

HEALTH INSURANCE COST TRENDS

	2015	2016	2017
Retirees	3	2	2
-Premium/month	360	312	328
-Premium/yr	4320	3744	3936
-HSA Cash	850	850	850
-Total Cost/person	5170	4594	4786
-Out of pocket max	3400	5000	5000
-Max OOP Retiree Cost	3400	3400	3400
-Total town cost	15,510	10,038	9,572
-Self- insurance/person	0	1600	1600
-Self-insurance risk	0	3200	3200
Employees	6	6	6
-Premium/month	426	411	417
-Premium/yr	5112	4932	5004
-HSA Cash	750	750	750
-Total Cost/person	5862	5682	5754
-Out of pocket max	3000	6850	7150
-Buyouts	13,200	8400	8400
-Total town cost	30,786	31,124	31,416
-Self-insurance/person	1500	5350	5650
-Self-insurance risk	4500	21,400	22,600
Families	2	2.5	2
-50% of premium/month	213	205	209
-Premium per year	5,112	6,150	5,016
-2 kids @\$80/mo each	0	1,920	1,920
-Total town cost	5,112	8,070	6,936
-Self-insurance/person	3,000	5,350	5,650
-Self- insurance risk	6,000	16,050	11,300
Total Town Cost			
-Retirees	15,500	10,038	9,572
-Employees	30,786	31,124	31,416
-Families	5,112	8,070	6,936
-Total	51,398	49,232	47,924
Self-Insurance Risk			
-Retirees	0	3,200	3,200
-Employees	4,500	21,400	22,600
-Families	6,000	16,060	11,300
-Total	10,500	40,660	37,100
Health Insurance Budget	66,000	66,000	65,000
Self-insurance buffer	14,402	16,768	17,076
% self-insurance buffer	137%	41%	46%