

**Town of Arlington
Group Benefits Strategies
2009 Rate Analysis**

9/25/2008

	Town of Arlington Current		2009 Blue Cross Ind Plan Rates			
	<u>Individual</u>	<u>Family</u>	<u>Individual</u>	<u>Family</u>		
MMED						
Claims Projection	\$1,496.76	\$4,011.38			NOT A CREDITABLE PLAN enrollment & claims moved to Blue Choice	
Admin Charge	\$37.18	\$99.64				
Reins	\$27.52	\$70.34				
Adjusted Increase to Reserve	\$35.91	\$96.17				
Total	\$1,597.37	\$4,277.53				
Blue Care Elect						
			28	23		
Claims Projection	\$571.52	\$1,531.63	\$667.71	\$1,789.40		
Admin Charge	\$36.87	\$98.80	\$38.93	\$104.32		
Reins	\$27.52	\$70.34	\$41.51	\$104.69		
Adjusted Increase to Reserve	\$14.63	\$39.12				
Total	\$650.54	\$1,739.89	\$748.15	\$1,998.41	15.0%	14.9%
Blue Choice High (\$5 Copay)						
			0	0		
Claims Projection	\$761.67	\$2,041.21	\$1,031.53	\$2,764.41		
Admin Charge	\$41.86	\$112.19	\$39.86	\$106.84		
Reins	\$27.52	\$70.34	\$41.51	\$104.69		
Adjusted Increase to Reserve	\$19.11	\$51.15				
Total	\$850.16	\$2,274.89	\$1,112.90	\$2,975.94	30.9%	30.8%
Blue Choice Low (\$10 Copay)						
			45	18		
Claims Projection	\$745.01	\$1,996.55	\$1,008.97	\$2,703.93		
Admin Charge	\$41.86	\$112.19	\$39.86	\$106.84		
Reins	\$27.52	\$70.34	\$41.51	\$104.69		
Adjusted Increase to Reserve	\$18.73	\$50.12				
Total	\$833.12	\$2,229.20	\$1,090.34	\$2,915.46	30.9%	30.8%
Network Blue High (\$5 Copay)						
			12	27		
Claims Projection	\$519.24	\$1,391.52	\$580.30	\$1,555.16		
Admin Charge	\$31.08	\$83.29	\$31.93	\$85.58		
Reins	\$27.52	\$70.34	\$41.51	\$104.69		
Adjusted Increase to Reserve	\$13.29	\$35.54				
Total	\$591.13	\$1,580.69	\$653.74	\$1,745.43	10.6%	10.4%
Network Blue Low (\$10 Copay)						
			338	370		
Claims Projection	\$501.74	\$1,344.58	\$560.74	\$1,502.70		
Admin Charge	\$31.08	\$83.29	\$30.86	\$82.70		
Reins	\$27.52	\$70.34	\$41.51	\$104.69		
Adjusted Increase to Reserve	\$12.89	\$34.46				
Total	\$573.23	\$1,532.67	\$633.11	\$1,690.09	10.4%	10.3%
Medex						
			517			
Claims Projection	\$384.34		\$409.03			
Admin Charge	\$20.12		\$20.12			
Adjusted Increase to Reserve	\$9.30					
Total	\$413.76		\$429.15		3.7%	

Actual reins rates \$34.59 Ind, \$87.24 Fam
Assuming 20% increase for reinsurance