

New York State Department of Civil Service"

"Mental Health and Substance Abuse Program for the Empire Plan, Excelsior Plan, Student Employee Health Plan RFP"

Selected Financial Data

**Empire Plan Monthly Premium Rates: Groups With Plan Changes/Ratified Contracts (1)**

Effective Date	Individual			Family		
	Core	NY	PA	Core	NY	PA
		Enhancement	Enhancement		Enhancement	Enhancement
1/1/2009	\$ 7.94	\$ 0.50	\$ 0.79	\$ 25.58	\$ 1.88	\$ 2.32
1/1/2010	\$ 9.15	\$ 0.54	\$ 0.85	\$ 29.49	\$ 1.78	\$ 2.35
1/1/2011	\$ 9.25	\$ 0.64	\$ 0.80	\$ 29.29	\$ 1.83	\$ 2.43
1/1/2012	\$ 9.92	\$ 1.13	\$ 1.59	\$ 33.79	\$ 3.65	\$ 5.61
1/1/2013	\$ 9.36	\$ 0.84	\$ 1.25	\$ 38.53	\$ 4.18	\$ 7.49

**Empire Plan Monthly Premium Rates: Groups Not With Plan Changes/Not With Ratified Contracts)**

Effective Date	Individual		Family	
	Core	NY	Core	NY
		Enhancement		Enhancement
1/1/2009	\$ 8.02	\$ 0.50	\$ 25.84	\$ 1.90
1/1/2010	\$ 9.29	\$ 0.55	\$ 29.95	\$ 1.82
1/1/2011	\$ 9.39	\$ 0.65	\$ 29.73	\$ 1.86
1/1/2012	\$ 10.36	\$ 1.18	\$ 35.29	\$ 3.81
1/1/2013	\$ 9.78	\$ 0.88	\$ 40.25	\$ 4.37

**Empire Plan Monthly Premium Rates: UUP Lifeguards**

Effective Date	Individual		Family	
	Core	NY	Core	NY
		Enhancement		Enhancement
1/1/2009	\$ 8.02	\$ 0.50	\$ 25.84	\$ 1.90
1/1/2010	\$ 9.29	\$ 0.55	\$ 29.95	\$ 1.82
1/1/2011	\$ 9.39	\$ 0.65	\$ 29.73	\$ 1.86
1/1/2012	\$ 10.47	\$ 1.19	\$ 35.63	\$ 3.83
1/1/2013	\$ 9.89	\$ 0.89	\$ 40.73	\$ 4.42

**Excelsior Plan Monthly Premium Rates**

Effective Date	Individual	Family
1/1/2009	\$ 7.34	\$ 23.55
1/1/2010	\$ 8.45	\$ 27.04
1/1/2011	\$ 8.37	\$ 26.52
1/1/2012	\$ 10.02	\$ 34.40
1/1/2013	\$ 9.23	\$ 40.19

**Student Employee Health Plan Monthly Premium Rates**

Effective Date	Individual	Family
1/1/2009	\$ 9.05	\$ 20.91
1/1/2010	\$ 15.88	\$ 22.02
1/1/2011	\$ 17.87	\$ 32.15
1/1/2012	\$ 23.60	\$ 49.30
1/1/2013	\$ 26.18	\$ 63.26

- (1) Represents CSEA, PEF, M/C's and Unrepresented Enrollees for each of these years. At various points in time during 2011 and 2012 NYSCOPBA, APSU and Council-82 became part of this group.  
 (2) Represents UUP, PBA Troopers, PBA Supervisors, PIA and DC-37.

**Empire Plan Average Enrollment**

Period	Active		Retired		Total Contracts
	Individual	Family	Individual	Family	
Jan 2010 through Dec 2010	115,770	192,728	125,406	97,645	531,549
Jan 2011 through Dec 2011	105,792	191,109	129,535	102,628	529,064
Jan 2012 through Oct 2012	100,607	187,195	131,033	103,925	522,760

**Excelsior Plan Average Enrollment**

Period	Active		Retired		Total Contracts
	Individual	Family	Individual	Family	
Jan 2010 through Dec 2010	68	76	28	8	180
Jan 2011 through Dec 2011	20	15	21	5	61
Jan 2012 through Oct 2012	37	50	90	69	246

**Student Employee Health Plan Average Enrollment**

Period	Individual	Family	Total
Jan 2010 through Dec 2010	4,665	674	5,339
Jan 2011 through Dec 2011	4,688	754	5,442
Jan 2012 through Oct 2012	4,644	762	5,406

**NYS MHSA Experience**

	<u>2008 (1)</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012 (2)</u>
Premium	\$ 108,449,577	\$ 120,763,967	\$ 137,726,119	\$ 139,059,341	\$ 166,458,782
Paid Claims (3)	111,387,223	93,709,449	112,247,862	139,245,444	141,786,871
Change in Reserves (Credits)	(15,958,341)	22,604,882	(2,915,874)	1,845,503	(2,764,801)
	<u>(135,387)</u>	<u>(582,147)</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net Incurred Claim Cost	\$ 95,293,495	\$ 115,732,184	\$ 109,331,988	\$ 141,090,947	\$ 139,022,070
Net Retention	<u>18,784,612</u>	<u>18,130,019</u>	<u>19,674,973</u>	<u>20,599,446</u>	<u>18,725,207</u>
Dividend/(Loss)	\$ (5,628,530)	\$ (13,098,236)	\$ 8,719,158	\$ (22,631,052)	\$ 8,711,505

- (1) Final year close-out experience for prior contract holder (prior contract term: 2004-2008)  
 (2) Represents projected experience for 2012 as of October 15, 2012 (2012 Third Quarter Report)  
 (3) Includes Paid Bad Debt and Charity