

BINGHAMTON-JC JSTP - 2025 EMPLOYEE HEALTH CARE BENEFITS PROJECTION

ACTIVE EMPLOYEES (BRONZE 4):

	CURRENT	EXCELLUS FILING 17.2% ADJUSTMENT & APPROVED AT 13%	EXCELLUS FILED 19.5% ADJUSTMENT & ASSUMED AT 15%
CURRENT MONTHLY INVOICE FOR HEALTH INSURANCE	38,291.50	43,269.40	44,035.23
ANNUAL HEALTH INSURANCE SPEND	459,498.00	519,232.74	528,422.70
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<u>DENTAL INSURANCE FOR ACTIVE EMPLOYEES (EXCELLUS):</u>	CURRENT	5% RATE ADJUSTMENT	6% RATE ADJUSTMENT
CURRENT MONTHLY INVOICE FOR DENTAL PLAN	2,674.31	2,808.03	2,834.77
ANNUAL DENTAL INSURANCE SPEND	32,091.72	33,696.31	34,017.22
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<u>VISION INSURANCE FOR ACTIVE EMPLOYEES (GUARDIAN):</u>	CURRENT	5% RATE ADJUSTMENT	6% RATE ADJUSTMENT
CURRENT MONTHLY INVOICE FOR VISION PLAN	322.13	338.24	341.46
ANNUAL VISION INSURANCE SPEND	3,865.56	4,058.84	4,097.49
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CONSULTING AND ADMIN. COSTS FOR ACTIVE EMPLOYEES	15,540.00	16,880.00	17,150.00
	ACTIVE ANNUAL SUBTOTAL	573,867.88	583,687.42

RETIRES UNDER 65 (BRONZE 4):

	CURRENT	EXCELLUS FILING 17.2% ADJUSTMENT & APPROVED AT 13%	EXCELLUS FILED 19.5% ADJUSTMENT & ASSUMED AT 15%
CURRENTLY MONTHLY INVOICE FOR HEALTH INSURANCE	1,833.60	2,071.97	2,108.64
ANNUAL HEALTH INSURANCE FOR UNDER 65 RETIREES	22,003.20	24,863.62	25,303.68
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<u>AETNA GROUP MEDICARE ADVANTAGE PLAN</u>	CURRENT	8% RATE ADJUSTMENT	13.87% RATE ADJUSTMENT
CURRENT MONTHLY INVOICE FOR MAPD PLAN	5,198.50	5,614.38	5,919.53
ANNUAL MAPD INSURANCE SPEND	62,382.00	67,372.56	71,034.38
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CONSULTING AND ADMIN. COSTS FOR RETIREES	4,802.00	6,142.00	6,412.00
	RETIREE ANNUAL SUBTOTAL	98,378.18	102,750.06
	TOTAL (ex-HRA FUNDS)	649,224.06	662,875.48

YTD 2024

HEALTH REIMBURSEMENT ACCOUNT (HRA) FUNDS \$88,675.54