

Cresskill Board of Education
Health Benefits Budget
7/1/2017 - 6/30/2018
PROJECTED

Category	Census	7/1/17-12/31/17	1/01/18-6/30/18	07/1/17-06/30/18
SEHBP Direct 10				
Single	84	\$809.92	\$408,200 Single	\$890.91
Husband/Wife	23	\$1,619.84	\$223,538 Husband/Wife	\$1,781.82
Family	69	\$2,316.37	\$958,977 Family	\$2,548.01
Parent/Child(ren)	14	\$1,506.45	\$126,542 Parent/Child(ren)	\$1,657.10
	190	\$1,717,257	\$1,888,982	\$3,606,239
SEHBP Direct 15				
Single	5	\$771.02	\$23,131 Single	\$848.12
Husband/Wife	0	\$1,542.04	\$0 Husband/Wife	\$1,696.24
Family	3	\$2,205.12	\$39,692 Family	\$2,425.63
Parent/Child(ren)	0	\$1,434.10	\$0 Parent/Child(ren)	\$1,577.51
	8	\$62,823	\$69,105	\$106,484
SEHBP Direct 20/30				
Single	1	\$703.26	\$4,220 Single	\$773.59
Husband/Wife	0	\$1,406.52	\$0 Husband/Wife	\$1,547.17
Family	1	\$2,011.32	\$12,068 Family	\$2,212.45
Parent/Child(ren)	1	\$1,308.06	\$7,848 Parent/Child(ren)	\$1,438.87
	3	\$24,136	\$26,549	\$50,685
SEHBP Aetna Freedom 10				
Single	1	\$809.92	\$4,860 Single	\$890.91
Husband/Wife	0	\$1,619.84	\$0 Husband/Wife	\$1,781.82
Family	0	\$2,316.37	\$0 Family	\$2,548.01
Parent/Child(ren)	0	\$1,506.45	\$0 Parent/Child(ren)	\$1,657.10
	1	\$4,860	\$5,345	\$10,205
SEHBP Aetna Freedom 15				
Single	1	\$771.02	\$4,626 Single	\$848.12
Husband/Wife	0	\$1,542.04	\$0 Husband/Wife	\$1,696.24
	1	\$771.02	\$4,626	\$848.12
	0	\$1,542.04	\$0	\$1,696.24
	1	\$771.02	\$4,626	\$848.12
	0	\$1,542.04	\$0	\$1,696.24

Family	0	\$2,205.12	\$0 Family	\$2,425.63	\$0 Family	\$0
Parent/Child(ren)	0	\$1,434.10	\$0 Parent/Child(ren)	\$1,577.51	\$0 Parent/Child(ren)	\$0
	1		\$4,626		\$5,089	\$9,715
SEHBP Aetna 20/30						
Single	1	\$703.26	\$4,220 Single	\$773.59	\$4,642 Single	\$8,861
Husband/Wife	0	\$1,406.52	\$0 Husband/Wife	\$1,547.17	\$0 Husband/Wife	\$0
Family	0	\$2,011.32	\$0 Family	\$2,212.45	\$0 Family	\$0
Parent/Child(ren)	0	\$1,308.06	\$0 Parent/Child(ren)	\$1,438.87	\$0 Parent/Child(ren)	\$0
	1		\$4,220		\$4,642	\$8,861
Benecard Rx-Plan 201						
Single	92	\$239.87	\$132,410 Single	\$239.87	\$132,410 Single	\$264,819
Husband/Wife	23	\$479.76	\$66,206 Husband/Wife	\$479.76	\$66,206 Husband/Wife	\$132,413
Family	69	\$635.69	\$263,176 Family	\$635.69	\$263,176 Family	\$526,352
Parent/Child(ren)	13	\$395.81	\$30,873 Parent/Child(ren)	\$395.81	\$30,873 Parent/Child(ren)	\$61,746
	197		\$492,665		\$492,665	\$985,330
Benecard Rx-Plan 206						
Single	2	\$221.40	\$2,657 Single	\$221.40	\$2,657 Single	\$5,314
Husband/Wife	0	\$442.81	\$0 Husband/Wife	\$442.81	\$0 Husband/Wife	\$0
Family	1	\$586.76	\$3,521 Family	\$586.76	\$3,521 Family	\$7,041
Parent/Child(ren)	0	\$365.33	\$0 Parent/Child(ren)	\$365.33	\$0 Parent/Child(ren)	\$0
	3		\$6,177		\$6,177	\$12,355
Total Premium			\$2,316,763		\$2,498,555	\$4,789,874

Please Note: The employee counts highlighted in red are higher than the amounts per our latest bills. These numbers take into account three new employees, the employees who will be changing coverage for the 2017-2018 school year or will be no longer waiving health coverage for the 2017-2018 School year. (Our latest summary of our medical and prescription bill is attached).

Based on the recommendations from our insurance agent. (Please see attached). The 2017-2018 health benefits budget includes a 10% increase for State Health Benefits for 2018 and a 5% overall increase for Prescription.

I have also attached the last page of my detailed analysis of health benefits and employee contributions. I have eliminated the names of the employees to protect their privacy.