

2025 Premiums		2024 Premiums		2023 Premiums		2019 Premiums		2025 Increase		2024 Increase		2023 Increase		19-25 Increase	
Plan Name	Total Prem	Plan Name	Total Prem	Plan Name	Total Prem	Plan	Total Prem	Total Prem	%	Total Prem	%	Total Prem	%	Total Prem	%
Dean - Single	928.14	Dean - Single	824.12	Dean - Single	699.32	Dean - Single	546.44	17.85%	12.62%	17.85%	12.62%	32.72%	12.62%	546.44	69.85%
Dean - Family	2278.08	Dean - Family	2023.02	Dean - Family	1715.36	Dean - Family	1335.26	17.94%	12.61%	17.94%	12.61%	32.80%	12.61%	1335.26	70.61%
MercyCare - Single	812.54	MercyCare - Single	705.6	MercyCare - Single	636.94	MercyCare - Single	609.06	10.78%	15.16%	10.78%	15.16%	27.57%	15.16%	609.06	33.41%
MercyCare - Family	1989.08	MercyCare - Family	1726.72	MercyCare - Family	1559.42	MercyCare - Family	1491.8	10.73%	15.19%	10.73%	15.19%	27.55%	15.19%	1491.8	33.33%
Quartz - Single	1158	Quartz - Single	1076.46	Quartz - Single	1006	Quartz - Single	628.84	7.00%	7.57%	7.00%	7.57%	15.11%	7.57%	628.84	84.15%
Quartz - Family	2852.72	Quartz - Family	2653.86	Quartz - Family	2482.06	Quartz - Family	1541.26	6.92%	7.49%	6.92%	7.49%	14.93%	7.49%	1541.26	85.09%
Quartz UW - Single	793.5	Quartz UW - Single	735.68	Quartz UW - Single	671.12	Quartz UW - Single	526.76	9.62%	7.86%	9.62%	7.86%	18.24%	7.86%	526.76	50.64%
Quartz UW - Family	1941.48	Quartz UW - Family	1801.92	Quartz UW - Family	1644.86	Quartz UW - Family	1031.7	9.55%	7.75%	9.55%	7.75%	18.03%	7.75%	1031.7	18.94%
Access Plan-Single	1119.46	Access Plan-Single	1022.94	Access Plan-Single	941.18	Access Plan-Single	852.7	8.69%	9.44%	8.69%	9.44%	18.81%	9.44%	852.7	8.51%
Access Plan-Family	2756.4	Access Plan-Family	2520.08	Access Plan-Family	2320.04	Access Plan-Family	2548.4	8.62%	9.38%	8.62%	9.38%	18.81%	9.38%	2548.4	8.16%
Network Health - Single	908.74	Network Health - Single	834.36	Network Health - Single	752.9	Network Health - Single	652.7	10.82%	8.91%	10.82%	8.91%	20.70%	8.91%	652.7	39.23%
Network Health - Family	2229.58	Network Health - Family	2048.62	Network Health - Family	1849.32	Network Health - Family	1600.9	10.78%	8.83%	10.78%	8.83%	20.56%	8.83%	1600.9	39.27%

0.88
0.7442857

	ETF Plans				USI	R&R Insurance				ICHRA		
	Dean	MercyCare	Quartz	Access Plan		Network Health	Self Fund Health				UHC	Marketplace
							Dean POS	DCP	Copay			
Deductible:	Individual 1650.00	1650.00	1650.00	1650.00	1650/2000	0.00	1000.00	1650.00	1650.00	Varies		
Family	3300.00	3300.00	3300.00	3300.00	3300/4000	0.00	2000.00	3300.00	3300.00	Varies		
Coinsurance:	90/10	90/10	90/10	90/10	90/10, 70/30	0.00	80/20	90/10	90/10	Varies		
Max OOP:	Individual 2500.00	2500.00	2500.00	2500.00	2500/3800	0.00	3000.00	2500.00	2500.00	6800-9000		
Family	5000.00	5000.00	5000.00	5000.00	5000/7600	0.00	6000.00	5000.00	5000.00	13600-17400		
Office Visits:	PCP	15.00	15.00	15.00	15.00	0.00	35.00	15.00	15.00	15-30		
Specialist	25.00	25.00	25.00	25.00	25.00	0.00	60.00	25.00	25.00	50-100		
Urgent Care	25.00	25.00	25.00	25.00	25.00	0.00	60.00	25.00	25.00	75-250		
Prescription Drugs:	Generic	5.00	5.00	5.00	10.00	n/a	10.00	5.00	10.00	varies		
Tier 1 (Preferred)	20%(\$50)	20%(\$50)	20%(\$50)	20%(\$50)	35.00	n/a	50.00	20%(\$50)	40.00	varies		
Tier 2 (Non-Preferred)	40%(\$150)	40%(\$150)	40%(\$150)	40%(\$150)	60.00	n/a	100.00	40%(\$150)	75.00	varies		
Tier 3					30%		20%	25%	25%			
Premiums:	Individual 928.14	812.54	1158.00	1119.46	669.10	591.43	650.40	752.32	850.00	850.00		
Family	2278.08	1989.08	2852.72	2756.40	1639.29	1408.50	1697.70	2053.83	2050.00	2050.00		
Enrollment:	FT Single	9	11	4	1	25	25	25	25	25		
FT Family	21	17	4	4	43	43	43	43	43	43		
PT Single	2	1	1	0	4	4	4	4	4	4		
PT Family	2	1	0	0	3	3	3	3	3	3		
Gross monthly Premium:	62,605.38	45,553.92	5,425.50	12,145.06	94,811.24	81,942.47	96,955.80	116,293.46	118,950.00	118,950.00		
Annual Premium:			127,959.44		1,137,734.88	983,309.64	1,163,469.60	1,395,521.52	1,427,400.00	1,427,400.00		
Annual Prem Sav(Cost):			1,535,513.28		(397,778.40)	(552,203.64)	(372,043.68)	(139,991.76)	(108,113.28)	(108,113.28)		
Monthly Budget Amount:	53,649.75	39,457.01	4,595.88	10,687.65	81,724.96	70,626.16	83,589.58	100,274.56	102,526.98	102,526.98		
Annual Budget Amount:			110,352.32		980,699.56	847,513.93	1,003,074.92	1,203,294.71	1,230,323.72	1,230,323.72		
Annual Budget Cost(Sav):			1,324,227.84	1,279,099.59	(298,400.03)	(431,585.66)	(276,024.67)	(75,804.88)	(48,775.87)	(48,775.87)		
HRA Budget:	Individual 1,350.00				163,350.00							
Family	2,700.00				163,350.00							