



Wellmark Blue Cross and Blue Shield is an Independent Licensee of the Blue Cross and Blue Shield Association.

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12/10/15

PATRICK F. GILL
WOODBURY COUNTY
AUDITOR & RECORDER &
CLERK OF ELECTIONS

Self Funded Renewal Rates

Group Name: Woodbury County

Account Key: 00017570

2015 DEC 2 AM 8 42

Renewal Period: 01/01/2016 to 12/31/2016

| Current Benefit Offerings | Current Enrollment | Stop Loss Terms |
|----------------------------|--------------------|----------------------|
| OBS #189438-25 / 189438-26 | 87 Single | 24/12 Contract |
| Alliance Select | 298 Family | |
| Deductible: \$250 / \$500 | | |
| Coinsurance: 10% / 20% | | Actual Weekly Claims |
| OPM: \$750/\$1,250 | 385 Total | |
| Office Visit Copay: \$20 | | |
| BlueRx Complete | | |
| Deductible: \$250/\$500 | | |
| Copay: \$6/\$25/\$50 | | |
| Coinsurance: 20%/20%/20% | | |

FINAL RATES

| | Level | Fee/Contract | Estimated Annual Premium Based on Current Enrollment |
|------------------------------|---------------------|--------------|--|
| Individual Stop Loss | \$100,000 | \$53.73 | \$248,233 |
| Aggregate Stop Loss | 125% | \$4.86 | \$22,453 |
| Administrative Fees - Health | w/weekly settlement | \$25.27 | \$116,747 |
| Administrative Fees - PBM | | \$1.44 | \$6,653 |
| Consultant Fee | | \$0.00 | \$0 |
| Total Administrative Fees | | \$85.30 | \$394,086 |
| Network Access Fee | | \$9.34 | \$43,151 |

| | Single | Family | Annual Projection |
|----------------------------------|----------|------------|-------------------|
| Expected Claims | \$515.75 | \$1,289.38 | \$5,149,266 |
| Admin, NAF & Stop Loss Fees | \$43.80 | \$109.50 | \$437,299 |
| Estimated Suggested Rates* | \$559.55 | \$1,398.88 | \$5,586,565 |
| Attachment Points | \$644.69 | \$1,611.73 | \$6,436,603 |
| Admin, NAF & Stop Loss Fees | \$43.80 | \$109.50 | \$437,299 |
| Estimated Max Liability to Fund* | \$688.49 | \$1,721.23 | \$6,873,902 |

*Actual results may vary. Also, rates provided include administrative costs based on the entire group population.
Individual Stop Loss includes coverage for Health and Drug and is based on a lifetime maximum of unlimited.
Aggregate Stop Loss includes coverage for Health and Drug. The maximum Aggregate reimbursement is unlimited.

Employer Signature: *Maile Donor* Date: 12/1/15

Comments:



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Consultant fee, if applicable, is an amount determined by the consultant and employer, and included here for the convenience of the employer to understand the total cost of services from Wellmark and the consultant. The consultant fee will be invoiced by Wellmark pursuant to agreement between Wellmark, Employer and Consultant.

Wellmark is not providing any legal or professional advice with regard to compliance of any federal or state law, regulations, or guidance. Law, regulations and guidance on specific provisions has been and will continue to be provided by the appropriate federal and state agencies and regulators. The information provided reflects Wellmark's understanding of the most current information and is subject to change without further notice. Please note that plan benefits, rates, renewal rate adjustments, and rating impact calculations are subject to change and may be revised during a plan's rating period based on guidance and regulations issued by the appropriate federal and state agencies and regulators. Wellmark makes no representation as to the impact of plan changes on a plan's grandfathered status or interpretation or implementation of any other provisions of law or regulation.

Wellmark will not determine whether coverage is discriminatory or otherwise in violation of Internal Revenue Code Section 105(h). Wellmark also will not provide any testing for compliance with Internal Revenue Code Section 105(h). Wellmark will not be held liable for any penalties or other losses resulting from any employer offering coverage in violation of section 105(h). Wellmark will not determine whether any change in an Employer Administered Funding Arrangement affects a health plan's grandfathered health plan status under ACA or otherwise complies with ACA. Wellmark will not be held liable for any penalties or other losses resulting from any Employer Administered Funding Arrangement. For purposes of this paragraph, an "Employer Administered Funding Arrangement" is an arrangement administered by an employer in which the employer contributes toward the member's share of benefit costs (such as the member's deductible, coinsurance, or copayments) in the absence of which the member would be financially responsible. An Employer Administrative Funding Arrangement does not include the employer's contribution to health insurance premiums or rates.