

**STATE OF NEW HAMPSHIRE  
DEPARTMENT OF ADMINISTRATIVE SERVICES**

**Self Funded Employee and Retiree  
Health Benefit Program**



**ANNUAL REPORT  
FY 2007**

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Donald S. Hill  
Commissioner  
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*State of New Hampshire*  
DEPARTMENT OF ADMINISTRATIVE SERVICES

State House Annex  
25 Capitol St.  
Concord NH 03301

February 12, 2008

The Honorable Marjorie K. Smith, Chairman  
Fiscal Committee of the General Court  
State House  
Concord, New Hampshire 03301

Dear Representative Smith:

I am pleased to present to the Fiscal Committee the second annual report of the Self-Funded Employee and Retiree Health Benefit Program. This report compiles the FY 2007 financial activity reports previously sent to your Committee on a bi-monthly basis throughout the year. Copies of these reports are available upon request or at <http://admin.state.nh.us/>

This report contains financial highlights only. A more comprehensive report, detailing the Program's administrative activities and organizational developments, together with a full report of the January 2008 working rate holiday, will be contained in the FY 2008 Annual Report issued this summer.

I would like to take this opportunity to summarize the financial savings of the Program since its inception during FY 04. It has truly been an enormous success. First, in little over four years, we have realized nearly \$24 million in unanticipated claims savings, as evidenced most recently by the rate holiday that is currently underway. Over those years, we accumulated a surplus that would have been paid to (and kept by!) insurance companies. We set actuarially determined rates, and performed better than national industry trends as a result of good experience and some unanticipated savings from plan design changes. In addition, we had previously saved approximately \$10 million over the course of fiscal years 2006 and 2007, largely as a result of carving out and competitively bidding prescription drug coverage. As presented in the 2007 CAFR, the rate of the health benefit cost increase has slowed from 16% in 2004 to 5% in 2007. The State has clearly experienced the financial benefit of self-funding its health care coverage.

My Department retained benefits consultants who worked closely with our staff to competitively bid the administrative services necessary for a self-funded program. The most recent round of procurements in calendar year 2007 is sure to generate further savings. Based

upon our estimates, we expect to save over \$13 million between July 1 of last year and the end of the year 2009 on prescription drug coverage. These are savings over the financial terms of the contract we had in place in June 2007. The first 6 months of this contract indicate that we are on track for these savings.

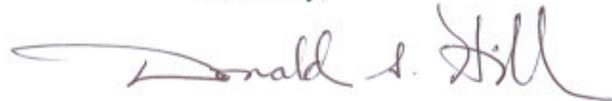
In addition to the prescription drug contract, my staff worked with our consultants to carry out effective bidding on our medical administrator contract which took effect January 1 and we expect to save an additional \$33 million over the next 3 years. Those are dollars the State would have paid had we continued with the medical administrator that was in place on December 31, 2007. All tolled, the State will likely have saved between \$75 and \$85 million from the inception of the program in fiscal year 2004, through 2010.

So, again, self-funding these benefits, focusing on and putting some strategic resources into this program, and competitively bidding these contracts, have together resulted in very significant savings to the State. Also, we have instituted a wellness program, and recommended design changes through the collective bargaining process. Both will result in major savings down the road. Although we are still at the very beginning stages of developing an analytical capacity in-house, we have a strong team capable of recommending plan design changes, improving the wellness programs, enhancing vendor management and making other effective changes based upon our understanding our own unique claims experience. I am extremely proud of our accomplishments to date. My staff, working together and closely with our consultants, has made the very best of the State's decision to self-fund its benefits program. With additional resources, we can build upon these successes to achieve even greater savings for the State.

Once again, I am pleased to report the Program is in good financial condition and providing significant savings to the State.

I am available to address any questions you may have.

Sincerely,

A handwritten signature in dark ink, appearing to read "Donald S. Hill". The signature is fluid and cursive, with a long horizontal flourish extending to the left.

Donald S. Hill  
Commissioner

CC: Governor John H. Lynch

## **I. PROGRAM FINANCIAL ACTIVITY**

### **A. PROGRAM FUNDING SOURCES**

The employee and retiree benefit risk management fund was established by the Department of Administrative Services (the "Department") as an internal service fund to account for the financial activity of the State of New Hampshire Employee and Retiree Health Benefit Program (the "Program"). RSA 21-I: 30-c requires the Department to establish a non-lapsing reserve fund to protect the State from unexpected losses incurred in its provision of self-funded employee and retiree health benefits. The internal service fund supports the expenses of the Program, including payments for medical and pharmacy services provided to eligible employees, retirees, and their dependents; administrative costs, including enrollment services, as well as ancillary benefits such as health club membership, exercise equipment and health education classes. The Department contracts with administrators, who receive, accumulate and process the claims for the various healthcare services, and are thereafter reimbursed.

Fund revenues include agency contributions for their active employees and retirees as well as retired judges, and constitutional officers. The statutory medical subsidy of the New Hampshire Retirement System and the federal Medicare Part D subsidy also contribute revenue to the fund. (Beginning, July 1, 2007, the latter payments were deposited into the State's general fund.) Certain non-governmental and quasi-governmental employers, such as the State Employees Association, and the Pease Development Authority, respectively, also participate in the Program and contribute to the fund, as do legislators. Rebates from prescription drugs are paid on a quarterly basis into the fund, and are allocated on a per capita basis to the respective benefit plan. Finally, former employees who are eligible to participate under the federal COBRA law contribute monthly payments as revenue to the fund.

In the state operating budget, active employee benefit costs (including health, dental, life insurance, FICA and retirement) are budgeted in the State's various Class 060 benefits accounts based upon an overall percentage of payroll. This was forty-four percent (44%) for FY 2007. The Program charges agency benefits accounts on the bi-weekly pay schedules at a contribution rate (i.e. based on the plan working rates) intended to cover all of the costs, including administrative costs, associated with the Program.

For FY 2007, total revenue into the fund and expenses paid from it were \$220.4 million and \$203.4 million, respectively. Revenue exceeded expenses by approximately \$17 million and the total cumulative fund balance as of June 30, 2007 was \$55.9 million. This figure has been reported under a cash basis without consideration for reserves, payables, or receivables.

### **B. CLAIMS RESERVE**

RSA 21-I:30-b requires the establishment of a claims reserve for the State's self-funded health benefits. Under the law, the reserve must be at least equal to the sum of one month of healthcare claims and an amount to pay the actuarially determined IBNR (incurred but not reported) liability. For FY 2007, the amount estimated as necessary to pay healthcare claims and administrative costs for one month was approximately \$15.8 million. The actual average amount

paid was \$16.9 million. The IBNR liability, as calculated by the Department's actuarial consultant, was \$16.4 million. The fund continually met this requirement, and the cash surplus in excess of these statutorily required reserve amounts increased from \$7.7 million as of July 1, 2006 to \$23.7 million as of June 30, 2007.

### **C. PROGRAM STOP-LOSS INSURANCE COVERAGE**

During FY07, the Department maintained specific and aggregate stop loss insurance protection for the State. Specific stop loss insurance coverage becomes available when Program costs exceed \$500,000 per enrollee per contract year. Aggregate insurance coverage is triggered when the Program expends 125% of its anticipated medical and pharmacy claims costs. For FY 2007, the State recovered \$883,556 in individual stop loss payments. State expenses for medical and pharmacy did not exceed 125% of anticipated claims estimates.

### **D. JULY 1, 2006 WORKING RATES**

Agency (and other entity and individual enrollee) contributions are charged through benefit plan "working rates". The FY 2007 working rates for active employees in the Program declined between 1.6% and 4.8%, depending on the particular plan (i.e., active state employee POS or HMO) from the FY 2006 rates. The working rate was comprised of the base rate established by the Department's consultant along with additional amounts included by the Department. The FY 2007 base rates for active state employees increased less than those of most employers, nationwide. This lower-than expected increase was attributable to the impact of the various 2005-2007 plan design changes (i.e., employee cost-sharing), increasingly competitive contract terms and actual state claims experience that was more favorable than industry experience. While the national trend projected a 12% to 13% increase, the average increases in the State of New Hampshire base rates were:

- 6.7 % for the HMO plans for active employees
- 3.3 % for the POS plans for active employees

This base rate is comprised of:

- Medical and pharmacy claim experience
- IBNR (i.e., claims that have been incurred by enrollees but not yet reported by the administrator)
- Claims administration
- Medical stop-loss insurance premium

To determine the working rate, the State adds other Program costs to the base rate. These include:

- Health benefits consultant contract fees (i.e.; actuarial, claims audit, procurement and general consulting services)
- Enrollment administration costs (i.e., Choicelinx Corporation)
- Any amount necessary to satisfy the statutory claims reserve requirement

The total of these amounts, divided by the number of subscribers, is the Program working rate for each plan.

For Program years prior to FY 2007, the working rate included an amount for a statutorily required claims reserve. The inclusion of an amount to support the building of this reserve increased the working rate in FY 2006 between \$16 and \$134 each month, depending on the plan. With a fully built reserve at the start of FY 2007, the State did not include anything to the base rate for purposes of the reserve. Thus, despite the base rate increase noted above, the absence of a necessary reserve amount resulted in an overall decrease in the FY 2007 working rates over the prior fiscal year.

**ATTACHMENT A: ANNUAL ACTIVITY FOR THE LAST 3 FISCAL YEARS (CASH BASIS)**

	FY 2007	FY 2006	FY 2005
<b>NHIFS ACTIVE DETAIL</b>			
<i>Revenue: 060-014-6600-</i>			
6666 Active	\$144,798,787	\$145,103,903	\$133,040,185
6668 COBRA	620,118	629,315	830,405
6669 Special	1,007,124	1,091,315	973,576
6681 Legislators	510,493	503,809	439,789
6682 One-time Credit	-	2,793	280,000
6697 POS Buy-up	202,918	248,775	
6699 RX Rebate	1,253,723	0	
<b>Total Active Revenue</b>	<b>\$148,393,162</b>	<b>\$147,579,910</b>	<b>\$135,563,955</b>
<i>Expenditures: 060-014-6600-</i>			
090 Medical Claims	\$106,969,956	\$105,489,019	\$121,774,791
091 Medical Administration	4,174,176	4,251,502	4,559,343
092 Enrollment Services	282,166	357,684	362,381
093 Exercise Incentive	864,319	729,990	566,087
094 Consulting Services	173,922	168,985	291,357
095 Pharmacy Claims	29,232,147	20,410,645	
096 Pharmacy Administration	92,649	63,454	
099 Other Plan Expenditures	79,880	8,403	
<b>Total Active Expenditures</b>	<b>\$141,869,215</b>	<b>\$131,479,683</b>	<b>\$127,553,959</b>
<b>Active Revenue Over/(Under)</b>	<b>\$6,523,948</b>	<b>\$16,100,227</b>	<b>\$ 8,009,996</b>
<b>NHIFS RETIREE DETAIL</b>			
<i>Revenue: 060-014-6650-</i>			
6670 Special Retired	\$38,666	\$28,003	\$24,498
6671 Retiree	50,093,172	45,506,294	42,867,084
6675 Retire Subsidy	14,867,154	14,185,005	13,522,645
6678 Retiree Contributions	195,430	187,405	
6679 Legislators	150,966	154,377	184,151
6680 Judges	508,095	483,797	458,434
6685 One-time Credit	n/a	n/a	220,000
6698 Medicare Part D Subsidy	1,473,258	0	0
6699 RX Rebate	1,115,741	0	0
<b>Total Retiree Revenue</b>	<b>\$68,442,483</b>	<b>\$60,544,880</b>	<b>\$52, 276,810</b>
<i>Expenditures: 060-014-6650-</i>			
090 Medical Claims	\$30,126,361	\$ 35,332,890	\$48,482,428
091 Medical Administration	3,033,769	3,025,046	3,015,078
092 Enrollment Services	75,160	-	
094 Consulting Services	126,406	110,852	207,121
095 Pharmacy Claims	25,010,801	18,152,706	
096 Pharmacy Administration	201,475	43,249	
099 Other Plan Expenditures	6,250	5,771	
<b>Total Retiree Expenditures</b>	<b>\$58,580,222</b>	<b>\$ 56,670,513</b>	<b>\$51,704,627</b>
<b>Retiree Revenue Over/(Under)</b>	<b>\$9,862,261</b>	<b>\$3,874,367</b>	<b>\$5,572,182</b>

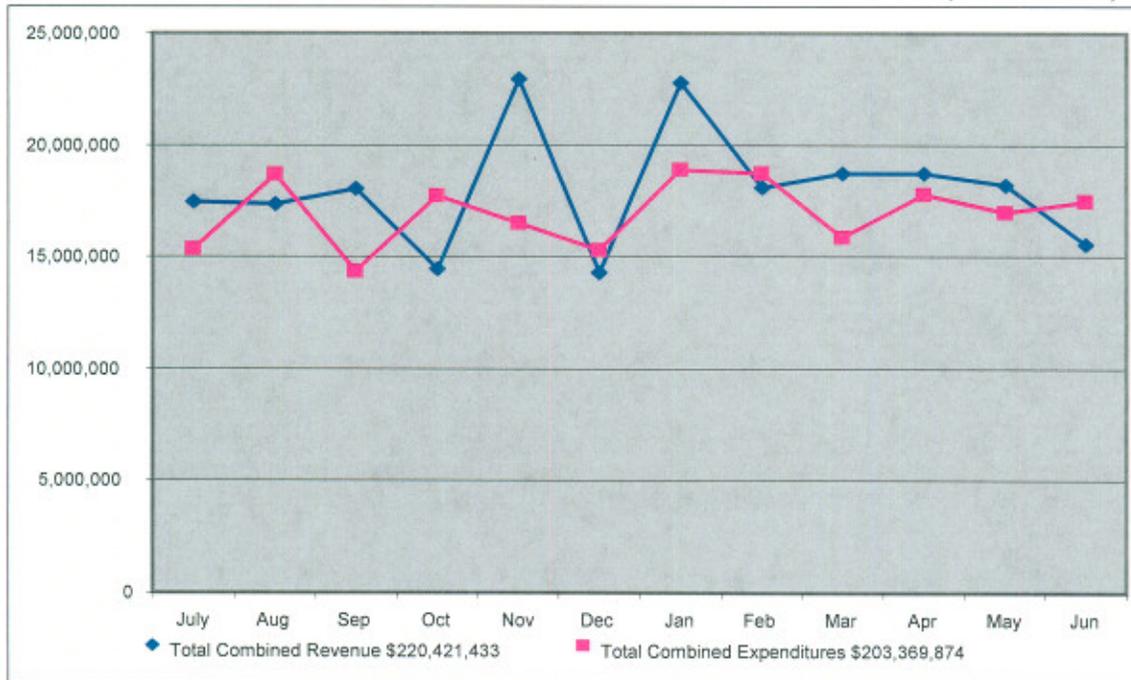
	FY 2007	FY 2006	FY 2005
<b>NHIFS TROOPER DETAIL</b>			
<i>Revenue: 060-014-6660-</i>			
6686 Troopers	\$3,567,386	\$2,996,708	
6695 Troopers POS Buy-up (9/01New Hires)	8,914	1,750	
6699 RX Rebate	9,448	0	
<b>Total Trooper Revenue</b>	<b>\$3,585,788</b>	<b>\$2,998,458</b>	
<i>Expenditures: 060-014-6660-</i>			
090 Medical Claims	\$2,494,091	\$1,501,059	
091 Medical Administration	102,347	77,766	
092 Enrollment Services	6,162	4,924	
093 Exercise Incentive	17,639	12,036	
094 Consulting Services	4,266	1,850	
095 Pharmacy Claims	294,792	184,682	
096 Pharmacy Administration	1,141	861	
099 Other Plan Expenditures	-	-	
<b>Total Trooper Expenditures</b>	<b>\$2,920,437</b>	<b>\$ 1,783,178</b>	
<b>Trooper Revenue Over/(Under)</b>	<b>\$665,351</b>	<b>\$1,215,281</b>	
<b>NHIFS COMBINED SUMMARY DETAIL</b>			
<b>Total Combined Revenue</b>	<b>\$220,421,433</b>	<b>\$211,123,248</b>	<b>\$192,840,766</b>
<b>Expenditures:</b>			
090 Paid Medical Claims	\$139,590,408	\$142,322,967	\$170,257,219
091 Medical Administration Processing Fees	7,310,292	7,354,314	7,574,421
092 Enrollment Services	363,487	362,608	362,381
093 Exercise Incentive	881,958	742,026	566,087
094 Consulting Services	310,844	281,687	498,478
095 Pharmacy Claims	54,537,740	38,748,033	-
096 Pharmacy Administration Processing Fees	295,264	107,564	-
099 Other Plan Expenditures	79,880	14,174	-
<b>Total Combined Expenditures</b>	<b>\$203,369,874</b>	<b>\$189,933,373</b>	<b>\$179,258,586</b>
<b>% Increase over prior year</b>	<b>7.07</b>	<b>5.95</b>	
<b>Combined Revenue Over/(Under)</b>	<b>\$17,051,560</b>	<b>\$21,189,875</b>	<b>\$13,582,180</b>
<b>Cumulative Cash Fund Balance Over/(Under)</b>	<b>\$55,063,484</b>	<b>\$38,009,278</b>	<b>\$16,819,403</b>

Note: \*FY 2005 Paid Claims includes both medical & prescription expense.

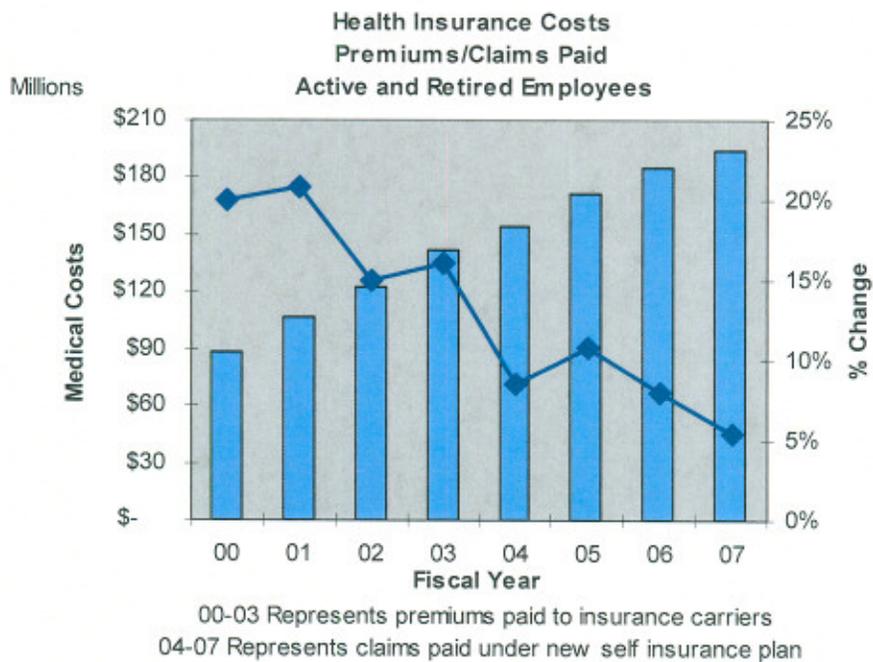
\*\*FY 2005 Paid claims includes both Active & Trooper expense.

Source: NHIFS

**ATTACHMENT B: MONTHLY REVENUE AND EXPENDITURE ACTIVITY (CASH BASIS)**



**ATTACHMENT C: HEALTH COVERAGE COST TREND CHART FROM 2007 CAFR**



**ATTACHMENT D: MONTHLY & ANNUAL WORKING RATE EXPENSE SCHEDULE**

**EFFECTIVE FISCAL YEAR 2007**

Active Employees (POS 1) POINT OF SERVICE								
Tier	Number of Subscribers AT 3/31/06	Medical & Prescription Base Rate	Other Costs	FY 2007		Expenses	Monthly Expense	Annual Expense
				Working Rate				
Employee	275	\$517.52	\$3.19	\$520.71		Medical & Prescription	\$1,197,420	\$14,369,043
Employee + 1	445	\$1,035.02	\$3.19	\$1,038.21		Other Expense	\$3,437	\$41,249
Family	359	\$1,656.04	\$3.19	\$1,659.23		Total	\$1,200,858	\$14,410,293
Total	1,079							

Active Employees (HMO) NETWK1								
Tier	Number of Subscribers	Medical & Prescription Base Rate	Other Costs	FY 2007		Expenses	Monthly Expense	Annual Expense
				Working Rate				
Employee	2,745	\$462.31	\$3.19	\$465.50		Medical & Prescription	\$10,906,502	\$130,878,019
Employee + 1	3,582	\$924.58	\$3.19	\$927.77		Other Expense	\$33,779	\$405,346
Family	4,276	\$1,479.33	\$3.19	\$1,482.52		Total	\$10,940,280	\$131,283,365
Total	10,603							

TROOPER (POS 3)								
Tier	Number of Subscribers	Medical & Prescription Base Rate	Other Costs	FY 2007		Expenses	Monthly Expense	Annual Expense
				Working Rate				
Employee	2	\$495.51	\$2.47	\$497.98		Medical & Prescription	\$15,658	\$187,895
Employee + 1	2	\$991.00	\$2.47	\$993.47		Other Expense	\$30	\$356
Family	8	\$1,585.61	\$2.47	\$1,588.08		Total	\$15,688	\$188,251
Total	12							

TROOPER (HMO) NETWK3								
Tier	Number of Subscribers	Medical & Prescription Base Rate	Other Costs	FY 2007		Expenses	Monthly Expense	Annual Expense
				Working Rate				
Employee	56	\$439.63	\$2.47	\$442.10		Medical & Prescription	\$282,937	\$3,395,249
Employee + 1	33	\$879.23	\$2.47	\$881.70		Other Expense	\$623	\$7,479
Family	163	\$1,406.77	\$2.47	\$1,409.24		Total	\$283,561	\$3,402,727
Total	252							

**Retired < 65 Employees (POS2)**

Tier	Number of Subscribers
Employee	1,239
Employee + 1	889
Family	24
<b>Total</b>	<b>2,152</b>

Medical & Prescription Base Rate	Other Costs	FY 2007 Working Rate
\$854.62	\$3.24	\$857.86
\$1,712.05	\$3.24	\$1,715.29
\$2,312.90	\$3.24	\$2,316.14

Expenses	Monthly Expense	Annual Expense
Medical & Prescription	\$2,636,396	\$31,636,755
Other Expense	\$6,974	\$83,687
<b>Total</b>	<b>\$ 2,643,370</b>	<b>\$31,720,442</b>

**Retired 65+ Employees (COMPI)**

Tier	Number of Subscribers
Employee	6,309
Employee + 1	1
Family	-
<b>Total</b>	<b>6,310</b>
<b>Total All</b>	<b>20,408</b>

Medical & Prescription Base Rate	Other Costs	FY 2007 Working Rate
\$427.88	\$3.24	\$431.12
\$855.79	\$3.24	\$859.03
\$1,369.25	\$3.24	\$1,372.49

Expenses	Monthly Expense	Annual Expense
Medical & Prescription	\$2,700,351	\$32,404,209
Other Expense	\$20,449	\$245,383
<b>Total</b>	<b>\$2,720,799</b>	<b>\$32,649,592</b>
<b>Total Expense</b>		
Medical & Prescription	\$17,739,264	\$212,871,169
Other Expense	\$65,292	\$783,500
<b>Total</b>	<b>\$17,804,556</b>	<b>\$213,654,669</b>

Note: "Medical & Prescription Base Rate" established by consultant, includes estimated paid claims (less rebates), +ASO admn, +stop loss, and IBNR Differential increase.

**CALCULATION of OTHER COSTS**

<b>SUMMARY SUBSCRIBER COUNTS</b>				
Tier	Active	Retirees	Trooper	Total
Employee	3,020	7,548	58	10,626
Employee + 1	4,027	890	35	4,952
Family	4,635	24	171	4,830
<b>Total</b>	<b>11,682</b>	<b>8,462</b>	<b>264</b>	<b>20,408</b>
<b>% of Total</b>	<b>57%</b>	<b>42%</b>	<b>1%</b>	
<b>OTHER COSTS (as % of Subscriber Counts)</b>				
	Active 57%	Retiree 42%	Trooper 1%	
Enrollment (2nd Yr of Contract)	\$365,000	\$208,050	\$153,300	\$3,650
Consultant (2nd Yr of Contract)	\$293,500	\$167,295	\$123,270	\$2,935
Other Expense (Estimate)	\$125,000	\$71,250	\$52,500	\$1,250
<b>Total Other Costs</b>	<b>\$783,500</b>	<b>\$ 446,595</b>	<b>\$ 329,070</b>	<b>\$7,835</b>
<b>Subscribers Counts</b>	<b>11,682</b>	<b>8,462</b>	<b>264</b>	
<b>Total Other Costs / Subscribers Counts</b>	<b>\$3.19</b>	<b>\$3.24</b>	<b>\$2.47</b>	

**PRIOR YEARS WORKING RATE COMPARATIVE SCHEDULE**

**Medical & Prescription**

Tier	Working Rate 7/1/03- 6/30/04	Working Rate 7/1/04- 6/30/05	Monthly \$\$ Amount Increase	Percent Change	Working Rate 7/1/05- 6/30/06	Monthly \$\$ Amount Increase	Percent Change	FY 2007 Working Rate	Monthly \$\$ Amount Increase	Percent Change
<b>ACTIVE EMPLOYEES (POS 1)</b>										
Employee	\$409.30	\$527.86	\$118.56	29.0%	\$547.13	\$19.27	3.7%	\$520.71	-\$26.42	-4.8%
Employee + 1	\$816.45	\$1,052.74	\$236.29	28.9%	\$1,089.84	\$37.10	3.5%	\$1,038.21	-\$51.63	-4.7%
Family	\$1,304.37	\$1,682.62	\$378.25	29.0%	\$1,741.11	\$58.49	3.5%	\$1,659.23	-\$81.88	-4.7%
<b>ACTIVE EMPLOYEES (HMO)</b>										
Employee	\$326.48	\$420.75	\$94.27	28.9%	\$473.78	\$53.03	12.6%	\$465.50	-\$8.28	-1.7%
Employee + 1	\$650.50	\$838.52	\$188.02	28.9%	\$943.12	\$104.60	12.5%	\$927.77	-\$15.35	-1.6%
Family	\$1,039.33	\$1,339.86	\$300.53	28.9%	\$1,506.37	\$166.51	12.4%	\$1,482.52	-\$23.85	-1.6%
<b>TROOPER (POS 3)</b>										
Employee					\$524.04	\$524.04		\$497.98	-\$26.06	-5.0%
Employee + 1					\$1,043.68	\$1,043.68		\$993.47	-\$50.21	-4.8%
Family					\$1,667.25	\$1,667.25		\$1,588.08	-\$79.17	-4.7%
<b>TROOPER (HMO) NETWK3</b>										
Employee					\$450.76	\$450.76		\$442.10	-\$8.66	-1.9%
Employee + 1					\$897.08	\$897.08		\$881.70	-\$15.38	-1.7%
Family					\$1,432.69	\$1,432.69		\$1,409.24	-\$23.45	-1.6%
<b>RETIRED &lt; 65 (POS 2)</b>										
Employee	\$577.28	\$744.69	\$167.41	29.0%	\$809.63	\$64.94	8.7%	\$857.86	\$48.23	6.0%
Employee + 1	\$1,154.56	\$1,489.38	\$334.82	29.0%	\$1,620.10	\$130.72	8.8%	\$1,715.29	\$95.19	5.9%
Family	\$1,558.66	\$2,010.67	\$452.01	29.0%	\$2,188.06	\$177.39	8.8%	\$2,316.14	\$128.08	5.9%
<b>RETIRED 65+ (COMP 1)</b>										
Employee	\$329.39	\$408.53	\$79.14	24.0%	\$412.58	\$4.05	1.0%	\$431.12	\$18.54	4.5%
Employee + 1	\$658.78	\$814.65	\$155.87	23.7%	\$823.39	\$8.74	1.1%	\$859.03	\$35.64	4.3%
Family	\$1,049.87	\$1,301.97	\$252.10	24.0%	\$1,110.93	-\$191.04	-14.7%	\$1,372.49	\$261.56	23.5%
<b>Dental</b>										
	Premium Rate 10/1/03- 6/30/04	Premium Rate 7/1/04- 6/30/05	Monthly \$\$ Amount Increase	Percent Change	Premium Rate 7/1/05- 6/30/06	Monthly \$\$ Amount Increase	Percent Change	FY 2007 Premium Rate	Monthly \$\$ Amount Increase	Percent Change
<b>Active Employees</b>										
Employee	\$27.83	\$29.92	\$2.09	7.5%	32.25	\$2.33	7.8%	34.12	\$1.87	5.8%
Employee + 1	\$52.46	\$56.39	\$3.93	7.5%	61.45	\$5.06	9.0%	65.01	\$3.56	5.8%
Family	\$88.22	\$94.84	\$6.62	7.5%	110.16	\$15.32	16.2%	116.54	\$6.38	5.8%
<b>Retirees (Not a State Benefit)</b>										
Employee	50.16	\$50.16	\$0.00	0.0%	50.16	\$0.00	0.0%	51.17	\$1.01	2.0%
Employee + 1	\$94.28	\$94.28	\$0.00	0.0%	94.28	\$0.00	0.0%	96.18	\$1.90	2.0%
Family	\$126.80	\$126.80	\$0.00	0.0%	126.80	\$0.00	0.0%	129.36	\$2.56	2.0%

Note: Retirees pay COBRA rates for dental (Active Rate +2%) for first 18 months. This schedule represents Retiree dental premium after 18 months.