

2008 HMO Quotes Comparison - Annualized Costs

Current Benefit Plans

2007

Employees	Premium	Employees	City
Narrow Network HMO	\$59,023,339	\$0	\$59,023,339
Broad Network HMO	\$85,744	\$39,813	\$45,932
Total	\$59,109,083	\$39,813	\$59,069,271

Rx Coverage Included

2008

Humana	Premium	Employees	City
Narrow Network HMO	\$70,172,773	\$0	\$70,172,773
Broad Network HMO	\$101,941	\$47,334	\$54,608
Total	\$70,274,715	\$47,334	\$70,227,381

2008

UHC	Premium	Employees	City
Narrow Network HMO	\$65,822,282	\$0	\$65,822,282
Broad Network HMO	\$51,222	\$0	\$51,222
Total	\$65,873,504	\$0	\$65,873,504

Pre Medicare Retirees	Premium	Retirees	City
Narrow Network HMO	\$9,113,652	\$0	\$9,113,652
Broad Network HMO	\$994,650	\$0	\$994,650
Total	\$10,108,302	\$0	\$10,108,302

Humana	Premium	Retirees	City
Narrow Network HMO	\$10,835,194	\$0	\$10,835,194
Broad Network HMO	\$1,152,195	\$0	\$1,152,195
Total	\$11,987,389	\$0	\$11,987,389

UHC	Premium	Retirees	City
Narrow Network HMO	\$7,622,578	\$0	\$7,622,578
Broad Network HMO	\$607,934	\$0	\$607,934
Total	\$8,230,512	\$0	\$8,230,512

Post Medicare Retirees	Premium	Retirees	City
Narrow Network HMO	\$3,355,241	\$2,516,508	\$838,733
Broad Network HMO	\$2,281,152	\$1,710,865	\$570,287
Total	\$5,636,392	\$4,227,373	\$1,409,019

Humana	Premium	Retirees	City
Narrow Network HMO	\$3,989,047	\$2,991,790	\$997,257
Broad Network HMO	\$2,712,061	\$2,034,043	\$678,017
Total	\$6,701,108	\$5,025,833	\$1,675,274

UHC	Premium	Retirees	City
Narrow Network HMO	\$2,806,316	\$2,104,746	\$701,571
Broad Network HMO	\$1,832,145	\$1,374,114	\$458,031
Total	\$4,638,462	\$3,478,860	\$1,159,601

Combined Retirees	Premium	Retirees	City
Narrow Network HMO	\$12,468,893	\$2,516,508	\$9,952,385
Broad Network HMO	\$3,275,802	\$1,710,865	\$1,564,937
Total	\$15,744,695	\$4,227,373	\$11,517,322

27%

Humana	Premium	Retirees	City
Narrow Network HMO	\$14,824,241	\$2,991,790	\$11,832,451
Broad Network HMO	\$3,864,255	\$2,034,043	\$1,830,212
Total	\$18,688,497	\$5,025,833	\$13,662,663

UHC	Premium	Retirees	City
Narrow Network HMO	\$10,428,894	\$2,104,746	\$8,324,148
Broad Network HMO	\$2,440,080	\$1,374,114	\$1,065,965
Total	\$12,868,974	\$3,478,860	\$9,390,113

Combined	Premium	Employees	City
Narrow Network HMO	\$71,492,232	\$2,516,508	\$68,975,724
Broad Network HMO	\$3,361,546	\$1,750,677	\$1,610,869
Total	\$74,853,778	\$4,267,185	\$70,586,593

Humana	Premium	Employees	City
Narrow Network HMO	\$84,997,015	\$2,991,790	\$82,005,225
Broad Network HMO	\$3,966,197	\$2,081,377	\$1,884,820
Total	\$88,963,212	\$5,073,167	\$83,890,045

UHC	Premium	Employees	City
Narrow Network HMO	\$76,251,176	\$2,104,746	\$74,146,430
Broad Network HMO	\$2,491,302	\$1,374,114	\$1,117,188
Total	\$78,742,478	\$3,478,860	\$75,263,617

Percent Change									
				18.85%	18.89%	18.85%	5.20%	-18.47%	6.63%
	Difference From Lowest			\$10,220,734	\$1,594,307	\$8,626,427	\$0	\$0	\$0

Humana did not offer a rate increase cap.  
 Humana also charges an annual \$9.50 fee/ eligible  
 EE to access the BHCGSW network.  
 Annual cost: \$100,000

UHC offered a 2009 and 2010 rate increase cap  
 schedule based on incurred claims loss ratios.

2008 HMO Quotes Comparison - Annualized Costs

Current Benefit Plans

2007

Employees	Premium	Employees	City
Narrow Network HMO	\$59,023,339	\$0	\$59,023,339
Broad Network HMO	\$85,744	\$39,813	\$45,932
Total	\$59,109,083	\$39,813	\$59,069,271

Rx Coverage Carved Out

2008

Humana

Premium	Employees	City
\$57,246,724	\$0	\$57,246,724
\$82,906	\$38,357	\$44,549
\$57,329,630	\$38,357	\$57,291,273

2008

UHC

Premium	Employees	City
\$52,679,349	\$0	\$52,679,349
\$40,995	\$0	\$40,995
\$52,720,344	\$0	\$52,720,344

Pre Medicare Retirees

Premium	Retirees	City
\$9,113,652	\$0	\$9,113,652
\$994,650	\$0	\$994,650
\$10,108,302	\$0	\$10,108,302

Premium	Retirees	City
\$8,839,306	\$0	\$8,839,306
\$937,044	\$0	\$937,044
\$9,776,350	\$0	\$9,776,350

Premium	Retirees	City
\$6,100,539	\$0	\$6,100,539
\$486,550	\$0	\$486,550
\$6,587,089	\$0	\$6,587,089

Post Medicare Retirees

Premium	Retirees	City
\$3,355,241	\$2,516,508	\$838,733
\$2,281,152	\$1,710,865	\$570,287
\$5,636,392	\$4,227,373	\$1,409,019

Premium	Retirees	City
\$3,989,047	\$2,991,790	\$997,257
\$2,205,644	\$1,654,243	\$551,400
\$6,194,691	\$4,646,033	\$1,548,657

Premium	Retirees	City
\$2,245,978	\$1,684,482	\$561,496
\$1,466,320	\$1,099,739	\$366,581
\$3,712,298	\$2,784,221	\$928,077

Combined Retirees

Premium	Retirees	City
\$12,468,893	\$2,516,508	\$9,952,385
\$3,275,802	\$1,710,865	\$1,564,937
\$15,744,695	\$4,227,373	\$11,517,322

Premium	City
\$12,828,353	\$2,991,790
\$3,142,688	\$1,654,243
\$15,971,040	\$4,646,033

Premium	Retirees	City
\$8,346,517	\$1,684,482	\$6,662,035
\$1,952,870	\$1,099,739	\$853,131
\$10,299,387	\$2,784,221	\$7,515,166

Combined

Premium	Employees	City
\$71,492,232	\$2,516,508	\$68,975,724
\$3,361,546	\$1,750,677	\$1,610,869
\$74,853,778	\$4,267,185	\$70,586,593

Premium	Employees	City
\$70,075,077	\$2,991,790	\$67,083,287
\$3,225,594	\$1,692,600	\$1,532,993
\$73,300,671	\$4,684,390	\$68,616,280

Premium	Employees	City
\$61,025,866	\$1,684,482	\$59,341,384
\$1,993,865	\$1,099,739	\$894,126
\$63,019,731	\$2,784,221	\$60,235,510

Percent Change

Difference From Lowest

-2.07%	9.78%	-2.79%
\$10,280,939	\$1,900,169	\$8,380,770

-15.81%	-34.75%	-14.66%
\$0	\$0	\$0

Value of Rx

\$15,662,541	\$388,777	\$15,273,765
--------------	-----------	--------------

\$15,722,747	\$694,639	\$15,028,107
--------------	-----------	--------------

Humana did not offer a rate increase cap.  
 Humana also charges an annual \$9.50 fee/ eligible  
 EE to access the BHCOSW network.  
 Annual cost: \$100,000

UHC offered a 2009 and 2010 rate increase cap  
 schedule based on incurred claims loss ratios.