\$7,084,691	\$7,238,627	\$7,328,943	\$6,632,607	\$7,152,202
Change from Current				\$153,935	\$244,251	(\$452,084)	\$67,511
Percentage Change				2.2%	3.4%	-6.4%	1.0%
Runout Claims			\$536,115	\$607,244	\$598,125	\$525,712	\$563,475
Runout Fees			\$16,017	\$17,925	\$17,925	\$17,925	\$17,925
Total Runout Liability (not included in totals above)			\$552,132	\$625,169	\$616,050	\$543,637	\$581,400

Notes

1. Additional fees may apply in the case of change in administrators, move to fully insured, or other termination of a third party.
2. Amwins Gene Therapy Rider (GTS5) program includes coverage for multiple gene therapy drugs for a \$1.99 pepm fee.

Marketing Results & Recommendations – Medical TPA and PBM

With the results from our Network Discount Analysis in July, we thought it prudent to market your coverages.

- With all the carriers, we saw an improvement in network discounts. Anthem looks to be the most favorable with projected savings to be over \$500K in a mature year.
- Additionally, USI marketed the pharmacy benefit program with the current CVS network. The rebates by Employers Health are projected to have an improvement over the current rebate structure. We believe a further analysis of pharmacy terms and clinical programs could bring additional savings.
- USI is proposing an extended timeline for the TPA and PBM coverages due to disruption and Implementation challenges. We propose the TPA and PBM to move for the 2025 plan year. Below is a general timeline needed to implement these changes with the least amount of disruption:
 - TPA and PBM market review in March and with marketing to follow.
 - Marketing proposal review in June
 - Disruption analysis after picking potential partners after review
 - ECBOC to vote on proposal July
 - Begin Implementation of new plans for January 1st, 2025 change in August
 - Employee Navigator set up and testing in September
 - Prescription disruption employee reports and education in October



Effingham County Board of Commissioners
Medical Plan
Administrative Fees
January 1, 2024 Renewal Date

Stop Loss Outline	Current	Renewal	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Option 7	Option 8
Third Party Administrator	Meritain	Meritain	Anthem	Trustmark	Trustmark	UMR	Allegiance	Allied	MedCost	Lucent
Network Name	Aetna	Aetna	Anthem	Cigna	Anthem	UHC	Cigna	Cigna	MedCost	Anthem
Network Discount (<i>USI Network Analysis</i>)	56.0%	56.0%	64.7%	59.8%	64.7%	60.1%	59.8%	59.8%	N/A	64.7%
Pharmacy Benefit Manager (PBM)	CVS	CVS	CarelonRx	TBD	TBD	OptumRx	Cigna	RxCare Alliance	MedCost	ProAct
Stop Loss Carrier	Sun Life Financial	Sun Life Financial	Anthem	TBD	TBD	TBD	TBD	TBD	TBD	TBD

Possible Livinti PBM with \$4 per member credit

Per Employee Per Month Fees

Medical Administration	\$31.00	\$32.55	\$15.39	\$22.61	\$27.76	\$35.90	\$24.78	\$28.00	\$42.00	\$20.00
Network Access Fee	Included	Included	Included	\$15.00	\$10.00	Included	\$7.09	\$17.17	Included	\$10.00
PBM Fee	Included	Included	Included	Included	Included	Included	\$6.00	Included	Included	\$1.00
Disease Management	\$1.25	\$4.40	Included	Included	Included					\$12.00
Teledoc	\$1.55	\$1.55	Included	\$1.30	\$1.30	Included	\$0.25		Included	\$2.00
Rx Smart Savings	\$1.85	\$1.85				Included			Included	
Health Navigator	\$3.80	\$3.80						\$4.00		
Monthly Accomodation			\$1.00							
ASO Enhanced Program			\$1.65							
Stop Loss Cordination								\$2.00		
Wellness Credit	(\$3,000)	(\$3,000)	(\$25,000)				(\$5,000)			

Total Cost Ee

Total PEPM Fees	406	\$39.45	\$44.15	\$18.04	\$38.91	\$39.06	\$41.90	\$32.12	\$51.17	\$42.00	\$45.00
<i>Wellness Credit</i>	<i>(\$3,000)</i>	<i>(\$3,000)</i>	<i>(\$25,000)</i>					(\$5,000)			
Annual PEPM Fee Total	\$189,200	\$212,099	\$62,891	\$189,570	\$190,300	\$204,137	\$151,489	\$249,300	\$204,624	\$219,240	
Change from Current		\$22,898	(\$126,310)	\$369	\$1,100	\$14,936	(\$37,712)	\$60,100	\$15,424	\$30,040	
Percentage Change		12.1%	-66.8%	0.2%	0.6%	7.9%	-19.9%	31.8%	8.2%	15.9%	

Notes

1. Additional fees may apply in the case of change in administrators, move to fully insured, or other termination of a third party.
2. In the event Effingham County BOC purchases a stop loss policy from one of Meritain's preferred stop loss carriers, additional fees may apply.

Effingham County Board of Commissioners
Rx Plan
Pharmacy Benefit Manager Proposals
January 1, 2024 Renewal Date



Pharmacy Benefit Manager	Current	Renewal	Option 1	Option 2	Option 3	Option 4	Option 5
PBM / Network	CVS	CVS	CVS/ER's Health	CarelonRx	Livinti	Cigna	OptumRx
Retail							
Brand Discount %	19.25%	19.25%	20.00%	20.00%	21.20%	20.50%	19.60%
Generic Discount %	84.50%	84.50%	85.30%	85.75%	84.00%	85.50%	86.00%
Dispensing Fee	\$0.60	\$0.60	\$0.40	\$0.45	\$1.40	\$4.00	\$0.45
Retail 90							
Brand Discount %	25.00%	25.00%	22.40%	22.00%	19.45%	23.50%	23.00%
Generic Discount %	88.00%	88.00%	85.30%	87.75%	85.75%	86.50%	87.00%
Dispensing Fee	\$0.00	\$0.00	\$0.00	\$0.45	\$1.00	\$0.00	\$0.00
Mail Order							
Brand Discount %	25.00%	25.00%	25.00%	24.75%	24.50%	25.00%	25.75%
Generic Discount %	88.00%	88.00%	88.50%	87.75%	87.50%	88.25%	88.50%
Dispensing Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Specialty Pharmacy							
Brand Discount %	20.50%	20.50%	19.10%	22.75%	20.0%	22.00%	20.00%
Dispensing Fee	\$0.00	\$0.00	\$0.00		\$1.50		\$7.50
Rebates per Brand Claim							
Retail 30	\$225.49	\$225.49	\$369.32	\$260.00	\$220.30	\$275.93	\$240.00
Retail 90	\$700.57	\$700.57	\$880.57	\$840.00	\$407.90	\$750.34	\$675.00
Mail Order	\$700.57	\$700.57	\$994.38	\$820.00	\$831.40	\$850.14	\$675.00
Specialty	\$2,160.63	\$2,160.63	\$2,789.96	\$3,075.00	\$1,592.00	\$3,825.70	\$2,380.00
Average Annual Rebates	\$293,607	\$317,095	\$717,793	\$128,621	TBD	TBD	TBD
Change from Current		\$23,489	\$424,186	-\$164,986			
Percent change		8.0%	144.5%	-56.2%			
Average / Estimated Annual Rx Cost	\$1,400,178	\$1,512,192	\$770,567	\$1,477,433	TBD	TBD	TBD
Change from Current		\$112,014	-\$629,611	\$77,256			
Percent change		8.0%	-45.0%	5.5%			

Notes

1. All PBM services shown are examples of the core/basic discounts and rebates for each PBM

Marketing Results & Recommendations – Medical TPA and PBM

For the 2024 Renewal, USI proposes to stay with Meritain.

- Medical Plan Designs remaining the same with addition of an HSA plan.
- Medical Plan Contributions
 - Contributions are extremely competitive with peer groups. USI proposes to pass 100% on the plan cost increase to the employees. This starts to build a premium differential for the following year.
- In consideration of adding the wellness plan, we propose this timeline:
 - Year 1 - Focus will be to set up Year 2 requirement and savings.
 - Year 2 – Mandatory employee wellness exam for premium differential.
 - Year 3 – Mandatory employee and spouse wellness exam for premium differential.



Employee Contribution Analysis

		January 1, 2023				January 1, 2024												
		Premium Equivalents	Monthly EE Contribution	Monthly ER Contribution	% Paid by ER	Premium Equivalents	Maintain Current Contributions			Maintain Current % of Rates (Same Cost Share)			Pass through 50% of Increase			Pass through 100% of Increase		
							Monthly EE Contribution	Monthly ER Contribution	% Paid by ER	Monthly EE Contribution	Monthly ER Contribution	% Paid by ER	Monthly EE Contribution	Monthly ER Contribution	% Paid by ER	Monthly EE Contribution	Monthly ER Contribution	% Paid by ER
Base Plan																		
EMP	153	\$998.72	\$9.76	\$988.96	99.0%	\$1,012.76	\$9.76	\$1,003.00	99.0%	\$9.90	\$1,002.87	99.0%	\$16.78	\$995.98	98.3%	\$23.80	\$988.96	97.6%
ESP	22	\$2,197.21	\$174.46	\$2,022.75	92.1%	\$2,228.11	\$174.46	\$2,053.65	92.2%	\$176.91	\$2,051.19	92.1%	\$189.91	\$2,038.20	91.5%	\$205.36	\$2,022.75	90.8%
ECH	46	\$1,657.87	\$332.28	\$1,325.59	80.0%	\$1,681.18	\$332.28	\$1,348.90	80.2%	\$336.95	\$1,344.23	80.0%	\$343.94	\$1,337.25	79.5%	\$355.59	\$1,325.59	78.8%
FAM	36	\$2,756.48	\$512.80	\$2,243.68	81.4%	\$2,795.24	\$512.80	\$2,282.44	81.7%	\$520.01	\$2,275.23	81.4%	\$532.18	\$2,263.06	81.0%	\$551.56	\$2,243.68	80.3%
Annual Total	257	\$4,519,657	\$468,925	\$4,050,732	89.6%	\$4,583,209	\$468,925	\$4,114,284	89.8%	\$475,519	\$4,107,690	89.6%	\$500,701	\$4,082,508	89.1%	\$532,477	\$4,050,732	88.4%
Buy-Up Plan																		
EMP	95	\$1,090.87	\$93.42	\$997.45	91.4%	\$1,106.21	\$93.42	\$1,012.79	91.6%	\$94.73	\$1,011.48	91.4%	\$101.09	\$1,005.12	90.9%	\$108.76	\$997.45	90.2%
ESP	16	\$2,399.93	\$284.46	\$2,115.47	88.1%	\$2,433.68	\$284.46	\$2,149.22	88.3%	\$288.46	\$2,145.22	88.1%	\$301.33	\$2,132.34	87.6%	\$318.21	\$2,115.47	86.9%
ECH	18	\$1,810.84	\$458.38	\$1,352.46	74.7%	\$1,836.30	\$458.38	\$1,377.92	75.0%	\$464.83	\$1,371.48	74.7%	\$471.11	\$1,365.19	74.3%	\$483.84	\$1,352.46	73.7%
FAM	20	\$3,010.78	\$666.12	\$2,344.66	77.9%	\$3,053.12	\$666.12	\$2,387.00	78.2%	\$675.49	\$2,377.63	77.9%	\$687.29	\$2,365.83	77.5%	\$708.46	\$2,344.66	76.8%
Annual Total	149	\$2,818,107	\$419,994	\$2,398,113	85.1%	\$2,857,733	\$419,994	\$2,437,739	85.3%	\$425,900	\$2,431,833	85.1%	\$439,807	\$2,417,926	84.6%	\$459,620	\$2,398,113	83.9%
Grand Total Annual	406	\$7,337,764	\$888,919	\$6,448,845	87.9%	\$7,440,942	\$888,919	\$6,552,023	88.1%	\$901,418	\$6,539,524	87.9%	\$940,508	\$6,500,434	87.4%	\$992,097	\$6,448,845	86.7%
Change from Current \$						\$103,178	\$0	\$103,178		\$12,499	\$90,679		\$51,589	\$51,589		\$103,178	\$0	
Change from Current %						1.4%	0.0%	1.6%		1.4%	1.4%		5.8%	0.8%		11.6%	0.0%	



Effingham County Board of Commissioners

SunLife's Renewal Matrix

January 1, 2024

Employee Contribution Analysis

		January 1, 2023				January 1, 2024												
		Premium Equivalents	Monthly EE Contribution	Monthly ER Contribution	% Paid by ER	Premium Equivalents	Maintain Current Contributions			Maintain Current % of Rates (Same Cost Share)			Pass through 50% of Increase			Pass through 100% of Increase		
							Monthly EE Contribution	Monthly ER Contribution	% Paid by ER	Monthly EE Contribution	Monthly ER Contribution	% Paid by ER	Monthly EE Contribution	Monthly ER Contribution	% Paid by ER	Monthly EE Contribution	Monthly ER Contribution	% Paid by ER
Base Plan																		
EMP	153	\$998.72	\$9.76	\$988.96	99.0%	\$1,086.09	\$9.76	\$1,076.33	99.1%	\$10.61	\$1,075.48	99.0%	\$53.45	\$1,032.65	95.1%	\$97.13	\$988.96	91.1%
ESP	22	\$2,197.21	\$174.46	\$2,022.75	92.1%	\$2,389.44	\$174.46	\$2,214.98	92.7%	\$189.72	\$2,199.71	92.1%	\$270.57	\$2,118.86	88.7%	\$366.69	\$2,022.75	84.7%
ECH	46	\$1,657.87	\$332.28	\$1,325.59	80.0%	\$1,802.91	\$332.28	\$1,470.63	81.6%	\$361.35	\$1,441.56	80.0%	\$404.80	\$1,398.11	77.5%	\$477.32	\$1,325.59	73.5%
FAM	36	\$2,756.48	\$512.80	\$2,243.68	81.4%	\$2,997.64	\$512.80	\$2,484.84	82.9%	\$557.66	\$2,439.97	81.4%	\$633.38	\$2,364.26	78.9%	\$753.96	\$2,243.68	74.8%
Annual Total	257	\$4,519,657	\$468,925	\$4,050,732	89.6%	\$4,915,067	\$468,925	\$4,446,142	90.5%	\$509,950	\$4,405,117	89.6%	\$666,630	\$4,248,437	86.4%	\$864,335	\$4,050,732	82.4%
Buy-Up Plan																		
EMP	95	\$1,090.87	\$93.42	\$997.45	91.4%	\$1,186.31	\$93.42	\$1,092.89	92.1%	\$101.59	\$1,084.71	91.4%	\$141.14	\$1,045.17	88.1%	\$188.86	\$997.45	84.1%
ESP	16	\$2,399.93	\$284.46	\$2,115.47	88.1%	\$2,609.89	\$284.46	\$2,325.43	89.1%	\$309.35	\$2,300.55	88.1%	\$389.44	\$2,220.45	85.1%	\$494.42	\$2,115.47	81.1%
ECH	18	\$1,810.84	\$458.38	\$1,352.46	74.7%	\$1,969.26	\$458.38	\$1,510.88	76.7%	\$498.48	\$1,470.78	74.7%	\$537.59	\$1,431.67	72.7%	\$616.80	\$1,352.46	68.7%
FAM	20	\$3,010.78	\$666.12	\$2,344.66	77.9%	\$3,274.18	\$666.12	\$2,608.06	79.7%	\$724.40	\$2,549.79	77.9%	\$797.82	\$2,476.36	75.6%	\$929.52	\$2,344.66	71.6%
Annual Total	149	\$2,818,107	\$419,994	\$2,398,113	85.1%	\$3,064,654	\$419,994	\$2,644,660	86.3%	\$456,738	\$2,607,916	85.1%	\$543,268	\$2,521,387	82.3%	\$666,541	\$2,398,113	78.3%
Grand Total Annual	406	\$7,337,764	\$888,919	\$6,448,845	87.9%	\$7,979,721	\$888,919	\$7,090,802	88.9%	\$966,688	\$7,013,034	87.9%	\$1,209,898	\$6,769,824	84.8%	\$1,530,876	\$6,448,845	80.8%
Change from Current \$		\$641,957	\$0	\$641,957		\$77,769	\$564,189		\$320,979	\$320,979		\$641,957	\$0					
Change from Current %		8.7%	0.0%	10.0%		8.7%	8.7%		36.1%	5.0%		72.2%	0.0%					