

+1/4/15  
Mgmt proposal

**UPlan Medical - Total, University & Employee Biweekly Rates - Standard & Wellness\***

Budgeted Enrollment	2015				2016				2016								
	Total Cost	University Portion	Employee Standard Premiums	Employee Wellness Premiums	Standard Premiums	% Change from 2015	Standard Rates			Wellness Rates							
							\$ Change from 2015	% Change from 2015	\$ Change from 2016 Standard	% Change from 2016 Standard	\$ Change from 2016 Wellness Rates	% Change from 2016 Wellness Rates					
<b>EE Only</b>																	
Elect/Essential & Choice Regional	\$ 291.19	\$ 253.34	\$ 37.85	\$ 26.31	\$ 37.85	0.0%	\$ (15.38)	-40.6%	\$ (3.84)	-14.6%	\$ (3.84)	-15.4%	\$ (3.84)	-6.8%	\$ (3.84)	-14.4%	
ACO	920	\$ 281.10	\$ 244.36	\$ 25.00	\$ 36.54	0.0%	\$ (15.38)	-42.1%	\$ (3.84)	-15.4%	\$ (3.84)	-6.8%	\$ (3.84)	-14.4%			
Choice National	1,081	\$ 321.24	\$ 253.34	\$ 56.36	\$ 67.90	0.0%	\$ (15.38)	-22.7%	\$ (3.84)	-6.8%	\$ (3.84)	-14.4%					
HSA	282	\$ 291.51	\$ 253.34	\$ 26.63	\$ 38.17	0.0%	\$ (15.38)	-40.3%	\$ (3.84)	-14.4%	\$ (3.84)						
8,263																	
<b>EE &amp; Child/ret</b>																	
Elect/Essential & Choice Regional	\$ 604.77	\$ 408.34	\$ 98.43	\$ 86.89	\$ 98.43	0.0%	\$ (15.38)	-15.6%	\$ (3.84)	-4.4%	\$ (3.84)	-4.6%	\$ (3.84)	-2.8%	\$ (3.84)	-4.4%	
ACO	151	\$ 486.38	\$ 391.54	\$ 83.30	\$ 94.84	0.0%	\$ (15.38)	-16.2%	\$ (3.84)	-4.6%	\$ (3.84)	-2.8%	\$ (3.84)	-4.4%			
Choice National	246	\$ 556.76	\$ 408.34	\$ 137.88	\$ 149.42	0.0%	\$ (15.38)	-10.3%	\$ (3.84)	-2.8%	\$ (3.84)	-4.4%					
HSA	48	\$ 606.72	\$ 408.34	\$ 87.84	\$ 99.38	0.0%	\$ (15.38)	-15.5%	\$ (3.84)	-4.4%	\$ (3.84)						
2,122																	
<b>EE &amp; CH/Child/ret</b>																	
Elect/Essential & Choice Regional	\$ 754.98	\$ 607.74	\$ 147.22	\$ 131.84	\$ 147.22	0.0%	\$ (23.08)	-15.7%	\$ (7.70)	-5.8%	\$ (7.70)	-6.1%	\$ (7.70)	-3.7%	\$ (7.70)	-5.8%	
ACO	597	\$ 728.93	\$ 586.79	\$ 126.76	\$ 142.14	0.0%	\$ (23.08)	-16.2%	\$ (7.70)	-6.1%	\$ (7.70)	-3.7%	\$ (7.70)	-5.8%			
Choice National	1,118	\$ 832.78	\$ 607.74	\$ 209.66	\$ 225.04	0.0%	\$ (23.08)	-10.3%	\$ (7.70)	-3.7%	\$ (7.70)	-5.8%					
HSA	176	\$ 758.13	\$ 607.74	\$ 133.01	\$ 148.39	0.0%	\$ (23.08)	-15.6%	\$ (7.70)	-5.8%	\$ (7.70)						
7,652																	

18,037 \$243.5 M

\* Rates are subject to negotiation with our labor represented employees.

**2016 Dental Rates\***

Employee	Plan	Zones	Coverage:										Key Stats											
			A		B		C		D		E		F		G		H		I		J		K	
			Enrollment	Total	Employer	Employee	Total	Employer	Employee	Total	Employer	Employee	Total	Employer	Employee	Total % Change	% Change ER	% Change EE	\$ Change EE	\$ Change EE	\$ Change EE	\$ Change EE		
Employee	Delta Dental PPO	TC/Dukuth	3,627	\$ 15.69	\$ 13.81	\$ 1.88	\$ 16.32	\$ 14.36	\$ 1.96	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%		
	Delta Dental PPO/Delta Premier	OM/GM	462	\$ 19.23	\$ 17.35	\$ 1.88	\$ 20.00	\$ 18.04	\$ 1.96	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%		
	University Choice	All	492	\$ 22.14	\$ 13.81	\$ 8.33	\$ 23.03	\$ 14.36	\$ 8.67	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%		
	Delta Dental PPO/Delta Premier	TC/Dukuth	3,683	\$ 19.24	\$ 13.81	\$ 5.43	\$ 20.01	\$ 14.36	\$ 5.65	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%		
	HealthPartners Dental	All	946	\$ 17.41	\$ 13.81	\$ 3.60	\$ 18.11	\$ 14.36	\$ 3.75	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%		
HealthPartners Dental Choice	All	794	\$ 18.95	\$ 13.81	\$ 5.14	\$ 19.71	\$ 14.36	\$ 5.35	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%		
Totals			10,003																					

Employee	Plan	Zones	Coverage:										Key Stats											
			A		B		C		D		E		F		G		H		I		J		K	
			Enrollment	Total	Employer	Employee	Total	Employer	Employee	Total	Employer	Employee	Total % Change	% Change ER	% Change EE	\$ Change EE	\$ Change EE	\$ Change EE	\$ Change EE					
Ee + Chl/Chn	Delta Dental PPO	TC/Dukuth	794	\$ 37.57	\$ 19.54	\$ 18.03	\$ 39.07	\$ 20.32	\$ 18.75	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%		
	Delta Dental PPO/Delta Premier	OM/GM	68	\$ 45.89	\$ 27.86	\$ 18.03	\$ 47.73	\$ 28.97	\$ 18.75	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%		
	University Choice	All	63	\$ 53.00	\$ 19.54	\$ 33.46	\$ 55.12	\$ 20.32	\$ 34.80	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%		
	Delta Dental PPO/Delta Premier	TC/Dukuth	603	\$ 45.84	\$ 19.54	\$ 26.30	\$ 47.67	\$ 20.32	\$ 27.36	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%		
	HealthPartners Dental	All	182	\$ 42.88	\$ 19.54	\$ 23.34	\$ 44.60	\$ 20.32	\$ 24.28	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%		
HealthPartners Dental Choice	All	134	\$ 46.57	\$ 19.54	\$ 27.03	\$ 48.43	\$ 20.32	\$ 28.11	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%		
Totals			1,854																					

Employee	Plan	Zones	Coverage:										Key Stats											
			A		B		C		D		E		F		G		H		I		J		K	
			Enrollment	Total	Employer	Employee	Total	Employer	Employee	Total	Employer	Employee	Total % Change	% Change ER	% Change EE	\$ Change EE	\$ Change EE	\$ Change EE	\$ Change EE					
Ee, Spouse &/or Chl/Chn	Delta Dental PPO	TC/Dukuth	2,894	\$ 43.58	\$ 22.66	\$ 20.92	\$ 45.32	\$ 23.57	\$ 21.76	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%		
	Delta Dental PPO/Delta Premier	OM/GM	667	\$ 53.38	\$ 32.46	\$ 20.92	\$ 55.52	\$ 33.76	\$ 21.76	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%		
	University Choice	All	319	\$ 61.65	\$ 22.66	\$ 38.99	\$ 64.12	\$ 23.57	\$ 40.55	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%		
	Delta Dental PPO/Delta Premier	TC/Dukuth	3,084	\$ 53.39	\$ 22.66	\$ 30.73	\$ 55.53	\$ 23.57	\$ 31.96	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%		
	HealthPartners Dental	All	909	\$ 48.41	\$ 22.66	\$ 25.75	\$ 50.35	\$ 23.57	\$ 26.78	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%		
HealthPartners Dental Choice	All	686	\$ 52.57	\$ 22.66	\$ 29.91	\$ 54.67	\$ 23.57	\$ 31.10	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%		
Totals			8,520																					

**Total** 20,377 \$ 17.8 M \$ 18.4 M

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