



# University of Alaska's Health Care Accounting: Projection

**Monday, March 2, 2009**

**Presented by:**

Michelle Pope

*Manager of Payroll and Benefit Accounting*



# Agenda

- ◆ Review the Accounting Timeline
- ◆ Review the components of Health Care Projections
- ◆ Review of Health Claims projection methodology
- ◆ Review of Health Care Spreadsheets for FY2009-FY2010 Updated Projection
- ◆ Health Care Employee Rates Options for FY2010
- ◆ Questions
- ◆ Appendix

# Review of Health Care Accounting Timeline

## Projections

January- March:

- Project the costs and recoveries for the current and the next fiscal year
- Develop the employee health care rates that will be used for open enrollment in April and May

## Fiscal Year Activity

July- June:

- Cost are incurred and paid
- Recoveries are received

## Actuals

August-October:

- Determine the actual costs and recoveries for the prior fiscal year
- Determine the over or under recovery that will be rolled into future periods

# Components of Health Care Accounting Projections

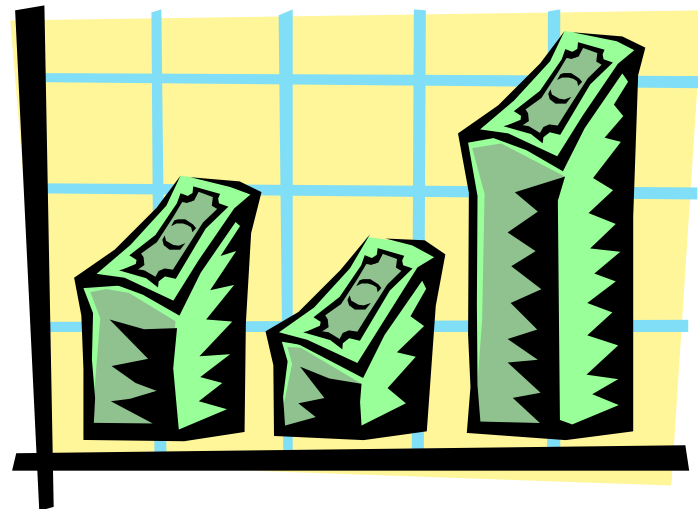
+Costs

-COBRA Recovery

-UA Obligation

+Prior Year Adjustments

**Employee Recovery  
Needed**



For more information about the health care accounting process, visit:  
[http://www.alaska.edu/HR/benefits/health\\_accounting/index.xml](http://www.alaska.edu/HR/benefits/health_accounting/index.xml)

# UA Health Care Projections

**REMEMBER:**

The University of Alaska  
is on a

*Prospective Model*

for purposes of Health  
Care Accounting





## Health Care Projection: Administrative and Vision Premium Methodology

---

---

- ◆ UA projects the average headcount based on actual headcount for July through December 2008 period, historical trends, and anticipated budget changes
- ◆ UA projects vision insurance costs and administrative costs based on projected vendor rates and average projected headcount



## Health Care Claims Projection Methodology

- ◆ High Projection: Apply blended rate between the Mercer trend rate and the Premera trend rates.
- ◆ Medium Projection: Mercer Consulting, Inc uses the UA claims data for the past three years and national trend rates to develop Mercer trend rates.
- ◆ Low Projection: UA Payroll and Benefit Accounting reviews historical data to project claims amount.



## Health Care Claims Projection: Trend Methodology

Mercer Consulting, Inc applies the trend to the medical, pharmacy, and dental claims costs based on the past 12 months of UA claims data and in consideration of the past 12 months of UA enrollment data, projected future UA enrollment and UA large dollar claims information to project the claims costs for the fiscal year.

Since the inception of the UAChoice plan in FY05 and through FY08, the university has used the Blended Trend for claims projections.

In FY09, we used the historical claims methodology.



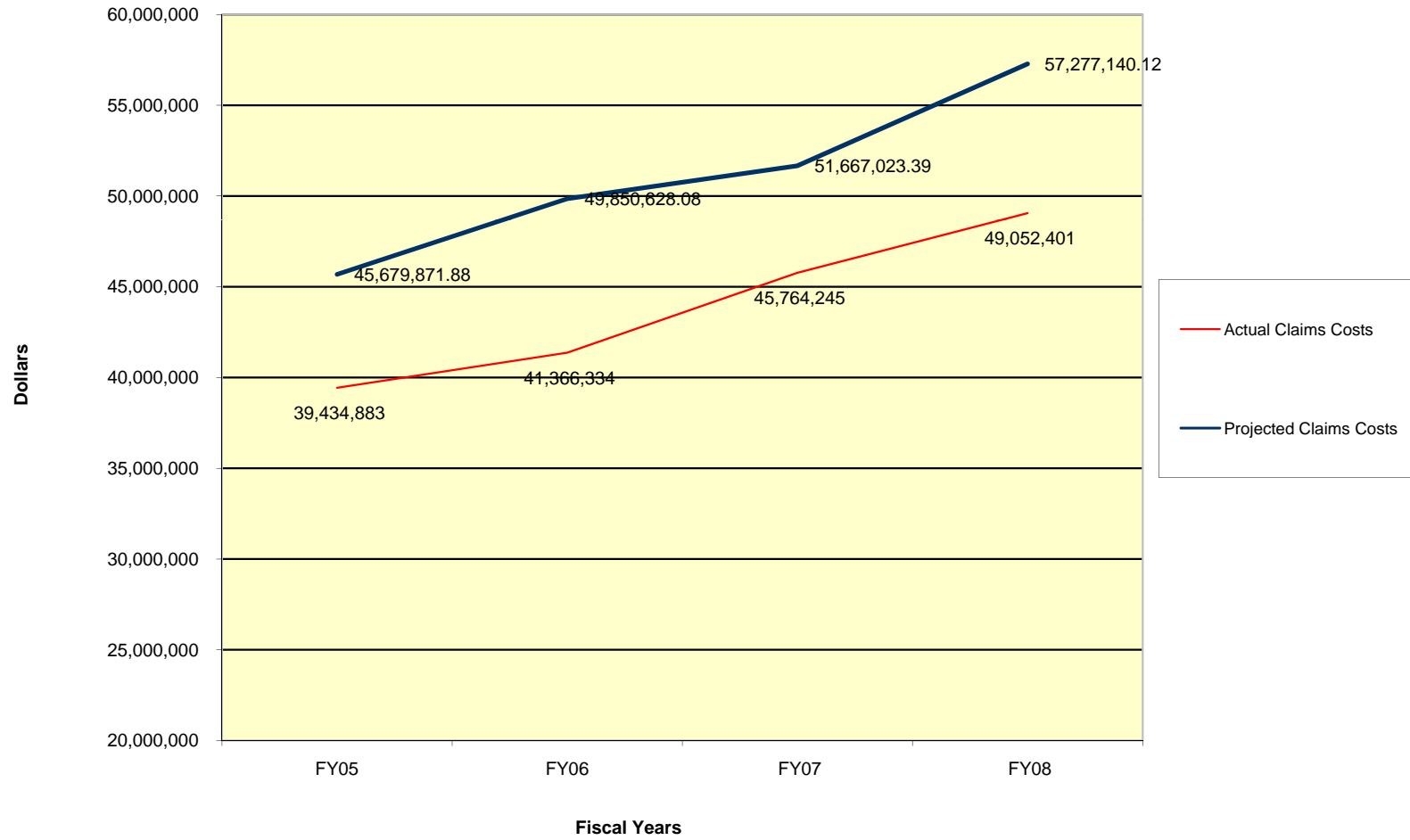


## Health Care Claims Projection: Historical Costs Methodology

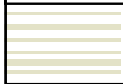
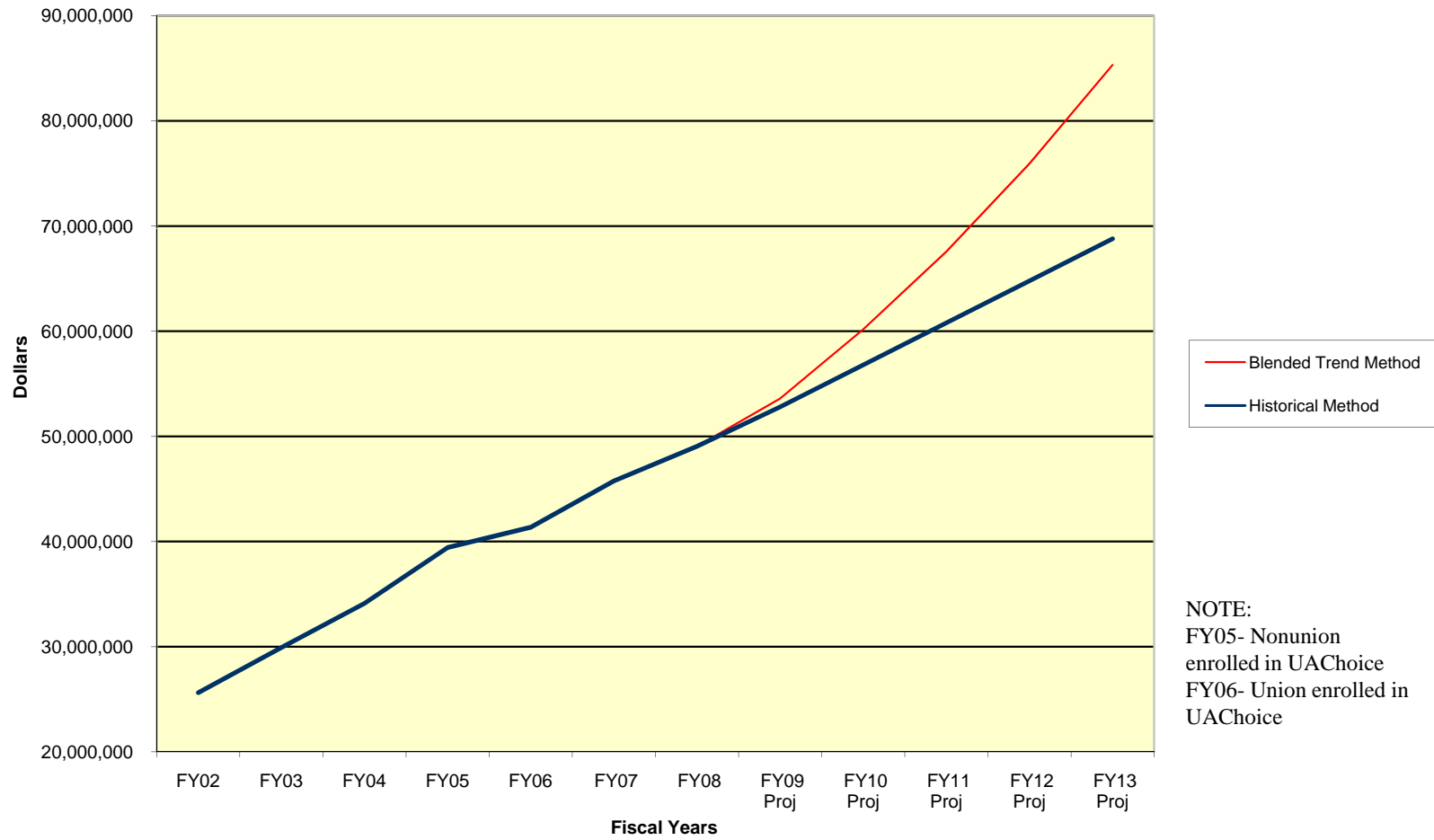
- ◆ Review actual percentage increase/decrease in actual claims.
- ◆ Reviewed percentage of completion for claims paid through December.

**Project a \$4 million dollar increase each year for FY10-FY11.**

### UA Comparison of Projected and Actual Claims Costs



### UA Comparison of Claims Costs- Blended Trend Method vs Historical Method



## Health Care Claims Projection: Review of Actual Claims Costs

Fiscal Year	Actual Claims Cost	Increase/ (Decrease)
1993	14,048,467.87	160,858.22
1994	15,272,548.49	1,224,080.62
1995	16,425,691.90	1,153,143.41
1996	15,074,943.46	(1,350,748.44)
1997	17,202,246.13	2,127,302.67
1998	17,734,687.39	532,441.26
1999	17,022,203.24	(712,484.15)
2000	17,891,969.36	869,766.12
2001	21,226,559.58	3,334,590.22
2002	25,578,389.39	4,351,829.81
2003	29,949,034.72	4,370,645.33
2004	34,126,073.61	4,177,038.89
2005	39,434,927.22	5,308,853.61
2006	41,366,334.16	1,931,406.94
2007	45,764,244.97	4,397,910.81
2008	49,052,401.37	3,288,156.40

# FY09 Updated Projections

Line #		FY09 Projections-Feb 2008 Set EE Rates	FY09 Projections-Feb 2009 Updated Projections	Variance
	<b>Costs</b>			
1	Combined Health/Pharmacy Claims (less pharmacy rebates)	55,764,200.00	52,802,401.37	2,961,798.63
2	Vision Insurance Premium	764,981.28	747,572.91	17,408.37
3	Admin Cost - Health Program	2,652,602.12	2,657,492.40	(4,890.28)
4	Cobra Outsourcing	21,767.76	20,258.00	1,509.76
5	Wellness	2,071,754.57	2,413,544.34	(341,789.77)
6	<b>Total Costs</b>	<b>61,275,305.73</b>	<b>58,641,269.02</b>	<b>2,634,036.71</b>
	<b>Recoveries</b>			
7	Cobra Health Recovery	(265,755.66)	(265,135.08)	(620.58)
8	<b>Total Recoveries</b>	<b>(265,755.66)</b>	<b>(265,135.08)</b>	<b>(620.58)</b>
9	<b>Net Cost</b>	<b>61,009,550.07</b>	<b>58,376,133.94</b>	<b>2,633,416.13</b>
	<b>University Obligation:</b>			
10	Yearly Defined Contribution Rate (per Mo =1023.75)	12,285.00	12,285.00	
11	Average number of employees including opt outs	4,282	4,187	95
12	<b>University Obligation</b>	<b>52,604,370.00</b>	<b>51,437,295.00</b>	<b>1,167,075.00</b>
13	<b>Employee Recovery Needed Before Prior Year Adjustments</b>	<b>8,405,180.07</b>	<b>6,938,838.94</b>	<b>1,466,341.13</b>
14	<b>Prior Year Adjustments</b>		65,283.30	(65,283.30)
15	Prior Year Adjustments	0.00	65,283.30	(65,283.30)
16	<b>Net Employee Recovery Needed</b>	<b>8,405,180.07</b>	<b>7,004,122.24</b>	<b>1,401,057.83</b>
17	Employee and Dependent Recovery	(4,279,670.00)	(4,202,777.96)	(76,892.04)
19	<b>(Over)/Under Recovery for FY09</b>	<b>4,125,510.07</b>	<b>2,801,344.28</b>	<b>1,324,165.79</b>



# Pharmacy Rebates for FY09



FY09 Actual Rebate through December:  
\$243,605.74

# FY2010 Projections

Line #		Total
	<b>Costs</b>	
1	Health Claims	56,802,401.37
2	Vision Insurance Premium	747,446.40
3	Admin Cost - Health Program	2,811,503.68
4	Cobra Outsourcing	21,268.80
5	Wellness	2,200,452.00
6	<b>Total Costs</b>	<b>62,583,072.25</b>
	<b>Recoveries</b>	
7	Cobra Health	(265,135.08)
8	<b>Net Cost</b>	<b>62,317,937.17</b>
	<b>University Commitment:</b>	
	Yearly Defined Contribution Rate	
9	(per Mo = 1023.75	12,285.00
10	Average number of employees FY10	4,187
11	<b>University Obligation</b>	<b>51,437,295.00</b>
12	University Defined Contribution - % of net costs	82.54%
13	University obligation- to meet floor percentage	286,592.85
14	<b>Total University obligation</b>	<b>51,723,887.85</b>
	Total University obligation minimum- % of net	
15	costs	83.00%
	<b>Employee Recovery Needed (before PY</b>	
16	<b>adj's)</b>	<b>10,594,049.32</b>

# Total Projected Health Administrative Costs for FY10

Health (Premera BCBS)	2,758,638.88
<u>Rx (CareMark)</u>	<u>52,864.80</u>
Total	\$2,811,503.68



## Total Projected Wellness Costs for FY10

HRA Incentives & coaching	279,200.00
JHCC Incentives	300,000.00
<u>WIN Alaska Program</u>	<u>1,621,252.00</u>
Total	\$2,200,452.00

# Employee and Dependent Rate Development

UA's benefit consultants at Mercer Human Resource Consulting develop the employee rates by allocating the "Net Employee and Dependent Recoveries Needed" according to benefit ratios for the various health plans and tiers.

The plan and tier ratios are approximately:

Plan Value Ratios			
	Medical	Rx	Dental
<b>Deluxe</b>	1.140	1.000	1.045
<b>Standard</b>	1.000	1.000	1.000
<b>Economy</b>	0.901	1.000	0.900

Tier Ratios	
EE	1.00
EE + SP	2.00
EE + CH	1.80
Family	2.80

The rates for the new fiscal year will be charged to the employees starting the first paycheck issued in July.



# Things to think about

- ◆ The employee rate structure is based on plan values and tier ratios.
- ◆ In past years, these ratios have been artificially collapsed to prevent the Economy plan rates from going below the established minimum.
- ◆ Rates will increase in future years, but over recovery can be used to help smooth the transition back to the plan values and tier ratio methodology.

## FY09-FY11 Annual Employee and Dependent Rate Scenarios (No Over-Recovery Applied): Historical Claims Methodology

<i>Line #</i>	FY09 Current Rates	FY10 (No Recovery)	FY10 % Change	FY11 (No Recovery)	FY11 % Change
<b>Deluxe Plan</b>					
1 EE	\$1,494.00	\$2,106.00	40.96%	\$2,250.00	6.84%
2 EE + SP	2,508.00	4,213.00	67.98%	4,501.00	6.84%
3 EE + CH	2,306.00	3,792.00	64.44%	4,051.00	6.83%
4 Family	3,320.00	5,898.00	77.65%	6,302.00	6.85%
<b>Standard Plan</b>					
5 EE	\$672.00	\$1,261.00	87.65%	\$1,346.00	6.74%
6 EE + SP	863.00	2,523.00	192.35%	2,692.00	6.70%
7 EE + CH	825.00	2,270.00	175.15%	2,423.00	6.74%
8 Family	1,016.00	3,532.00	247.64%	3,769.00	6.71%
<b>Economy Plan</b>					
9 EE	\$78.00	\$623.00	698.72%	\$663.00	6.42%
10 EE + SP	180.00	1,246.00	592.22%	1,327.00	6.50%
11 EE + CH	120.00	1,121.00	834.17%	1,194.00	6.51%
12 Family	300.00	1,744.00	481.33%	1,857.00	6.48%



---

## Applying Over Recovery to Rates

---

Projected over recovery remaining after FY09:  
\$9.36 million

If we kept FY10 rates at FY09 level, \$6.4 million in over recovery would be used. This would not allow enough recovery to smooth the rates in future periods.

## FY09-FY11 Annual Employee and Dependent Rate Scenarios: Option 1

<i>Line #</i>	FY09 Current Rates	FY10 (\$3 M Recovery)	FY10 % Change	FY11 (\$2 M Recovery)	FY11 % Change
<b>Deluxe Plan</b>					
1 EE	\$1,494.00	\$1,696.00	13.52%	\$1,977.00	16.57%
2 EE + SP	2,508.00	3,392.00	35.25%	3,953.00	16.54%
3 EE + CH	2,306.00	3,052.00	32.35%	3,558.00	16.58%
4 Family	3,320.00	4,748.00	43.01%	5,535.00	16.58%
<b>Standard Plan</b>					
5 EE	\$672.00	\$891.00	32.59%	\$1,099.00	23.34%
6 EE + SP	863.00	1,783.00	106.60%	2,199.00	23.33%
7 EE + CH	825.00	1,604.00	94.42%	1,979.00	23.38%
8 Family	1,016.00	2,496.00	145.67%	3,078.00	23.32%
<b>Economy Plan</b>					
9 EE	\$78.00	\$284.00	264.10%	\$437.00	53.87%
10 EE + SP	180.00	567.00	215.00%	874.00	54.14%
11 EE + CH	120.00	511.00	325.83%	787.00	54.01%
12 Family	300.00	794.00	164.67%	1,224.00	54.16%

## FY09-FY11 Annual Employee and Dependent Rate Scenarios: Option 2

Line #	FY09 Current Rates	FY10 (\$4 M Recovery)	FY10 % Change	FY11 (\$2 M Recovery)	FY11 % Change
<b>Deluxe Plan</b>					
1 EE	\$1,494.00	\$1,559.00	4.35%	\$1,977.00	26.81%
2 EE + SP	2,508.00	3,118.00	24.32%	3,953.00	26.78%
3 EE + CH	2,306.00	2,806.00	21.68%	3,558.00	26.80%
4 Family	3,320.00	4,365.00	31.48%	5,535.00	26.80%
<b>Standard Plan</b>					
5 EE	\$672.00	\$768.00	14.29%	\$1,099.00	43.10%
6 EE + SP	863.00	1,536.00	77.98%	2,199.00	43.16%
7 EE + CH	825.00	1,382.00	67.52%	1,979.00	43.20%
8 Family	1,016.00	2,150.00	111.61%	3,078.00	43.16%
<b>Economy Plan</b>					
9 EE	\$78.00	\$171.00	119.23%	\$437.00	155.56%
10 EE + SP	180.00	341.00	89.44%	874.00	156.30%
11 EE + CH	120.00	307.00	155.83%	787.00	156.35%
12 Family	300.00	478.00	59.33%	1,224.00	156.07%

# Questions







# Appendix

- A. Multi Year Comparison: FY08-FY11
- B. Bi-weekly rates (26 pay periods): No Over recovery
- C. Bi-weekly rates (19 pay periods): No Over recovery
- D. Bi-weekly rates (26 pay periods): Option 1
- E. Bi-weekly rates (19 pay periods): Option 1



# Appendix

F. Bi-weekly rates (26 pay periods): Option 2

G. Bi-weekly rates (19 pay periods): Option 2

Appendix A

UA Health Care  
 Defined Contribution Summary - Combined Plans  
 Comparison with Prior Years

Line #	Costs	FY08 Totals	FY09 Proj. Totals	FY10 Proj. Totals	FY11 Proj. Totals	FY08 % Change	FY09 % Change	FY10 % Change	FY11 % Change
1	Total Health and Pharmacy Claims Cost	49,052,401.37	52,802,401.37	56,802,401.37	60,802,401.37	7.18%	7.64%	7.58%	7.04%
2	Vision Insurance Premium	408,263.22	747,572.91	747,446.40	784,920.00	2.83%	83.11%	-0.02%	5.01%
3	Admin Cost - Health and Pharmacy Program	2,434,955.80	2,657,492.40	2,811,503.68	2,968,994.08	12.06%	9.14%	5.80%	5.60%
4	Cobra Outsourcing	20,253.20	20,258.00	21,268.80	22,281.60	-5.26%	0.02%	4.99%	4.76%
5	Wellness	1,176,367.30	2,413,544.34	2,200,452.00	2,200,452.00	30.84%	105.17%	-8.83%	0.00%
6	<b>Total Costs</b>	<b>53,092,240.89</b>	<b>58,641,269.02</b>	<b>62,583,072.25</b>	<b>66,779,049.05</b>	<b>7.79%</b>	<b>10.45%</b>	<b>6.72%</b>	<b>6.70%</b>
	<b>Recoveries</b>								
7	Cobra Health	(245,063.58)	(265,135.08)	(265,135.08)	(265,135.08)	-13.77%	8.19%	0.00%	0.00%
8	<b>Total Recoveries</b>	<b>(245,063.58)</b>	<b>(265,135.08)</b>	<b>(265,135.08)</b>	<b>(265,135.08)</b>	<b>-13.77%</b>	<b>8.19%</b>	<b>0.00%</b>	<b>0.00%</b>
9	<b>Net Cost</b>	<b>52,847,177.31</b>	<b>58,376,133.94</b>	<b>62,317,937.17</b>	<b>66,513,913.97</b>	<b>7.92%</b>	<b>10.46%</b>	<b>6.75%</b>	<b>6.73%</b>
	<b>University Commitment:</b>								
10	Yearly Defined Contribution Rate	12,285.00	12,285.00	12,285.00	12,285.00	15.00%	0.00%	0.00%	0.00%
11	Average number of employees	4,502	4,187	4,187	4,187	1.58%	-7.00%	0.00%	0.00%
12	<b>University Obligation</b>	<b>55,307,070.00</b>	<b>51,437,295.00</b>	<b>51,437,295.00</b>	<b>51,437,295.00</b>	<b>16.82%</b>	<b>-7.00%</b>	<b>0.00%</b>	<b>0.00%</b>
13	University Defined Contribution - % of net costs		88.11%	82.54%	77.33%		NA	NA	NA
14	University obligation- to meet floor percentage			286,592.85	3,769,253.60		NA	NA	NA
15	<b>Total University obligation</b>		<b>51,437,295.00</b>	<b>51,723,887.85</b>	<b>55,206,548.60</b>		NA	NA	NA
16	Total University obligation minimum- % of net costs		85.00%	83.00%	83.00%		NA	NA	NA
17	UA obligation as percentage of total cost	104.17%	87.72%	82.65%	82.67%				
18	UA obligation as percentage of total net cost	104.65%	88.11%	83.00%	83.00%				
19	<b>Employee Recovery Needed (before PY adj's)</b>	<b>(2,459,892.69)</b>	<b>6,938,838.94</b>	<b>10,594,049.32</b>	<b>11,307,365.37</b>	<b>-251.39%</b>	<b>-382.08%</b>	<b>52.68%</b>	<b>6.73%</b>
20	Employee cost (before PY adj) as % of total cost	-4.63%	11.83%	16.93%	16.93%				
21	Employee cost (before PY adj) as % of total net cost	-4.65%	11.89%	17.00%	17.00%				
	<b>Prior Year Adjustments</b>								
22	Net (Over)Under Recovery from prior FY	4,301.46	65,283.30	-	-				
23	<b>Total Prior Year Adjustments</b>	<b>4,301.46</b>	<b>65,283.30</b>	<b>0.00</b>	<b>0.00</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>
24	<b>Net Employee/Dependent Recovery Needed</b>	<b>(2,455,591.23)</b>	<b>7,004,122.24</b>	<b>10,594,049.32</b>	<b>11,307,365.37</b>	<b>-251.12%</b>	<b>-385.23%</b>	<b>51.25%</b>	<b>6.73%</b>
25	Employee Recovery Received/Projected	(2,776,850.99)	(3,021,569.10)	-	-	-4.55%	8.81%	-100.00%	#DIV/0!
26	Spouse/Dependent Recovery	(1,035,983.93)	(1,181,208.86)	-	-	-2.31%	14.02%	-100.00%	#DIV/0!
27	<b>Total Projected Recovery</b>	<b>(3,812,834.92)</b>	<b>(4,202,777.96)</b>			<b>-3.95%</b>	<b>10.23%</b>	<b>-100.00%</b>	<b>#DIV/0!</b>
28	<b>Employee Net (Over) Under Recovery</b>	<b>(6,268,426.15)</b>	<b>2,801,344.28</b>			<b>167.34%</b>	<b>-144.69%</b>	<b>-100.00%</b>	<b>#DIV/0!</b>

Appendix B

**University of Alaska**  
**Fiscal Year 2009-2011 Employee Plan Rate Scenarios**  
**Biweekly Rates - 26 Payperiods (No Over recovery Applied)**

<i>Line #</i>		FY09 Current Rates	FY10 (No Recovery)	FY10 % Change	FY11 (No Recovery)	FY11 % Change
	<b>Deluxe Plan</b>					
1	EE	\$57.00	\$81.00	42.11%	\$87.00	7.41%
2	EE + SP	96.00	162.00	68.75%	173.00	6.79%
3	EE + CH	89.00	146.00	64.04%	156.00	6.85%
4	Family	128.00	227.00	77.34%	242.00	6.61%
	<b>Standard Plan</b>					
5	EE	\$26.00	\$49.00	88.46%	\$52.00	6.12%
6	EE + SP	33.00	97.00	193.94%	104.00	7.22%
7	EE + CH	32.00	87.00	171.88%	93.00	6.90%
8	Family	39.00	136.00	248.72%	145.00	6.62%
	<b>Economy Plan</b>					
9	EE	\$3.00	\$24.00	700.00%	\$26.00	8.33%
10	EE + SP	7.00	48.00	585.71%	\$51.00	6.25%
11	EE + CH	5.00	43.00	760.00%	\$46.00	6.98%
12	Family	12.00	67.00	458.33%	\$71.00	5.97%

Appendix C

**University of Alaska**  
**Fiscal Year 2009-2011 Employee Plan Rate Scenarios**  
**Biweekly Rates - 19 Payperiods (No Over recovery Applied)**

<i>Line #</i>		FY09 Current Rates	FY10 (No Recovery)	FY10 % Change	FY11 (No Recovery)	FY11 % Change
	<b>Deluxe Plan</b>					
1	EE	\$79.00	\$111.00	40.51%	\$118.00	6.31%
2	EE + SP	132.00	222.00	68.18%	237.00	6.76%
3	EE + CH	121.00	200.00	65.29%	213.00	6.50%
4	Family	175.00	310.00	77.14%	332.00	7.10%
	<b>Standard Plan</b>					
5	EE	\$35.00	\$66.00	88.57%	\$71.00	7.58%
6	EE + SP	45.00	133.00	195.56%	142.00	6.77%
7	EE + CH	43.00	119.00	176.74%	128.00	7.56%
8	Family	53.00	186.00	250.94%	198.00	6.45%
	<b>Economy Plan</b>					
9	EE	\$4.00	\$33.00	725.00%	\$35.00	6.06%
10	EE + SP	9.00	66.00	633.33%	70.00	6.06%
11	EE + CH	6.00	59.00	883.33%	63.00	6.78%
12	Family	16.00	92.00	475.00%	98.00	6.52%

Appendix D

University of Alaska

Fiscal Year 2009-2011 Employee Plan Rate Scenarios

Biweekly Rates - 26 Payperiods (Option 1)

<i>Line #</i>		FY09 Current Rates	FY10 (\$3 M Recovery)	FY10 % Change	FY11 (\$2 M Recovery)	FY11 % Change
	<b>Deluxe Plan</b>					
1	EE	\$57.00	\$65.00	14.04%	\$76.00	16.92%
2	EE + SP	96.00	130.00	35.42%	\$152.00	16.92%
3	EE + CH	89.00	117.00	31.46%	\$137.00	17.09%
4	Family	128.00	183.00	42.97%	\$213.00	16.39%
	<b>Standard Plan</b>					
5	EE	\$26.00	\$34.00	30.77%	\$42.00	23.53%
6	EE + SP	33.00	69.00	109.09%	\$85.00	23.19%
7	EE + CH	32.00	62.00	93.75%	\$76.00	22.58%
8	Family	39.00	96.00	146.15%	\$118.00	22.92%
	<b>Economy Plan</b>					
9	EE	\$3.00	\$11.00	266.67%	\$17.00	54.55%
10	EE + SP	7.00	22.00	214.29%	\$34.00	54.55%
11	EE + CH	5.00	20.00	300.00%	\$30.00	50.00%
12	Family	12.00	31.00	158.33%	\$47.00	51.61%

Appendix E

## University of Alaska

### Fiscal Year 2009-2011 Employee Plan Rate Scenarios

#### Biweekly Rates - 19 Payperiods (Option 1)

<i>Line #</i>		FY09 Current Rates	FY10 (\$3 M Recovery)	FY10 % Change	FY11 (\$2 M Recovery)	FY11 % Change
	<b>Deluxe Plan</b>					
1	EE	\$79.00	\$89.00	12.66%	\$104.00	16.85%
2	EE + SP	132.00	179.00	35.61%	\$208.00	16.20%
3	EE + CH	121.00	161.00	33.06%	\$187.00	16.15%
4	Family	175.00	250.00	42.86%	\$291.00	16.40%
	<b>Standard Plan</b>					
5	EE	\$35.00	\$47.00	34.29%	\$58.00	23.40%
6	EE + SP	45.00	94.00	108.89%	\$116.00	23.40%
7	EE + CH	43.00	84.00	95.35%	\$104.00	23.81%
8	Family	53.00	131.00	147.17%	\$162.00	23.66%
	<b>Economy Plan</b>					
9	EE	\$4.00	\$15.00	275.00%	\$23.00	53.33%
10	EE + SP	9.00	30.00	233.33%	\$46.00	53.33%
11	EE + CH	6.00	27.00	350.00%	\$41.00	51.85%
12	Family	16.00	42.00	162.50%	\$64.00	52.38%

Appendix F

**University of Alaska**

**Fiscal Year 2009-2011 Employee Plan Rate Scenarios**

**Biweekly Rates - 26 Payperiods (Option 2)**

<i>Line #</i>		FY09 Current Rates	FY10 (\$4 M Recovery)	FY10 % Change	FY11 (\$2 M Recovery)	FY11 % Change
	<b>Deluxe Plan</b>					
1	EE	\$57.00	\$60.00	5.26%	\$76.00	26.67%
2	EE + SP	96.00	120.00	25.00%	\$152.00	26.67%
3	EE + CH	89.00	108.00	21.35%	\$137.00	26.85%
4	Family	128.00	168.00	31.25%	\$213.00	26.79%
	<b>Standard Plan</b>					
5	EE	\$26.00	\$30.00	15.38%	\$42.00	40.00%
6	EE + SP	33.00	59.00	78.79%	\$85.00	44.07%
7	EE + CH	32.00	53.00	65.63%	\$76.00	43.40%
8	Family	39.00	83.00	112.82%	\$118.00	42.17%
	<b>Economy Plan</b>					
9	EE	\$3.00	\$7.00	133.33%	\$17.00	142.86%
10	EE + SP	7.00	13.00	85.71%	\$34.00	161.54%
11	EE + CH	5.00	12.00	140.00%	\$30.00	150.00%
12	Family	12.00	18.00	50.00%	\$47.00	161.11%



Appendix G

University of Alaska

Fiscal Year 2009-2011 Employee Plan Rate Scenarios

Biweekly Rates - 19 Payperiods (Option 2)

<i>Line #</i>		FY09 Current Rates	FY10 (\$4 M Recovery)	FY10 % Change	FY11 (\$2 M Recovery)	FY11 % Change
<b>Deluxe Plan</b>						
1	EE	\$79.00	\$82.00	3.80%	\$104.00	26.83%
2	EE + SP	132.00	164.00	24.24%	\$208.00	26.83%
3	EE + CH	121.00	148.00	22.31%	\$187.00	26.35%
4	Family	175.00	230.00	31.43%	\$291.00	26.52%
<b>Standard Plan</b>						
5	EE	\$35.00	\$40.00	14.29%	\$58.00	45.00%
6	EE + SP	45.00	81.00	80.00%	\$116.00	43.21%
7	EE + CH	43.00	73.00	69.77%	\$104.00	42.47%
8	Family	53.00	113.00	113.21%	\$162.00	43.36%
<b>Economy Plan</b>						
9	EE	\$4.00	\$9.00	125.00%	\$23.00	155.56%
10	EE + SP	9.00	18.00	100.00%	\$46.00	155.56%
11	EE + CH	6.00	16.00	166.67%	\$41.00	156.25%
12	Family	16.00	25.00	56.25%	\$64.00	156.00%