

Kitchell Corporation

Rate & Contribution Analysis - 2015 Plan Year - Dental

High Plan Dental Rate Increase **3.40%**

Low Plan Dental Rate Increase **3.40%**

2014 Plan Year

High Plan						
Tier	Enrollment	Rates	EE Cost	ER Cost	% ER	Weekly EE Cost
EE Only	164	\$44.05	\$41.25	\$2.80	6.4%	\$9.52
EE+SP	55	\$94.37	\$91.68	\$2.69	2.9%	\$21.16
EE+CH	27	\$91.94	\$87.09	\$4.85	5.3%	\$20.10
Family	109	\$143.37	\$119.18	\$24.19	16.9%	\$27.50
Total	355	\$30,525	\$27,150	\$3,375	11.1%	

Low Plan						
Tier	Enrollment	Rates	EE Cost	ER Cost	% ER	Weekly EE Cost
EE Only	106	\$33.83	\$27.50	\$6.33	18.7%	\$6.35
EE+SP	51	\$71.39	\$64.18	\$7.21	10.1%	\$14.81
EE+CH	20	\$69.58	\$59.59	\$9.99	14.4%	\$13.75
Family	51	\$108.03	\$87.09	\$20.94	19.4%	\$20.10
Total	228	\$23,129	\$19,142	\$3,987	17.2%	

Monthly Total	\$53,654	\$46,292	\$7,362	13.7%
Annual Total	\$643,844	\$555,498	\$88,346	13.7%

2015 Plan Year

High Plan					Weekly Change
Rates	EE Cost	ER Cost	% ER	Weekly EE Cost	
\$45.55	\$42.65	\$2.90	6.4%	\$9.84	+ \$0.32
\$97.58	\$94.80	\$2.79	2.9%	\$21.88	+ \$0.72
\$95.07	\$90.05	\$5.02	5.3%	\$20.78	+ \$0.68
\$148.25	\$123.24	\$25.01	16.9%	\$28.44	+ \$0.94
\$31,563	\$28,073	\$3,490	11.1%		

Low Plan					Weekly Change
Rates	EE Cost	ER Cost	% ER	Weekly EE Cost	
\$34.98	\$28.44	\$6.55	18.7%	\$6.56	+ \$0.22
\$73.82	\$66.36	\$7.46	10.1%	\$15.31	+ \$0.50
\$71.95	\$61.62	\$10.33	14.4%	\$14.22	+ \$0.47
\$111.70	\$90.05	\$21.65	19.4%	\$20.78	+ \$0.68
\$23,915	\$19,792	\$4,122	17.2%		

Monthly Total	\$55,478	\$47,865	\$7,612	13.7%
Annual Total	\$665,735	\$574,385	\$91,350	13.7%

Change over Current (\$)	\$21,891	\$18,887	\$3,004
Change over Current (%)	3.4%	3.4%	3.4%