

ALTERNATE PACKAGE WITH CIGNA; UPDATED CONTRIBUTION PERCENTAGE; ILLUSTRATIVE rates reflect premium holiday														
Employer Contribution (Non-Smoker):	Employee:	\$0.00	or	93.00%	Percentage Smoker:	10.00%	Dependents:	\$0.00	or	77.00%				
Employer Contribution (Smoker):	Employee:	\$0.00	or	60.00%			Dependents:	\$0.00	or	40.00%				
Non-Smoker	Total	Employer	Employee	Employee per Pay	% Change	Current	Employer Cost	Employer Monthly	Total Monthly	Employer	% Change			
Open Access Plus OAPIN Low	Premium	Contribution	Contribution	Period Deduction	Employee	Enrollment	per Plan/Tier	HSA/HRA Cost	Employer Cost	Cost Savings	Employer			
Employee	\$465.99	\$433.37	\$32.62	\$16.31	-17.13%	78	\$33,802.91	\$0.00	\$105,718.10	\$10,840.51	-9.30%			
Employee+Spouse	\$936.77	\$795.87	\$140.90	\$70.45	-22.63%	10	\$7,958.68	\$0.00						
Employee+Child(ren)	\$885.49	\$776.39	\$109.10	\$54.55	-15.33%	16	\$12,422.19	\$0.00						
Employee+Family	\$1,496.10	\$1,226.56	\$269.54	\$134.77	-12.80%	11	\$13,492.12	\$0.00						
Open Access Plus OAPIN High	Employee	\$519.13	\$448.37	\$70.76	\$35.38	-17.15%	19	\$8,519.04				\$0.00		
Employee+Spouse	\$1,043.58	\$825.87	\$217.71	\$108.85	-20.73%	11	\$9,084.55	\$0.00						
Employee+Child(ren)	\$986.46	\$806.39	\$180.07	\$90.04	-16.76%	9	\$7,257.48	\$0.00						
Employee+Family	\$1,666.69	\$1,276.56	\$390.13	\$195.07	-14.61%	5	\$6,382.78	\$0.00						
Smoker	Total	Employer	Employee	Employee per Pay	% Change	Current	Employer Cost	Employer Monthly						
Open Access Plus OAPIN Low	Premium	Contribution	Contribution	Period Deduction	Employee	Enrollment	per Plan/Tier	HSA/HRA Cost						
Employee	\$465.99	\$279.59	\$186.40	\$93.20	-11.30%	9	\$2,516.35	\$0.00						
Employee+Spouse	\$936.77	\$467.90	\$468.86	\$234.43	-10.76%	1	\$467.90	\$0.00						
Employee+Child(ren)	\$885.49	\$467.90	\$417.59	\$208.79	-7.89%	2	\$935.81	\$0.00						
Employee+Family	\$1,496.10	\$691.64	\$804.46	\$402.23	-10.01%	1	\$691.64	\$0.00						
Open Access Plus OAPIN High	Employee	\$519.13	\$279.59	\$239.53	\$119.77	-9.94%	2	\$559.19	\$0.00					
Employee+Spouse	\$1,043.58	\$467.90	\$575.67	\$287.84	-9.71%	1	\$467.90	\$0.00						
Employee+Child(ren)	\$986.46	\$467.90	\$518.55	\$259.28	-7.31%	1	\$467.90	\$0.00						
Employee+Family	\$1,666.69	\$691.64	\$975.05	\$487.53	-9.13%	1	\$691.64	\$0.00						