

Fort Bend ISD Budget Workshop



April 12, 2010

Status of Self Funded Health Plan



School District Comparison

	FBISD	Spring Branch ISD	Alief ISD	Cy-Fair ISD	Klein ISD	Katy ISD	Conroe ISD
Calendar Year Deductible	<p>Choice Plus \$500 / \$1,000 Ind. \$1,000 / \$2,000 Fam.</p> <p>iPlan \$2,000 / \$4,000 Ind. \$4,000 / \$8,000 Fam.</p>	<p><i>TRS Plans</i></p> <p>PPO 1 \$2,300 EE only \$2,300 Fam.</p> <p>PPO 2 \$1,150 Ind. \$3,000 Fam.</p> <p>PPO 3 \$500 Ind. \$1,500 Fam.</p>	<p>PPO \$1,000 / \$2,000 Ind. \$3,000 / \$6,000 Fam.</p> <p>HMO \$750 Ind. \$2,250 Fam.</p>	<p>PPO \$2,500 / \$5,000 Ind. \$5,000 / \$10,000 Fam.</p> <p>HMO None</p>	<p>PPO 1 \$500 / \$1,000 per person</p> <p>PPO 2 \$500 per person</p>	<p>PPO 1 \$1,750 Ind. \$3,500 Fam.</p> <p>PPO 2 (in-network only) \$500 Ind. / \$1000 Fam.</p> <p>POS \$0 / \$500 Ind. \$0 / \$1,500 Fam.</p>	<p><i>4 Plan Offerings</i></p> <p>HMO (Basic, Low, High) \$500 Ind. \$1,000 Fam.</p> <p>PPO HDHP \$2,000 / \$2,500 Ind. \$4,000 / \$5,000 Fam.</p>
Office Visit Co-pay	<p>Choice Plus \$25 PCP / \$35 Specialist</p> <p>iPlan Coinsurance</p>	<p>PPO 1 Coinsurance</p> <p>PPO 2 Coinsurance</p> <p>PPO 3 \$25 PCP / \$35 Specialist</p>	<p>PPO \$30 PCP / \$40 Specialist</p> <p>HMO \$30 PCP / \$40 Specialist</p>	<p>PPO Coinsurance</p> <p>HMO \$25 PCP / \$35 Specialist</p>	<p>PPO 1 Coinsurance</p> <p>PPO 2 \$25 PCP / \$50 Specialist</p>	<p>PPO 1 Coinsurance</p> <p>PPO 2 \$30 PCP / \$50 Specialist</p> <p>POS \$20 PCP / \$30 Specialist</p>	<p>HMO High \$25 PCP / \$35 Specialist</p> <p><i>Other HMOs have higher copays.</i></p> <p>PPO HDHP Coinsurance</p>
Coinsurance	<p>Choice Plus 20% / 40%</p> <p>iPlan 20% / 50%</p>	<p>All Plans 20% / 40%</p>	<p>PPO 20% / 50%</p> <p>HMO N/A</p>	<p>PPO 10% / 50%</p> <p>HMO None</p>	<p>PPO 1 20% / 50%</p> <p>PPO 2 N/A</p>	<p>PPO 1 20% / 50%</p> <p>PPO 2 20%</p> <p>POS 20% / 40%</p>	<p>HMO Plans N/A</p> <p>PPO HDHP 30% / 50%</p>
OOP Max	<p>Choice Plus \$2,500 / \$5,000 per Person per calendar year</p> <p>iPlan \$3,500 / \$7,000 Ind. \$7,000 / \$14,000 Fam.</p>	<p>PPO 1 \$3,000 EE only \$5,000 Fam.</p> <p>PPO 1 & 2 \$2,000 per Ind. \$6,000 per Fam.</p>	<p>PPO \$3,000 / \$6,000 Ind. \$6,000 / \$12,000 Fam.</p> <p>HMO \$3,000 Ind. \$6,000 Fam.</p>	<p>PPO \$3,500 / \$7,000 Ind. \$7,000 / \$14,000 Fam.</p> <p>HMO \$2,000 Ind. / \$4,000 Fam.</p>	<p>PPO 1 \$5,000 / \$10,000 per person</p> <p>PPO 2 \$5,000 per person</p>	<p>PPO 1 \$1,250/\$4,250 Ind. \$2,500/\$8,500 Fam.</p> <p>PPO 2 \$2,000 Ind. \$4,000 Fam.</p> <p>POS \$1,000 / \$3,000 Ind. Unlimited Fam.</p>	<p>HMO High \$2,000 Ind. \$4,000 Fam.</p> <p><i>Other HMOs have higher OOP Maximums.</i></p> <p>PPO HDHP \$3,000 / \$4,250 Ind. \$6,000 / \$8,500 Fam.</p>

School District Comparison

Monthly Employee Contributions

	FORT BEND ISD	SPRING BRANCH ISD	ALIEF ISD	CY-FAIR ISD	KLEIN ISD	KATY ISD	Conroe ISD
	Choice Plus	PPO 1	PPO	PPO	PPO 1	PPO 1	HMO High
EE Only	\$96.50	\$135	\$81	\$104	\$94.94	\$110	\$116
EE + Child(ren)	\$281.50	\$250	\$514	\$230	\$320.20	\$324	\$297
EE + Spouse	\$316.50	\$500	\$582	\$320	\$399.98	\$451	\$430
Family	\$424.50	\$575	\$1,034	\$550	\$562.86	\$599	\$602
	iPlan	PPO 2	HMO	HMO	PPO 2	PPO 2	PPO HDHP
EE Only	\$53.50	\$2	\$34	\$150	\$150.04	\$125	\$50
EE + Child(ren)	\$163.50	\$93	\$310	\$350	\$403.12	\$386	\$164
EE + Spouse	\$188.50	\$180	\$387	\$420	\$494.34	\$541	\$211.50
Family	\$253.50	\$347	\$663	\$720	\$712.66	\$721	\$322.50
		PPO 3				POS	
EE Only		\$5				\$302	
EE + Child(ren)		\$195				\$764	
EE + Spouse		\$335				\$961	
Family		\$525				\$1,423	

Medical/Rx Plan Cost History

	2005-2006	2007-2006	2007 - 2008	2008-2009	2009-2010 (YTD 6 Months)	2009-2010 Projected Year End	2010-2011 Projected with no Changes
Enrollment	5,420	5,858	6,224	6,472	6,637	6,637	6,637
Plan Cost	\$31,786,673	\$36,178,168	\$41,466,024	\$43,768,795	\$24,893,329	\$49,786,658	\$53,102,358
Per Employee Per Month	\$489	\$515	\$555	\$563	\$625	\$625	\$667
Per Employee Per Month Contribution	\$181	\$184	\$187	\$189	\$191	\$191	\$191
Per Employee Per Month District Funding	\$340	\$340	\$340	\$340	\$340	\$340	\$340
Surplus/(Deficit)	\$33	\$9	(\$28)	(\$34)	(\$94)	(\$94)	(\$136)
Annual Surplus/(Deficit)	\$2,123,955	\$641,148	(\$2,091,264)	(\$2,640,576)	(\$3,743,268)	(\$7,486,536)	(\$10,811,394)

FBISD's medical plan cost is increasing consistent with national trend factors of 10-11%.
Previous years' ('05-'07) plan surplus was used to offset future deficit.



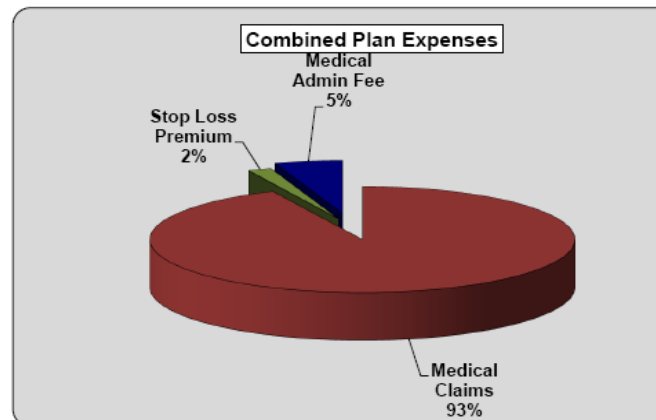
Current Medical Plan Cost

Fort Bend ISD

9/1/09 - 2/28/10

Medical & Rx - Actual vs. Projected - **Choice Plus & iPlan Combined**

Month	Total Ees	Total Med/Rx & PBA	Stop Loss Premium	Medical Admin Fee	Total Cost (Actual)	Avg Cost PEPM (Actual)	EE Contributions	Total FBISD Cost	Total FBISD Funding (\$340 PEPM)
Sep-09	6,596	\$3,450,801	\$62,134	\$188,612	\$3,701,548	\$561.18	\$1,255,791	\$2,445,757	\$2,242,640
Oct-09	6,591	\$3,949,251	\$62,087	\$188,462	\$4,199,800	\$637.20	\$1,254,453	\$2,945,348	\$2,240,940
Nov-09	6,596	\$3,670,873	\$62,134	\$188,612	\$3,921,620	\$594.55	\$1,257,023	\$2,664,597	\$2,242,640
Dec-09	6,600	\$5,014,757	\$62,172	\$188,721	\$5,265,650	\$797.83	\$1,258,587	\$4,007,063	\$2,244,000
Jan-10	6,729	\$3,897,327	\$63,387	\$164,764	\$4,125,478	\$613.09	\$1,282,109	\$2,843,370	\$2,287,860
Feb-10	6,714	\$3,451,572	\$63,246	\$164,415	\$3,679,233	\$547.99	\$1,282,327	\$2,396,906	\$2,282,760
Mar-10									
Apr-10									
May-10									
Jun-10									
Jul-10									
Aug-10									
Totals	39,826	\$23,434,581	\$375,161	\$1,083,587	\$24,893,329	\$625.05	\$7,590,289	\$17,303,040	\$13,540,840
PEPM		\$588.42	\$9.42	\$27.21	\$625.05		\$190.59	\$434.47	\$340.00



History of Medical Plan Changes

- 2006 – no changes
 - 2007 – no changes
 - 2008 – increased employee contribution \$1.75 per pay period
 - 2009 – no changes
 - 2010 – increased Choice + PPO deductible from \$400 to \$500
 - 2010 – increased emergency room copay from \$150 to \$250
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Windstorm Insurance



Windstorm Insurance

- What Limit Does FBISD Currently Maintain?
 - Total Insured Values: \$1.4 Billion
 - Limit: \$100M Per Occurrence for Named Windstorm (\$10M Flood)
- Peer Analysis: What Limits Do Other Large Coastal Districts Purchase?
- Historic Claims Analysis: What Large Claims Have Been Paid?
- FEMA Assistance: The Stafford Act

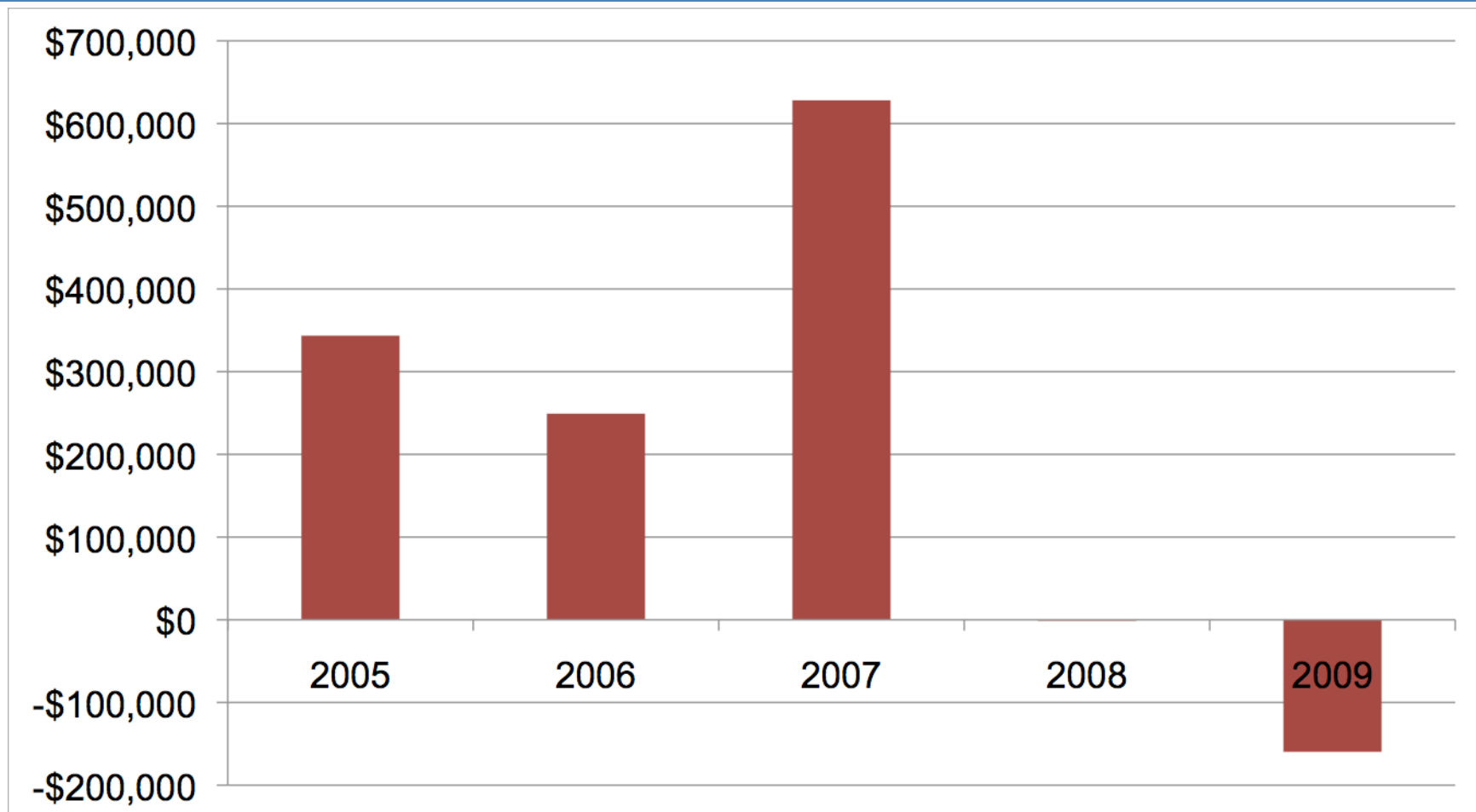
Proposed Meal Price Increase



Pricing Increase Rationale

- Meal prices have not increased since August 1990, when the prices were increased by 30 cents per meal
- Increased cost of food, non-food items, employee salary and benefits – creating deficit situation
- Increase will not impact free / reduced price meals approximately 35% of our population
- Ala carte prices are reviewed annually and increased, as needed, to cover preparation and service cost
- Increase will generate apx. \$700,000 over two year period

Food Service Operating Profit/Loss

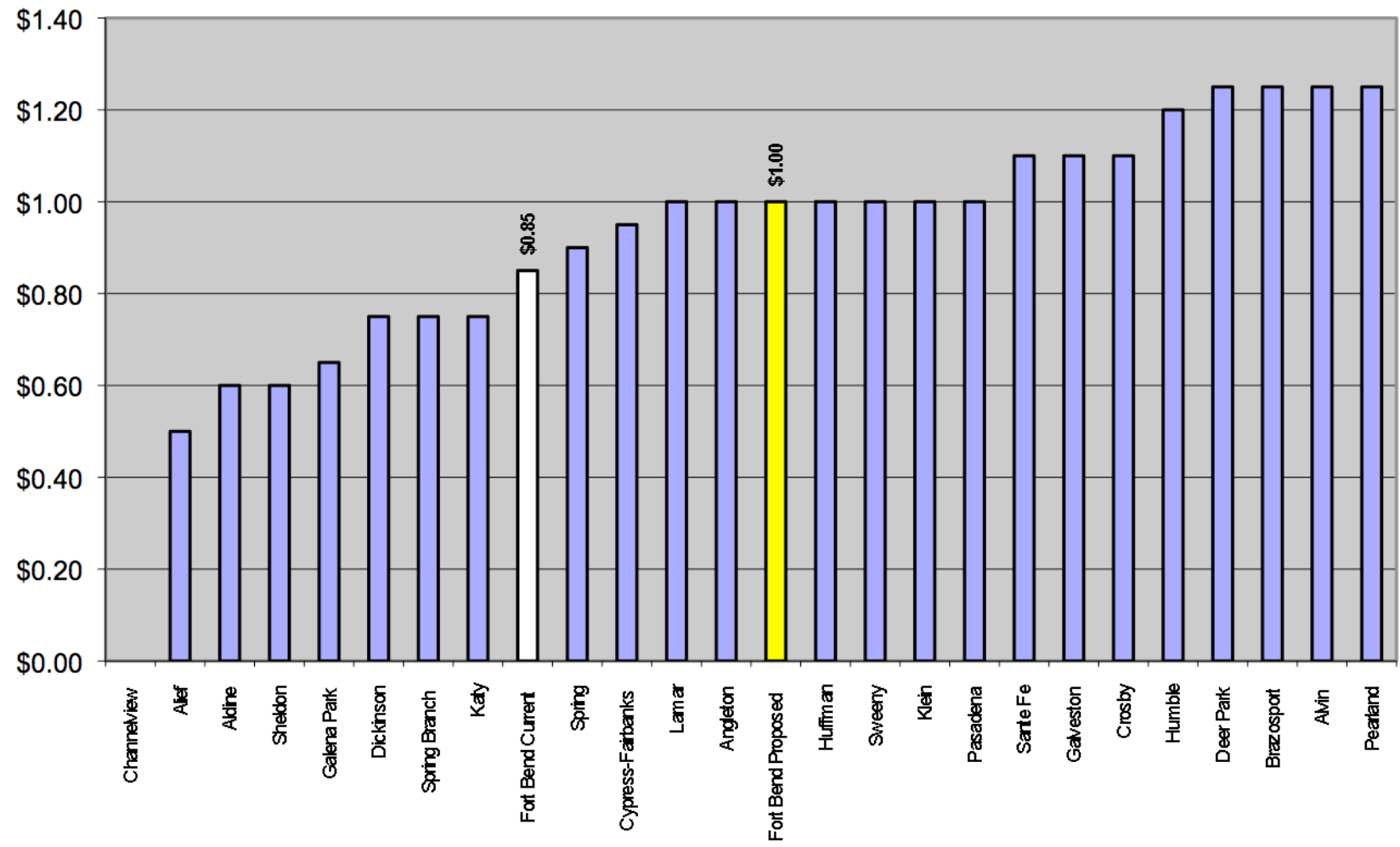


Proposed Meal Increase

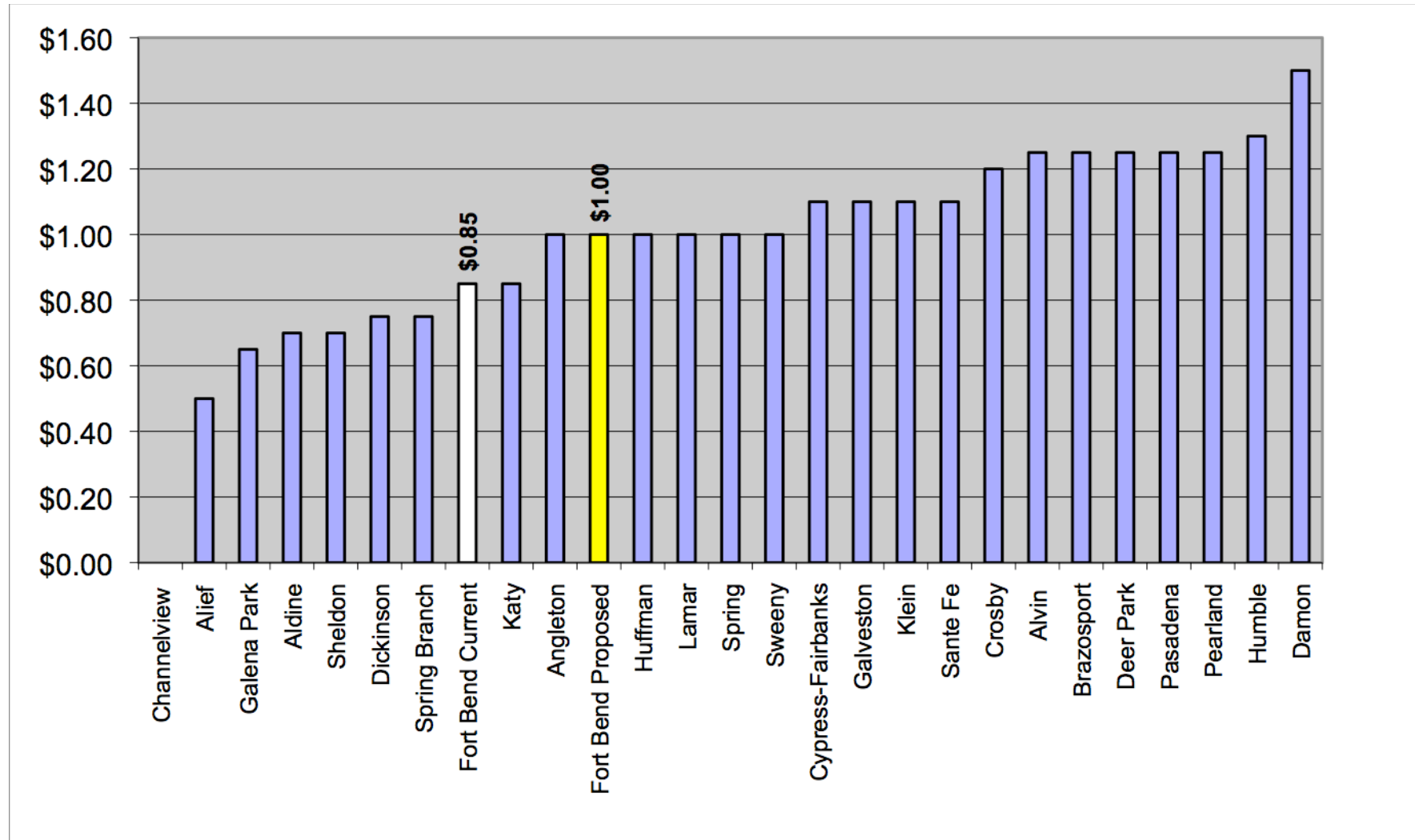
Meal	Current Price	Proposed Price	Increase Per Meal
Paid Breakfast – All Levels	\$.85	\$1.00	\$.15
Elementary Paid Lunch	\$1.35	\$1.55	\$.20
Secondary Paid Lunch	\$1.55	\$1.75	\$.20
Adult Paid Breakfast	\$1.00	\$1.50	\$.50
Adult Paid Lunch	\$1.90	\$2.50	\$.60

Students who qualify for free / reduced meals are not affected by the pricing adjustment.

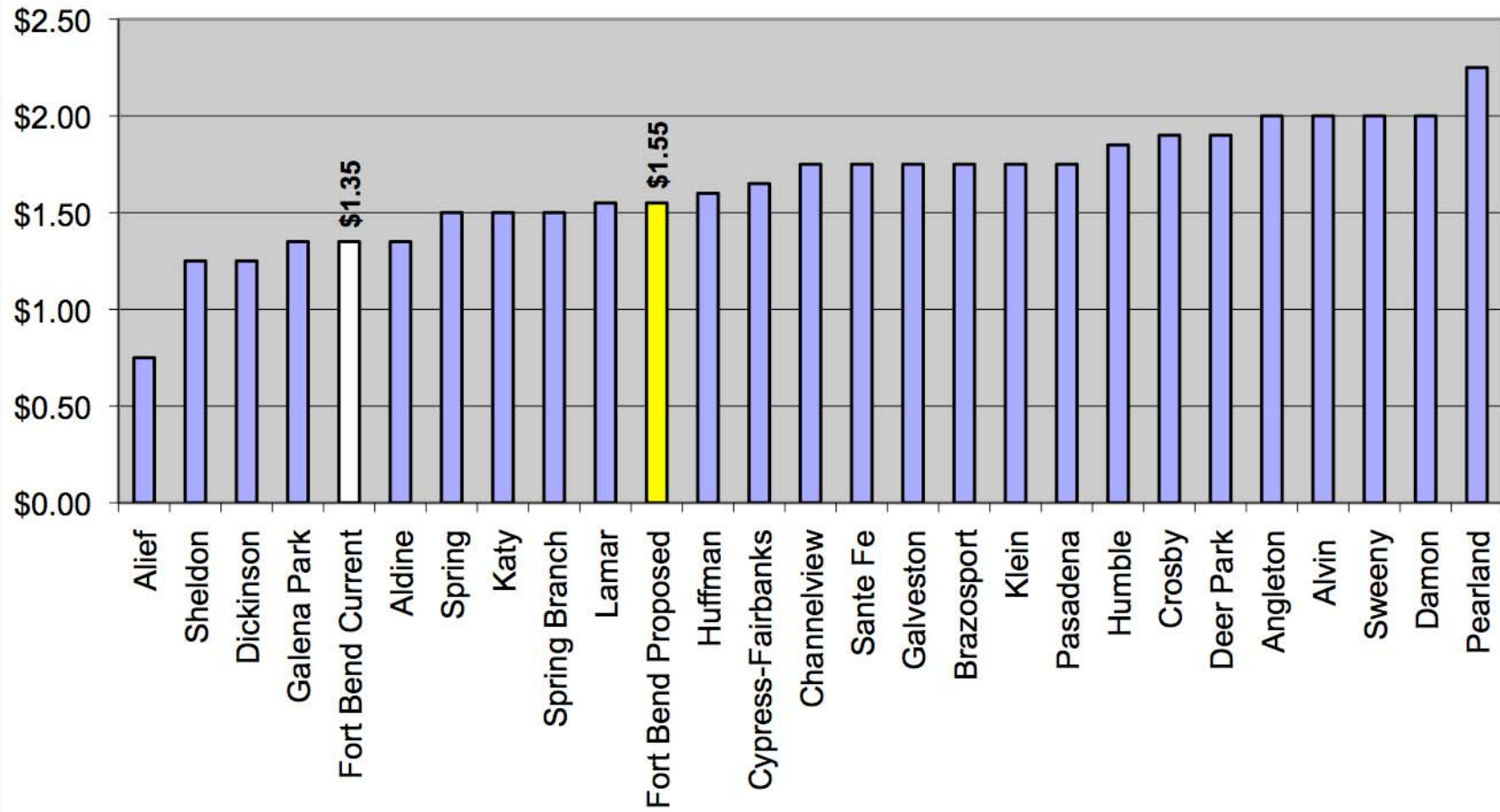
Elementary Breakfast Price Comparison



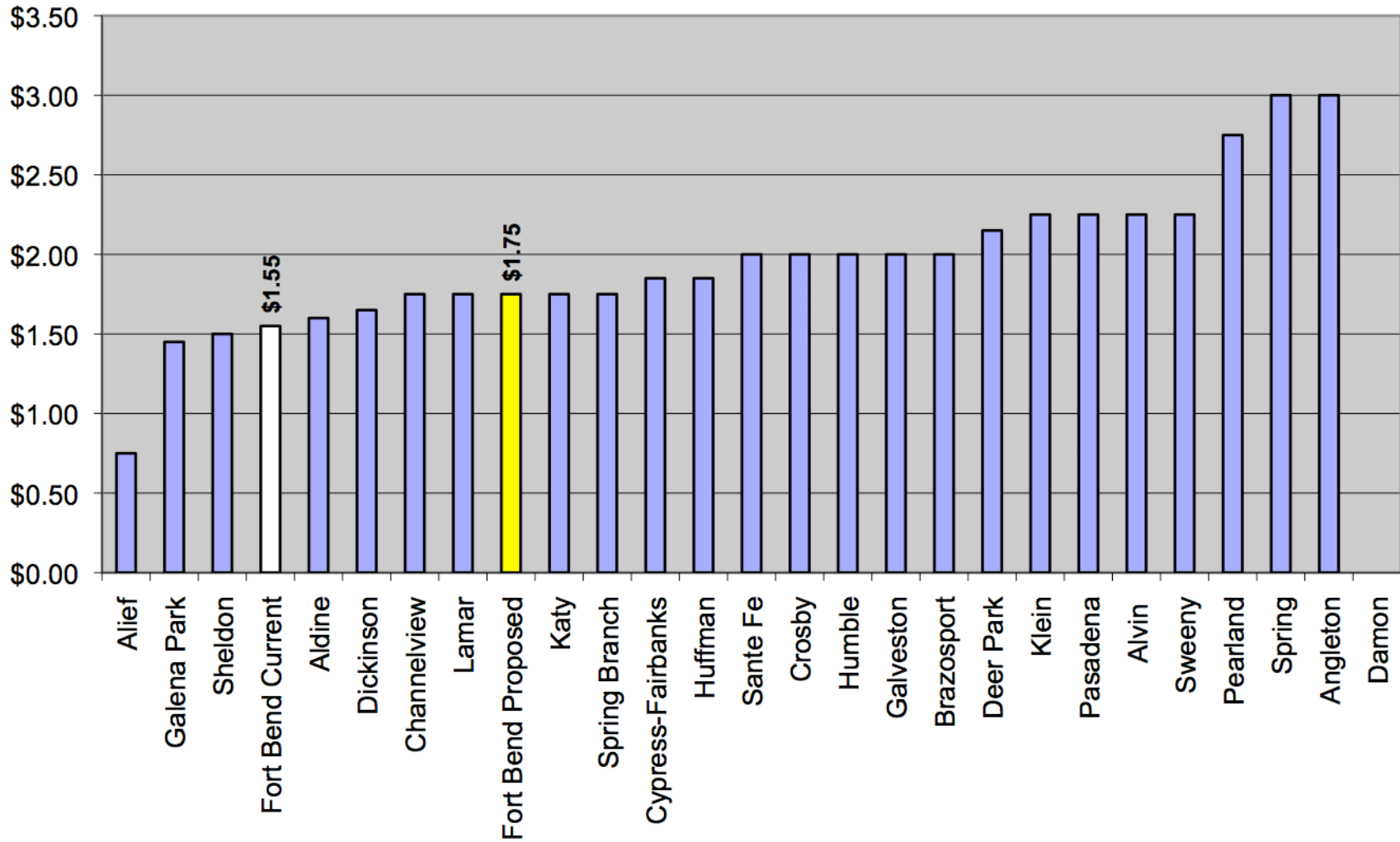
Secondary Breakfast Price Comparison



Elementary Lunch Price Comparison



Secondary Lunch Price Comparison



Checklist Review

