

4% Increase Proposals

05770 PPO	Current Monthly Premiums			Increase employer contribution by 4% (mo)			New Monthly premiums with new employee splits							
	Employee	County	Total	Employee	Employer with 4% Increase	New Total Premium	New Employee Spits	New Employer Splits	Savings to Employee	Additional Cost to Employer over Current Contributions	Percentage Change in Employee Contribution	Percentage Change in Employer Contribution	Effective Employee % Split	Effective Employer % Split
Emp. Only	\$ 94.70	\$ 662.72	\$ 757.42	\$ 94.70	\$ 689.24	\$ 783.94	\$ 78.38	\$ 705.56	\$ (16.32)	\$ 42.84	-17%	6%	10%	90%
Emp. + 1	\$ 452.62	\$ 1,357.94	\$ 1,810.56	\$ 452.62	\$ 1,412.26	\$ 1,864.88	\$ 372.98	\$ 1,491.90	\$ (79.64)	\$ 133.96	-18%	10%	20%	80%
Emp. + 2 or more*	\$ 638.12	\$ 1,914.36	\$ 2,552.48	\$ 638.12	\$ 1,990.94	\$ 2,629.06	\$ 525.80	\$ 2,103.26	\$ (112.32)	\$ 188.90	-18%	10%	20%	80%

05781 PPO	Current Monthly Premiums			Increase employer contribution by 4% (mo)			New Monthly premiums with new employee splits							
	Employee	County	Total	Employee	Employer with 4% Increase	New Total Premium	New Employee Spits	New Employer Splits	Savings to Employee	Additional Cost to Employer over Current Contributions	Percentage Change in Employee Contribution	Percentage Change in Employer Contribution	Effective Employee % Split	Effective Employer % Split
Emp. Only	\$ 34.88	\$ 662.72	\$ 697.60	\$ 34.88	\$ 689.24	\$ 724.12	\$ 18.56	\$ 705.56	\$ (16.32)	\$ 42.84	-47%	6%	3%	97%
Emp. + 1	\$ 309.60	\$ 1,357.94	\$ 1,667.54	\$ 309.60	\$ 1,412.26	\$ 1,721.86	\$ 229.96	\$ 1,491.90	\$ (79.64)	\$ 133.96	-26%	10%	13%	87%
Emp. + 2 or more*	\$ 436.48	\$ 1,914.36	\$ 2,350.84	\$ 436.48	\$ 1,990.94	\$ 2,427.42	\$ 324.16	\$ 2,103.26	\$ (112.32)	\$ 188.90	-26%	10%	13%	87%

Increase in split savings		Increase in split costs	
\$ (195.84)	Annual Savings for employee	\$ 514.08	Annual Increase to ER
\$ (955.73)	Annual Savings for employee +1	\$ 1,607.54	Annual Increase to ER
\$ (1,347.84)	Annual Savings for employee +2	\$ 2,266.80	Annual Increase to ER

Monthly Rates	Current Rates		Proposed Rates FY25		School Board		UF Health		State		City of Gainesville	
	PPO Standard	HDHP	PPO Standard	HDHP	750 HDHP	1500 HDHP*	Prime	Premium	PPO Standard	PPO HDHP	PPO	NA
Employee	\$ 94.70	\$ 34.88	\$ 78.38	\$ 18.56	\$ 46.58	0*	\$ 35.08	\$ 97.30	\$ 50.00	\$ 15.00	\$ 138.44	
Employee +1	\$ 452.62	\$ 309.60	\$ 372.98	\$ 229.96	\$ 813.93	\$ 679.63	\$ 141.10	\$ 279.78			\$ 634.86	
Family	\$ 638.12	\$ 436.48	\$ 525.80	\$ 324.16	\$ 1,005.10	\$ 839.27	\$ 201.56	\$ 401.42	\$ 180.00	\$ 64.30	\$ 800.58	

special notes-
 Some plans contain employee plus child options
 School Board has 3rd tier HDHP
 Copays and deductibles vary by plan
 AC only one w an Employee Health Ctr (UFHealth uses its network)