



Wellmark Blue Cross and Blue Shield is an Independent Licensee of the Blue Cross and Blue Shield Association.

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12/01/15

PATRICK F. O'ILL  
WOODBURY COUNTY  
AUDITOR, RECORDER &  
CLERK OF ELECTIONS

**Self Funded Renewal Rates**

2015 DEC 2 AM 8 42

Group Name: Woodbury County  
Account Key: 00017570  
Renewal Period: 01/01/2016 to 12/31/2016

Current Benefit Offerings	Current Enrollment	Stop Loss Terms
OBS #189438-25 / 189438-26	87 Single	24/12 Contract
Alliance Select	298 Family	
Deductible: \$250 / \$500		
Coinsurance: 10% / 20%		Actual Weekly Claims
OPM: \$750/\$1,250	385 Total	
Office Visit Copay: \$20		
BlueRx Complete		
Deductible: \$250/\$500		
Copay: \$6/\$25/\$50		
Coinsurance: 20%/20%/20%		

**FINAL RATES**

	Level	Fee/Contract	Estimated Annual Premium Based on Current Enrollment
Individual Stop Loss	\$100,000	\$53.73	\$248,233
Aggregate Stop Loss	125%	\$4.86	\$22,453
Administrative Fees - Health	w/weekly settlement	\$25.27	\$116,747
Administrative Fees - PBM		\$1.44	\$6,653
Consultant Fee		\$0.00	\$0
Total Administrative Fees		\$85.30	\$394,086
Network Access Fee		\$9.34	\$43,151

	Single	Family	Annual Projection
Expected Claims	\$515.75	\$1,289.38	\$5,149,266
Admin, NAF & Stop Loss Fees	\$43.80	\$109.50	\$437,299
Estimated Suggested Rates*	\$559.55	\$1,398.88	\$5,586,565
Attachment Points	\$644.69	\$1,611.73	\$6,436,603
Admin, NAF & Stop Loss Fees	\$43.80	\$109.50	\$437,299
Estimated Max Liability to Fund*	\$688.49	\$1,721.23	\$6,873,902

\*Actual results may vary. Also, rates provided include administrative costs based on the entire group population.  
Individual Stop Loss includes coverage for Health and Drug and is based on a lifetime maximum of unlimited.  
Aggregate Stop Loss includes coverage for Health and Drug. The maximum Aggregate reimbursement is unlimited.

Employer Signature: *Maile Monroe* Date: 12/1/15

Comments:



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*Consultant fee, if applicable, is an amount determined by the consultant and employer, and included here for the convenience of the employer to understand the total cost of services from Wellmark and the consultant. The consultant fee will be invoiced by Wellmark pursuant to agreement between Wellmark, Employer and Consultant.*

*Wellmark is not providing any legal or professional advice with regard to compliance of any federal or state law, regulations, or guidance. Law, regulations and guidance on specific provisions has been and will continue to be provided by the appropriate federal and state agencies and regulators. The information provided reflects Wellmark's understanding of the most current information and is subject to change without further notice. Please note that plan benefits, rates, renewal rate adjustments, and rating impact calculations are subject to change and may be revised during a plan's rating period based on guidance and regulations issued by the appropriate federal and state agencies and regulators. Wellmark makes no representation as to the impact of plan changes on a plan's grandfathered status or interpretation or implementation of any other provisions of law or regulation.*

*Wellmark will not determine whether coverage is discriminatory or otherwise in violation of Internal Revenue Code Section 105(h). Wellmark also will not provide any testing for compliance with Internal Revenue Code Section 105(h). Wellmark will not be held liable for any penalties or other losses resulting from any employer offering coverage in violation of section 105(h). Wellmark will not determine whether any change in an Employer Administered Funding Arrangement affects a health plan's grandfathered health plan status under ACA or otherwise complies with ACA. Wellmark will not be held liable for any penalties or other losses resulting from any Employer Administered Funding Arrangement. For purposes of this paragraph, an "Employer Administered Funding Arrangement" is an arrangement administered by an employer in which the employer contributes toward the member's share of benefit costs (such as the member's deductible, coinsurance, or copayments) in the absence of which the member would be financially responsible. An Employer Administrative Funding Arrangement does not include the employer's contribution to health insurance premiums or rates.*