HEUHBTF
Administrative Cost Allocation Alternatives
2004 - All Costs

	Allocation Amounts					
	Medical	**Drug**	**Dental**	**Vision**	**Life***	**Total**
Administrative Committee Recommended Method:						
By premium by line of coverage and by total enrollment						
All Enrollees - Annual	**$27.33**	**$8.83**	**$4.32**	**$0.73**	**$0.48**	**$41.69**
All Enrollees - Monthly	**$2.28**	**$0.74**	**$0.36**	**$0.06**	**$0.04**	**$3.47**
Formula: Premiums paid for the line of coverage divided by total premiums paid times cost to allocate divided by enrollees in that line of coverage.						
By premium by line of coverage and by employment status						
Actives - Annual	$17.79	$3.62	$3.51	$0.58	$0.48	$25.99
Actives - Monthly	$1.48	$0.30	$0.29	$0.05	$0.04	$2.17
All Retirees - Annual	$42.91	$17.19	$5.70	$0.97	$0.48	$67.25
All Retirees - Monthly	$3.58	$1.43	$0.47	$0.08	$0.04	$5.60
Retiree with Medicare - Annual**	$30.25	$17.19	$5.70	$0.97	$0.48	$54.59
Retiree with Medicare - Monthly**	$2.52	$1.43	$0.47	$0.08	$0.04	$4.55
Retiree without Medicare - Annual**	$79.16	$17.19	$5.70	$0.97	$0.48	$103.50
Retiree without Medicare - Monthly**	$6.60	$1.43	$0.47	$0.08	$0.04	$8.62
Formula: As above with premiums being split by employment status.						
By total enrollment - Annual	$10.35	$10.35	$10.35	$10.35	$0.48	$41.86
By total enrollment - Monthly	$0.86	$0.86	$0.86	$0.86	$0.04	$3.49
Formula: Total cost divided by total enrollment.						
By plan and by total enrollment - Annual	$10.27	$10.51	$10.18	$10.43	$0.48	$41.87
By plan and by total enrollment - Monthly	$0.86	$0.88	$0.85	$0.87	$0.04	$3.49
Formula: Total cost divided by number of plans divided by plan enrollment.						

*** The predetermined allocation amount for life was factored into the total cost before it was allocated to the other plans by the various methods.**

**** The split between Medicare and Non-Medicare is only valid for the medical plan since the other coverages are not affected by Medicare coverage.**

FY 2004 Trust Fund Budget $3,439,250

HEUHBTF
Administrative Cost Allocation Alternatives
2005 - All Costs

	Allocation Amounts					
	Medical	**Drug**	**Dental**	**Vision**	**Life***	**Total**
Administrative Committee Recommended Method:						
By premium by line of coverage and by total enrollment						
All Enrollees - Annual	**$22.96**	**$7.42**	**$3.63**	**$0.61**	**$0.48**	**$35.10**
All Enrollees - Monthly	**$1.91**	**$0.62**	**$0.30**	**$0.05**	**$0.04**	**$2.92**
By premium by line of coverage and by employment status						
Actives - Annual	$14.94	$3.04	$2.95	$0.49	$0.48	$21.91
Actives - Monthly	$1.25	$0.25	$0.25	$0.04	$0.04	$1.83
All Retirees - Annual	$36.05	$14.44	$4.79	$0.81	$0.48	$56.56
All Retirees - Monthly	$3.00	$1.20	$0.40	$0.07	$0.04	$4.71
Retiree with Medicare - Annual**	$25.41	$14.44	$4.79	$0.81	$0.48	$45.93
Retiree with Medicare - Monthly**	$2.12	$1.20	$0.40	$0.07	$0.04	$3.83
Retiree without Medicare - Annual**	$66.50	$14.44	$4.79	$0.81	$0.48	$87.01
Retiree without Medicare - Monthly**	$5.54	$1.20	$0.40	$0.07	$0.04	$7.25
Formula: As above with premiums being split by employment status.						
By total enrollment - Annual	$8.67	$8.67	$8.67	$8.67	$0.48	$35.16
By total enrollment - Monthly	$0.72	$0.72	$0.72	$0.72	$0.04	$2.93
Formula: Total cost divided by total enrollment.						
By plan and by total enrollment - Annual	$8.61	$8.81	$8.53	$8.74	$0.48	$35.16
By plan and by total enrollment - Monthly	$0.72	$0.73	$0.71	$0.73	$0.04	$2.93
Formula: Total cost divided by number of plans divided by plan enrollment.						

*** The predetermined allocation amount for life was factored into the total cost before it was allocated to the other plans by the various methods.**
**** The split between Medicare and Non-Medicare is only valid for the medical plan since the other coverages are not affected by Medicare coverage.**

FY 2005 Trust Fund Budget $2,889,000

HEUHBTF
Administrative Cost Allocation Alternatives
2004 - No One-Time Costs

	Allocation Amounts					
	Medical	Drug	Dental	Vision	Life*	Total
Administrative Committee Recommended Method:						
By premium by line of coverage and by total enrollment						
All Enrollees - Annual	**$20.85**	**$6.74**	**$3.30**	**$0.56**	**$0.48**	**$31.92**
All Enrollees - Monthly	**$1.74**	**$0.56**	**$0.27**	**$0.05**	**$0.04**	**$2.66**
Formula: Premiums paid for the line of coverage divided by total premiums paid times cost to allocate divided by enrollees in that line of coverage.						
By premium by line of coverage and by employment status						
Actives - Annual	$13.57	$2.77	$2.68	$0.45	$0.48	$19.95
Actives - Monthly	$1.13	$0.23	$0.22	$0.04	$0.04	$1.66
All Retirees - Annual	$32.74	$13.12	$4.35	$0.74	$0.48	$51.42
All Retirees - Monthly	$2.73	$1.09	$0.36	$0.06	$0.04	$4.29
Retiree with Medicare - Annual**	$23.08	$13.12	$4.35	$0.74	$0.48	$41.76
Retiree with Medicare - Monthly**	$1.92	$1.09	$0.36	$0.06	$0.04	$3.48
Retiree without Medicare - Annual**	$60.40	$13.12	$4.35	$0.74	$0.48	$79.08
Retiree without Medicare - Monthly**	$5.03	$1.09	$0.36	$0.06	$0.04	$6.59
Formula: As above with premiums being split by employment status.						
By total enrollment - Annual	$7.86	$7.86	$7.86	$7.86	$0.48	$31.93
By total enrollment - Monthly	$0.66	$0.66	$0.66	$0.66	$0.04	$2.66
Formula: Total cost divided by total enrollment.						
By plan and by total enrollment - Annual	$7.81	$7.99	$7.73	$7.93	$0.48	$31.94
By plan and by total enrollment - Monthly	$0.65	$0.67	$0.64	$0.66	$0.04	$2.66
Formula: Total cost divided by number of plans divided by plan enrollment.						

*** The predetermined allocation amount for life was factored into the total cost before it was allocated to the other plans by the various methods.**

**** The split between Medicare and Non-Medicare is only valid for the medical plan since the other coverages are not affected by Medicare coverage.**

FY 2004 Trust Fund Budget without One-time Costs **$2,624,050**

HEUHBTF
Administrative Cost Allocation Alternatives
2005 - No One-Time Costs

	Allocation Amounts					
	Medical	**Drug**	**Dental**	**Vision**	**Life***	**Total**
Administrative Committee Recommended Method:						
By premium by line of coverage and by total enrollment						
All Enrollees - Annual	**$21.37**	**$6.90**	**$3.38**	**$0.57**	**$0.48**	**$32.70**
All Enrollees - Monthly	**$1.78**	**$0.58**	**$0.28**	**$0.05**	**$0.04**	**$2.73**
Formula: Premiums paid for the line of coverage divided by total premiums paid times cost to allocate divided by enrollees in that line of coverage.						
By premium by line of coverage and by employment status						
Actives - Annual	$13.91	$2.83	$2.75	$0.46	$0.48	$20.43
Actives - Monthly	$1.16	$0.24	$0.23	$0.04	$0.04	$1.70
All Retirees - Annual	$33.55	$13.44	$4.45	$0.76	$0.48	$52.68
All Retirees - Monthly	$2.80	$1.12	$0.37	$0.06	$0.04	$4.39
Retiree with Medicare - Annual**	$23.65	$13.44	$4.45	$0.76	$0.48	$42.78
Retiree with Medicare - Monthly**	$1.97	$1.12	$0.37	$0.06	$0.04	$3.57
Retiree without Medicare - Annual**	$61.89	$13.44	$4.45	$0.76	$0.48	$81.02
Retiree without Medicare - Monthly**	$5.16	$1.12	$0.37	$0.06	$0.04	$6.75
Formula: As above with premiums being split by employment status.						
By total enrollment - Annual	$8.06	$8.06	$8.06	$8.06	$0.48	$32.72
By total enrollment - Monthly	$0.67	$0.67	$0.67	$0.67	$0.04	$2.73
Formula: Total cost divided by total enrollment.						
By plan and by total enrollment - Annual	$8.00	$8.19	$7.93	$8.13	$0.48	$32.73
By plan and by total enrollment - Monthly	$0.67	$0.68	$0.66	$0.68	$0.04	$2.73
Formula: Total cost divided by number of plans divided by plan enrollment.						

*** The predetermined allocation amount for life was factored into the total cost before it was allocated to the other plans by the various methods.**
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FY 2005 Trust Fund Budget without One-time Costs **$2,689,000**