

# OTTER TAIL POWER (UNION AND NON-UNION 2018 COST PROJECTION

		Premier 80 (Non-Union)	Advantage 70 (Non-Union)	Basic 100 (Non-Union)	BlueSaver 100 (Union)	Total
Projected Enrollment	EE	42	22	27	72	163
	EE+SP (2-Party for OTP Union)	35	18	1	89	143
	EE+Ch	46	38	9	0	93
	Family	48	43	12	225	328
Current Rates	EE	\$474.79	\$420.27	\$393.75	\$429.15	\$848,606
	EE+Sp	\$1,044.55	\$924.61	\$866.27	\$858.30	\$1,565,486
	EE+Ch	\$997.07	\$882.58	\$826.89	N/A	\$1,042,143
	Family	\$1,566.82	\$1,386.91	\$1,299.40	\$1,626.81	\$6,197,634
		<b>\$2,130,876</b>	<b>\$1,428,769</b>	<b>\$414,388</b>	<b>\$5,679,837</b>	<b>\$9,653,870</b>
<b>Total Gross Cost for Rate Setting</b>						<b>\$10,792,803</b>
<b>Needed Adjustment to Current Rates</b>						<b>11.8%</b>
Renewal Rates	EE	\$530.80	\$469.85	\$440.20	\$479.78	\$948,718
	EE+SP (2-Party for OTP Union)	\$1,167.76	\$1,033.69	\$968.47	\$959.56	\$1,750,176
	EE+Ch	\$1,114.70	\$986.70	\$924.44	\$0.00	\$1,165,089
	Family	\$1,751.67	\$1,550.53	\$1,452.70	\$1,818.74	\$6,928,822
<b>Renewal Accruals</b>		<b>\$2,382,267</b>	<b>\$1,597,326</b>	<b>\$463,275</b>	<b>\$6,349,938</b>	<b>\$10,792,806</b>
<b>Total Gross Cost All Plans</b>						<b>\$10,792,806</b>

COSTS DO NOT INCLUDE EMPLOYER HSA CONTRIBUTIONS

# 2018 POWER DENTAL PROJECTION

		Dental	All Plans
Projected Enrollment	EE	155	155
	Family	561	561
	Total	716	716
Current Rates	EE	\$41.85	\$77,841
	Family	\$109.46	\$736,885
<b>Current Accruals</b>		<b>\$814,726</b>	<b>\$814,726</b>
<b>Total Gross Cost for Rate Setting</b>			<b>\$833,829</b>
<b>Needed Adjustment to Current Rates</b>			<b>2.3%</b>
Recommended 2018 Dental	EE	\$42.84	\$79,682
	Family	\$112.04	\$754,253
<b>Renewal Accruals</b>			<b>\$833,936</b>