Village of Glen Ellyn
Employee Health Benefits Plan Costs
Plan Year 2005/06 - Beginning October 1, 2005

	Actual 10/02-9/03	Actual 10/03-9/04	Last Year's Projection 10/04-9/05	* Current Estimate 10/04-9/05	Projected 10/05-9/06
CLAIMS					
Medical Claims	$ 776,826	$ 564,143	$ 714,000	$ 665,000	$ 767,000
Dental Claims	111,301	105,725	123,000	110,000	120,000
Vision Claims	13,662	13,941	16,000	16,000	17,000
Prescription Drug Claims	153,865	118,303	147,000	129,000	151,000
Total Claims	1,055,654	802,112	1,000,000	920,000	1,055,000
PREMIUMS					
Individual Stop Loss	$ 166,416	$ 200,537	$ 167,500	$ 167,500	$ 212,000
Aggregate Stop Loss	10,279	11,058	8,500	8,500	14,500
Life AD&D LTD	19,895	23,927	24,800	24,800	23,500
	196,590	235,522	200,800	200,800	250,000
ADMINISTRATION					
Claim Administration (PBA)	$ 25,348	$ 25,598	$ 25,500	$ 25,500	$ 26,000
Drug Card Administration	2,824	2,754	3,000	3,000	2,800
Plan Consultant (GCG Financial)	15,435	15,876	16,700	16,700	17,500
PPO / Pre-Cert (PBA)	9,992	11,997	12,500	12,500	12,300
Misc Renewal Fees	425	1,503	7,500	7,500	7,400
	54,024	57,728	65,200	65,200	66,000
Total Plan Costs	**$ 1,306,268**	**$ 1,095,362**	**$ 1,266,000**	**$ 1,186,000**	**$ 1,371,000**
Total Health Benefits Cost (per month):					
- Single Monthly	$ 411.63	$ 447.53	$ 362.90		$ 396.41
- Single plus Children	N/A	N/A	689.49		753.17
- Single plus Spouse	N/A	N/A	798.36		872.08
- Family Monthly	919.21	999.63	1,124.97		1,228.86
Portion Paid by Staff (per payroll)	**17%**	**18%**	**19%**		**20%**
- Single	$ 32.29	$ 37.18	$ 31.82		$ 36.59
- Single plus Children	N/A	N/A	60.46		69.52
- Single plus Spouse	N/A	N/A	70.01		80.50
- Family	72.12	83.05	98.65		113.43

* Estimate based on actual costs 10/01/04 - 7/31/05 (10 months).

8/30/2005