Pareto/P1 2022

2022 175k Spec	Maximum claims	TPA/P1	Broker	Spec/HCC	Agg/HCC	2022 monthly "rate"	2022 increase per month	% inc	Enrolled	Total yearly costs (SFHS & EE SHARE)	SFHS 2022 Yearly Increase	SFHS Agg Claims	SFHS Spec/HCC
				24/12	21/12	2022							
MAX Agg 3000									As of Oct 25, 2021			zero	zero
Employee	$ 943.11	$ 46.00	$ 17.00	$ 72.48	$ 4.85	$ 1,083.44	**$ 291.48**	**36.8%**	621	$ 8,073,778.11	**$ 1,516,349.31**	$ 7,028,038.95	$ 540,120.96
Employee + child	$ 1,662.69	$ 46.00	$ 17.00	$ 127.78	$ 4.85	$ 1,858.32	**$ 495.38**	**36.3%**	35	$ 780,493.14	**$ 175,347.78**	$ 698,328.54	$ 53,667.60
Employee + spouse	$ 1,878.66	$ 46.00	$ 17.00	$ 144.37	$ 4.85	$ 2,090.88	**$ 556.57**	**36.3%**	21	$ 526,901.57	**$ 85,020.29**	$ 473,422.13	$ 36,381.24
Family	$ 2,821.77	$ 46.00	$ 17.00	$ 216.84	$ 4.85	$ 3,106.46	**$ 823.82**	**36.1%**	11	$ 410,052.32	**$ (822.88)**	$ 372,473.24	$ 28,622.88
									688	$ 9,791,225.15	**$ 1,775,894.51**	**$ 8,572,262.87**	**$ 658,792.68**
											22.16%		$ 311,761.92

With Pareto and increased P1 admin fee cost is $35,361 higher annually. In 2022 Rx rebates (projected at over $300,000 for 2021) would be paid to SFHS vs. P1. Pareto's "Bolt-Ons" would help save the plan additional $$ as well.

$	35,362

HCC/P1 2022

2022 175k Spec	Maximum claims	TPA/P1	Broker	Spec/HCC	Agg/HCC	2022 monthly "rate"	2022 increase per month	% inc	Enrolled	Total yearly costs (SFHS & EE SHARE)	SFHS 2022 Yearly Increase	SFHS Agg Claims	SFHS Spec/HCC
				24/12	21/12	2022							
MAX Agg 3000									As of Oct 25, 2021			zero	zero
Employee	$ 967.29	$ 18.00	$ 18.00	$ 68.93	$ 4.85	$ 1,077.07	**$ 285.11**	**36.0%**	621	$ 8,026,325.64	**$ 1,468,896.84**	$ 7,208,245.08	$ 513,666.36
Employee + child	$ 1,705.32	$ 18.00	$ 18.00	$ 121.53	$ 4.85	$ 1,867.70	**$ 504.76**	**37.0%**	35	$ 784,434.00	**$ 179,288.64**	$ 716,234.40	$ 51,042.60
Employee + spouse	$ 1,926.83	$ 18.00	$ 18.00	$ 137.32	$ 4.85	$ 2,105.00	**$ 570.69**	**37.2%**	21	$ 530,460.00	**$ 88,578.72**	$ 485,561.16	$ 34,604.64
Family	$ 2,894.12	$ 18.00	$ 18.00	$ 206.27	$ 4.85	$ 3,141.24	**$ 858.60**	**37.6%**	11	$ 414,643.68	**$ 3,768.48**	$ 382,023.84	$ 27,227.64
									688	$ 9,755,863.32	**$ 1,740,532.68**	**$ 8,792,064.48**	**$ 626,541.24**
											21.72%		$ 344,013.36

2022 150k Spec	Maximum claims	TPA/P1	Broker	Spec/HCC	Agg/HCC	2022 monthly "rate"	2022 increase per month	% inc	Enrolled	Total yearly costs (SFHS & EE SHARE)	SFHS 2022 Yearly Increase	SFHS Agg Claims	SFHS Spec/HCC
				24/12	24/12	2022							
MAX Agg 3000									As of Oct 25, 2021			zero	zero
Employee	$ 953.96	$ 18.00	$ 18.00	$ 83.59	$ 4.74	$ 1,078.29	**$ 286.33**	**36.2%**	621	$ 8,035,417.08	**$ 1,477,988.28**	$ 7,108,909.92	$ 622,912.68
Employee + child	$ 1,681.83	$ 18.00	$ 18.00	$ 147.36	$ 4.74	$ 1,869.93	**$ 506.99**	**37.2%**	35	$ 785,370.60	**$ 180,225.24**	$ 706,368.60	$ 61,891.20
Employee + spouse	$ 1,900.28	$ 18.00	$ 18.00	$ 166.51	$ 4.74	$ 2,107.53	**$ 573.22**	**37.4%**	21	$ 531,097.56	**$ 89,216.28**	$ 478,870.56	$ 41,960.52
Family	$ 2,854.23	$ 18.00	$ 18.00	$ 250.09	$ 4.74	$ 3,145.06	**$ 862.42**	**37.8%**	11	$ 415,147.92	**$ 4,272.72**	$ 376,758.36	$ 33,011.88
									688	$ 9,767,033.16	**$ 1,751,702.52**	**$ 8,670,907.44**	**$ 759,776.28**
											21.85%		$ 210,778.32

2022 125k Spec	Maximum claims	TPA/P1	Broker	Spec/HCC	Agg/HCC	2022 monthly "rate"	2022 increase per month	% inc	Enrolled	Total yearly costs (SFHS & EE SHARE)	SFHS 2021 Yearly Increase	SFHS Agg Claims	SFHS Spec/HCC
				24/12	24/12	2022							
MAX Agg 3000	no increase	Zero	Zero	no increase	no increase				As of Oct 25, 2021			zero	zero
Employee	$ 929.37	$ 18.00	$ 18.00	$ 106.78	$ 4.57	$ 1,076.72	**$ 284.76**	**36.0%**	621	$ 8,023,717.44	**$ 1,466,288.64**	$ 6,925,665.24	$ 795,724.56
Employee + child	$ 1,638.48	$ 18.00	$ 18.00	$ 188.24	$ 4.57	$ 1,867.29	**$ 504.35**	**37.0%**	35	$ 784,261.80	**$ 179,116.44**	$ 688,161.60	$ 79,060.80
Employee + spouse	$ 1,851.31	$ 18.00	$ 18.00	$ 212.69	$ 4.57	$ 2,104.57	**$ 570.26**	**37.2%**	21	$ 530,351.64	**$ 88,470.36**	$ 466,530.12	$ 53,597.88
Family	$ 2,780.67	$ 18.00	$ 18.00	$ 319.48	$ 4.57	$ 3,140.72	**$ 858.08**	**37.6%**	11	$ 414,575.04	**$ 3,699.84**	$ 367,048.44	$ 42,171.36
									688	$ 9,752,905.92	**$ 1,737,575.28**	**$ 8,447,405.40**	**$ 970,554.60**
											21.68%		

HCC/P1 2021

2021 125k Spec	Maximum claims	TPA/P1	Broker	Spec/HCC	Agg/HCC	2021 monthly "rate"	2021 increase per month	% inc	Enrolled	Total yearly costs (SFHS & EE SHARE)	SFHS 2021 Yearly Increase	SFHS Agg Claims	SFHS Spec/HCC
				24/12	24/12	2021							
MAX Agg 3000	no increase	Zero	Zero	no increase	no increase				as of Aug 2020			zero	zero
Employee	$ 668.10	$ 20.00	$ 19.00	$ 80.22	$ 4.64	$ 791.96			690	$ 6,557,428.80		$ 5,531,868.00	$ 664,221.60
Employee + child	$ 1,177.86	$ 20.00	$ 19.00	$ 141.44	$ 4.64	$ 1,362.94			37	$ 605,145.36		$ 522,969.84	$ 62,799.36
Employee + spouse	$ 1,330.86	$ 20.00	$ 19.00	$ 159.81	$ 4.64	$ 1,534.31			24	$ 441,881.28		$ 383,287.68	$ 46,025.28
Family	$ 1,998.96	$ 20.00	$ 19.00	$ 240.04	$ 4.64	$ 2,282.64			15	$ 410,875.20		$ 359,812.80	$ 43,207.20
									766	$ 8,015,330.64		**$ 6,797,938.32**	**$ 816,253.44**
						Total without eliminating Non Employee Coverage				$ 8,015,330.64			
											Increase in cost related to increase in participation		