

Barton County Community College

PROJECTION OF COSTS

November 1, 2002 to October 31, 2003

CARRIER:	AUL		AUL		AUL	
CONTRACT:	24/12		24/12		24/12	
SPECIFIC:	\$50,000		\$60,000		\$75,000	
AGGREGATE:	12/12		12/12		12/12	
EMPLOYEES:	SINGLE	FAMILY	SINGLE	FAMILY	SINGLE	FAMILY
	211	47	211	47	211	47
SPECIFIC:	\$40.98	\$89.74	\$34.39	\$75.35	\$27.52	\$60.30
AGGREGATE:	\$4.68	\$4.68	\$4.68	\$4.68	\$4.68	\$4.68
P. P. O. ACCESS:	\$6.70	\$6.70	\$6.70	\$6.70	\$6.70	\$6.70
ADMIN. FEES:						
MEDICAL:	\$14.00	\$14.00	\$14.00	\$14.00	\$14.00	\$14.00
TOTAL FIXED COSTS:	\$66.36	\$115.12	\$59.77	\$100.73	\$52.90	\$85.68
AGGREGATE FACTORS:	\$292.16	\$292.16	\$292.16	\$292.16	\$294.02	\$294.02
TOTAL MAX COSTS:	\$358.52	\$407.28	\$351.93	\$392.89	\$346.92	\$379.70
MONTHLY AGG:	\$75,377.28		\$75,377.28		\$75,857.16	
ANNUAL AGG:	\$904,527.36		\$904,527.36		\$910,285.92	
MONTHLY FIXED COSTS:	\$19,412.60		\$17,345.78		\$15,188.86	
ANNUAL FIXED COSTS:	\$232,951.20		\$208,149.36		\$182,266.32	
ANNUAL MAX COSTS:	\$1,137,478.56		\$1,112,676.72		\$1,092,552.24	

Prepared: 9-9-02

BENEFIT MANAGEMENT, INC.

Barton County Community College
PROJECTION OF COSTS
History

CARRIER:	AUL		AUL		AUL		AUL	
CONTRACT:	12/12		12/12		24/12		24/12	
SPECIFIC:	\$40,000		\$40,000		\$50,000		\$50,000	
AGGREGATE:	12/12		12/12		12/12		12/12	
	00 - 01 Quoted		00 - 01 Actual		01 - 02 Quoted		01 - 02 Actual	
	SINGLE	FAMILY	SINGLE	FAMILY	SINGLE	FAMILY	SINGLE	FAMILY
EMPLOYEES:	211	47	211	47	211	47	211	47
SPECIFIC:	\$24.22	\$59.13	\$24.22	\$59.13	\$32.78	\$71.83	\$32.78	\$71.83
AGGREGATE:	\$4.27	\$4.27	\$4.27	\$4.27	\$3.74	\$3.74	\$3.74	\$3.74
P. P. O. ACCESS:	\$5.00	\$5.00	\$5.00	\$5.00	\$5.40	\$5.40	\$5.40	\$5.40
ADMIN. FEES:								
MEDICAL/DENTAL:	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00
TOTAL FIXED COSTS:	\$46.49	\$81.40	\$46.49	\$81.40	\$54.92	\$93.97	\$54.92	\$93.97
AGGREGATE FACTORS:	\$301.60	\$301.60	\$200.70	\$200.70	\$283.99	\$283.99	\$178.57	\$178.57
TOTAL MAX COSTS:	\$348.09	\$383.00	\$247.19	\$282.10	\$338.91	\$377.96	\$233.49	\$272.54
MONTHLY AGG:	\$77,812.80		\$51,780.60		\$73,269.42		\$46,071.06	
ANNUAL AGG:	\$933,753.60		\$621,367.20		\$879,233.04		\$552,852.72	
MONTHLY FIXED COSTS:	\$13,635.19		\$13,635.19		\$16,004.71		\$16,004.71	
ANNUAL FIXED COSTS:	\$163,622.28		\$163,622.28		\$192,056.52		\$192,056.52	
ANNUAL MAX COSTS:	\$1,097,375.88		\$784,989.48		\$1,071,289.56		\$744,909.24	

Note: Aggregate factors shown do not include dental.

BARTON COUNTY COMMUNITY COLLEGE
HEALTH INSURANCE ANALYSIS
11-01-00 TO 10-31-03

**Current Year--11/1/00 to 10/31/01
(12/12 with \$40,000 Specific)**

194 x 247.42 x 12	\$575,993.76	
26 x 741.85 x 12	231,457.20	
12 x 465.69 x 12	67,059.36	
18 x 523.55 x 12	113,086.80	

Total from participants		987,597.12
Maximum costs		1,132,729.52

Reserve exposure		145,132.40
Add cost of 10 additonal singles		12,080.40

Total reserve exposure(Beg. Bal. of \$303,000)		\$157,212.80
		=====

**Second Year--11/1/01 to 10/31/02
(24/12 \$50,000 Specific, 12/12 Aggregate)**

194 x (247.42 + 12%) x 12	\$645,113.00	
26 x (741.85 + 12%) x 12	259,232.06	
12 x (465.69 + 12%) x 12	75,106.48	
18 x (523.55 + 12 %) x 12	126,657.21	

Total from participants		1,106,108.75
Maximum costs	1,107,971.60	
First year runout	135,000.00	

Maximum Costs		1,242,971.60

Reserve exposure		136,862.85
Add cost of 10 additonal singles		7,416.00

Total reserve exposure(Beg. Bal. of \$418,000)		\$144,278.85
		=====

BARTON COUNTY COMMUNITY COLLEGE
HEALTH INSURANCE ANALYSIS
11-01-00 TO 10-31-03

**Third Year--11/1/02 to 10/31/03
(24/12 \$50,000 Specific, 12/12 Aggregate)**

211 x 277.11 x 12	\$701,642.52	
22 x 830.87 x 12	219,349.68	
8 x 521.57 x 12	50,070.72	
17 x 586.38 x 12	119,621.52	

Total from participants		1,090,684.44
Maximum costs	1,137,478.56	
First year runout	135,000.00	

Maximum Costs		1,272,478.56

Reserve exposure		181,794.12

Total reserve exposure(Beg. Bal. of \$600,000)		\$181,794.12
		=====
 Additional Potential Cost Savings:		
Change Specific limit from \$50,000 to \$60,000		\$24,801.82
Increase Deductible from \$300 to \$400		\$9,045.27
Increase Out of Pocket from \$600 to \$800		\$13,567.91
Place outpatient surgery under deductible and Out of Pocket		\$2,261.32

BARTON COUNTY COMMUNITY COLLEGE						
HEALTH INSURANCE RATE HISORY						
Plan Year		% Increase From Prior Year	Single	Full Family	Employee/spouse	Employee/Children
1987-88 BCBS			115.21	255.93		
1988-89 BCBS		17.6%	135.45	291.12		
1989-90 BCBS		55.2%	210.17	453.17		
1990-91 GREAT WEST-SELF INS		-33.4%	140.00	356.93		
1991-92 GREAT WEST-SELF INS		21.0%	169.40	431.88		
1992-93 BCBS-SELF INS		8.8%	184.27	484.02		
1993-94 BCBS-SELF INS 8/1-7/31	****	0.0%	184.27	484.02		
1994-95 BCBS-KEIT TRUST 8/1-9/30	****	-27.1%	134.25	413.62	288.02	259.84
1995-96 BCBS-KEIT TRUST		13.7%	152.58	469.95	327.39	295.12
1995-96-October, 96 BCBS			203.68	626.68	437.35	393.05
1996-97 JACO 11/1-10/31		14.4%	174.48	514.35	364.29	324.52
1997-98 JACO	****	-2.5%	170.08	509.95	359.89	320.12
1998-99 JACO		10.0%	187.09	560.95	395.88	352.13
1999-00 JACO		15.0%	215.15	645.09	455.06	404.95
2000-01 BMI		15.0%	247.42	741.85	523.55	465.69
2001-02 BMI		12.0%	277.11	830.87	586.38	521.57
2001-03 BMI---Estimate						

BCCC HEALTH INSURANCE

Contributions Fund YTD Availability Report

Date	College Contribution	Interest	COBRA & Adjustments	Fixed Costs	Claims	Old Plan Year Claims	Available Balance
Beginning Balance	\$ -	\$ -					
October, 2000	\$ 14,559.00			\$ 1,500.00			\$ 13,059.00
November, 2000	\$ 86,429.73	\$ 73.13	\$ (102.52)	\$ 14,026.22	\$ 2,685.37		\$ 82,747.75
December, 2000	\$ 71,160.13	\$ 267.35	\$ 399.16	\$ 14,026.22	\$ 33,617.69		\$ 106,930.48
January, 2001	\$ 84,003.46	\$ 320.90	\$ 399.16	\$ 13,863.72	\$ 57,510.76		\$ 120,279.52
February, 2001	\$ 85,079.68	\$ 181.48	\$ 399.16	\$ 14,072.56	\$ 46,419.80		\$ 145,447.48
March, 2001	\$ 84,803.14	\$ 685.05	\$ 399.16	\$ 13,979.88	\$ 56,985.66		\$ 160,369.29
April, 2001	\$ 85,516.25	\$ 521.98	\$ (2.00)	\$ 14,107.47	\$ 45,962.65		\$ 186,335.40
May, 2001	\$ 85,516.25	\$ 582.35	\$ 417.79	\$ 14,107.47	\$ 49,068.97		\$ 209,675.35
June, 2001	\$ 84,773.99	\$ 555.79	\$ 201.08	\$ 13,968.45	\$ 104,192.79		\$ 177,044.97
July, 2001	\$ 86,170.58	\$ 530.32		\$ 14,119.52	\$ 57,980.31		\$ 191,646.04
August, 2001	\$ 85,981.06	\$ 536.89	\$ 20.00	\$ 14,212.82	\$ 88,330.53		\$ 175,640.64
September, 2001	\$ 83,726.42	\$ 84.96	\$ 1,005.40	\$ 13,818.00	\$ 81,223.17		\$ 165,416.25
September, 2001			\$ 214.21				\$ 165,630.46
October, 2001	\$ 87,132.00	\$ 422.57	\$ 861.68	\$ 14,443.90	\$ 85,861.54		\$ 153,741.27
October, 2001			\$ 13,852.05				\$ 167,593.32
	\$ 1,024,851.69	\$ 4,762.77	\$ 18,064.33	\$ 170,246.23	\$ 709,839.24		
PLAN YEAR NOVEMBER 2001 THROUGH OCTOBER 31, 2002							
Beginning Balance - October 31, 2001							\$ 167,593.32
November, 2001	\$ 95,078.69	\$ 320.42		\$ 16,780.90	\$ 2,056.23	\$ 24,322.10	\$ 219,833.20
December, 2001	\$ 95,078.69	\$ 351.13	\$ 1,160.17	\$ 16,780.90	\$ 52,029.85	\$ 20,926.30	\$ 226,686.14
January, 2002	\$ 95,942.18	\$ 366.73	\$ 959.09	\$ 16,929.79	\$ 79,977.51	\$ 1,378.86	\$ 225,667.98
February, 2002	\$ 96,496.40	\$ 179.59	\$ 959.09	\$ 17,039.63	\$ 51,174.82	\$ 664.15	\$ 254,424.46
March, 2002	\$ 96,251.48	\$ 718.40	\$ 959.09	\$ 16,929.79	\$ 41,748.58	\$ (1,067.33)	\$ 294,742.39
April, 2002	\$ 97,294.16	\$ 578.22	\$ 1,181.28	\$ 17,046.94	\$ 43,391.05	\$ 2,777.83	\$ 330,580.23
May, 2002	\$ 94,118.20	\$ 525.53	\$ 444.38	\$ 16,686.93	\$ 66,474.41	\$ 297.12	\$ 342,209.88
June, 2002	\$ 92,830.14	\$ 500.00	\$ 1,181.28	\$ 16,389.15	\$ 57,405.82	\$ 434.20	\$ 362,492.13
July, 2002	\$ 91,998.81	\$ 627.44	\$ 1,847.85	\$ 16,224.39	\$ 68,737.24	\$ 89.63	\$ 371,914.97
August, 2002	\$ 90,890.37	\$ 576.22	\$ 1,110.95	\$ 16,004.71	\$ 76,200.59	\$ 3,633.48	\$ 368,653.73
	\$ 945,979.12	\$ 4,743.68	\$ 9,803.18	\$ 166,813.13	\$ 539,196.10	\$ 53,456.34	