

2010 Fiscal Year Premium Equivalent Rates

Municipality	Medical Plan	Rx Plan (Retail)			Rx Plan (Mail-Order)			Census Count Indiv.	2009 Calendar Year Rates Current Premium Rates			2010 Calendar Year Rates Consortium Premium Rates			2009	2010	Savings					
		Tier I	Tier II	Tier III	Tier I	Tier II	Tier III		2-Person	Family	Total	Indiv.	2-Person	Family	Indiv.	2-Person		Family	Current Cost	Consortium Cost		
County of Tompkins	Indemnity Plan (\$100/\$200) \$750 OOP	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	368	0	352	720	\$541.77	\$1,167.86	\$1,167.86	\$577.82	\$1,252.38	\$1,252.38	\$7,325,496.96	\$7,841,705.33	-\$516,208.37	-7.05%	
	Indemnity Plan (\$100/\$200) \$400 OOP	\$5.00	\$10.00	\$25.00	\$5.00	\$10.00	\$25.00	6	0	17	23	\$553.91	\$1,219.56	\$1,219.56	\$585.57	\$1,269.20	\$1,269.20	\$288,671.76	\$301,078.37	-\$12,406.61	-4.30%	
	Indemnity Plan (\$100/\$200) \$400 OOP	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	77	0	120	197	\$559.39	\$1,235.80	\$1,235.80	\$579.81	\$1,256.70	\$1,256.70	\$2,296,428.36	\$2,345,386.75	-\$48,958.39	-2.13%	
	Indemnity Plan (\$100/\$200) \$750 OOP	\$5.00	\$15.00	\$25.00	\$10.00	\$30.00	\$50.00	4	0	16	20	\$535.78	\$1,154.86	\$1,154.86	\$566.61	\$1,228.09	\$1,228.09	\$247,450.56	\$262,990.04	-\$15,539.48	-6.28%	
	Indemnity Plan (\$100/\$200) \$750 OOP	\$5.00	\$15.00	\$30.00	\$10.00	\$30.00	\$60.00	0	0	0	0	\$535.78	\$1,154.86	\$1,154.86	\$554.82	\$1,202.54	\$1,202.54	\$0.00	\$0.00	\$0.00		
	Comprehensive Value Plan	20.00%	20.00%	40.00%	15.00%	15.00%	40.00%	7	0	7	14	\$435.49	\$944.99	\$944.99	\$399.01	\$863.85	\$863.85	\$115,960.32	\$106,080.35	\$9,879.97	8.52%	
	PPO \$10.00 Co-Pay Plan	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	96	0	122	218	\$539.08	\$1,168.42	\$1,168.42	\$577.06	\$1,249.52	\$1,249.52	\$2,331,587.04	\$2,494,070.93	-\$162,483.89	-6.97%	
							558	0	634	1,192							\$12,605,595.00	\$13,351,311.78	-\$745,716.78	-5.92%		
City of Ithaca	Indemnity Plan (\$50/\$150)	\$1.00	\$1.00	\$1.00	\$0.00	\$0.00	\$0.00	27	0	39	66	\$585.24	\$1,342.05	\$1,342.05	\$638.52	\$1,383.96	\$1,383.96	\$817,697.16	\$854,571.66	-\$36,874.50	-4.51%	
	Indemnity Plan (\$50/\$150)	\$2.00	\$5.00	\$5.00	\$0.00	\$0.00	\$0.00	74	0	95	169	\$585.24	\$1,342.05	\$1,342.05	\$635.74	\$1,377.94	\$1,377.94	\$2,049,630.12	\$2,135,386.14	-\$85,756.02	-4.18%	
	Indemnity Plan (\$50/\$150)	\$2.00	\$10.00	\$10.00	\$0.00	\$0.00	\$0.00	110	0	289	399	\$585.24	\$1,342.05	\$1,342.05	\$630.20	\$1,365.93	\$1,365.93	\$5,426,746.20	\$5,568,915.93	-\$142,169.73	-2.62%	
	Indemnity Plan (\$50/\$150)	MM	MM	MM	MM	MM	MM	1	0	2	3							\$0.00	\$0.00	\$0.00		
							212	0	425	637							\$8,294,073.48	\$8,558,873.73	-\$264,800.25	-3.19%		
Town of Ithaca	PPO \$10.00 Co-Pay Plan	\$5.00	\$20.00	\$35.00	\$10.00	\$40.00	\$70.00	28	30	22	80	\$507.63	\$1,041.64	\$1,496.46	\$526.42	\$1,139.75	\$1,139.75	\$940,619.52	\$888,082.15	\$52,537.37	5.59%	
Town of Caroline	\$15.00 Consortium PPO Plan	\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00	3	0	1	4	\$471.55	\$957.25	\$1,221.32	\$504.20	\$1,091.61	\$1,091.61	\$31,631.64	\$31,250.51	\$381.13	1.20%	
	Teamsters Supremem Plan	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	0	4	2	6	\$464.53	\$928.20	\$1,276.17	\$585.57	\$1,269.20	\$1,269.20	\$75,181.68	\$91,382.47	-\$16,200.79	-21.55%	
							3	4	3	10							\$106,813.32	\$122,632.98	-\$15,819.66	-14.81%		
Town of Danby	Indemnity Plan (\$100/\$300)	20.00%	30.00%	50.00%	20.00%	30.00%	50.00%	3	0	5	8	\$630.87	\$1,501.46	\$1,501.46	\$490.06	\$1,058.64	\$1,058.64	\$112,798.92	\$81,160.62	\$31,638.30	28.05%	
Town of Dryden	Teamsters Supremem Plan	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	9	11	15	35	\$464.53	\$928.20	\$1,276.17	\$585.57	\$1,269.20	\$1,269.20	\$402,402.24	\$459,232.76	-\$56,830.52	-14.12%	
Town of Enfield	\$15.00 Consortium PPO Plan	\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00	4	1	1	6	\$471.55	\$957.25	\$1,221.32	\$504.20	\$1,091.61	\$1,091.61	\$48,777.24	\$50,400.19	-\$1,622.95	-3.33%	
Town of Groton	Indemnity Plan (\$100/\$300)	20.00%	30.00%	50.00%	20.00%	30.00%	50.00%	2	4	5	11	\$630.87	\$1,280.60	\$1,633.95	\$490.06	\$1,058.64	\$1,058.64	\$174,646.68	\$126,094.79	\$48,551.89	27.80%	
Town of Lansing	Indemnity Plan (\$50/\$150)	20.00%	30.00%	50.00%	20.00%	30.00%	50.00%				0	\$636.24	\$1,557.92	\$1,557.92	\$494.99	\$1,072.86	\$1,072.86	\$0.00	\$0.00	\$0.00		
	Teamsters Supremem Plan	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00				0	\$487.93	\$974.57	\$1,339.87	\$585.57	\$1,269.20	\$1,269.20	\$0.00	\$0.00	\$0.00		
							0	0	0	0							\$0.00	\$0.00	\$0.00			
Town of Newfield	\$15.00 Consortium PPO Plan	\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00				0	\$471.55	\$957.25	\$1,221.32	\$504.20	\$1,091.61	\$1,091.61	\$0.00	\$0.00	\$0.00		
Town of Ulysses	\$20.00 Consortium PPO Plan	\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00	6	0	6	12	\$462.61	\$1,132.58	\$1,132.58	\$496.64	\$1,075.24	\$1,075.24	\$114,853.68	\$113,174.96	\$1,678.72	1.46%	
Village of Cayuga Heights	Indemnity Plan (\$50/\$150)	20.00%	30.00%	50.00%	20.00%	30.00%	50.00%	14	0	1	15	\$642.19	\$1,572.08	\$1,572.08	\$494.99	\$1,072.86	\$1,072.86	\$126,752.88	\$96,032.08	\$30,720.80	24.24%	
	Teamsters Supremem Plan	\$5.00	\$10.00	\$25.00	\$10.00	\$20.00	\$50.00	3	6	10	19	\$487.93	\$974.57	\$1,339.87	\$585.57	\$1,269.20	\$1,269.20	\$248,518.40	\$264,767.28	-\$16,248.88	-6.54%	
							17	6	11	34							\$375,271.28	\$360,799.36	\$14,471.92	3.86%		
Village of Dryden	PPO \$10.00 Co-Pay Plan	\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00	9	0	5	14	\$424.72	\$1,031.68	\$1,031.68	\$510.08	\$1,104.34	\$1,104.34	\$107,770.56	\$121,349.24	-\$13,578.68	-12.60%	
Village of Freeville											0	\$346.93	\$784.06	\$965.47	\$496.64	\$1,075.24	\$1,075.24					
Village of Groton	\$20.00 Consortium PPO Plan	\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00	8	0	8	16	\$459.48	\$1,125.13	\$1,125.13	\$496.64	\$1,075.24	\$1,075.24	\$152,122.56	\$150,899.95	\$1,222.61	0.80%	
Village of Lansing	\$20.00 Consortium PPO Plan	\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00				0	\$475.00	\$1,153.00	\$1,153.00	\$496.64	\$1,075.24	\$1,075.24	\$0.00	\$0.00	\$0.00		
Village of Trumansburg	\$15.00 Consortium PPO Plan	\$10.00	\$25.00	\$40.00	\$20.00	\$50.00	\$80.00	2	0	6	8	\$471.55	\$1,154.59	\$1,154.59	\$504.20	\$1,091.61	\$1,091.61	\$94,447.68	\$90,696.43	\$3,751.25	3.97%	
Consortium Totals								861	56	1,146	2,063							\$23,530,192.16	\$24,474,708.93	-\$944,516.77	-4.01%	
								41.74%	2.71%	55.55%												

* This analysis does not take into consideration the expected increase in premiums each employer would experience in their current plans effective January 1, 2010.

The savings calculation is the cost difference between the current 2009 premiums and the Consortium 2010 premiums. The "true savings" is the difference between the increase or decrease associated with joining the Consortium and the increase associated with each employer's current insured plan. For instance, the savings for the Consortium could be as much as 5% (approximately \$1,200,000), if the insurance premiums increased by 9% on average in 2010. Based on this analysis, the formation of the Consortium will increase overall premiums by approximately 4% in 2010.