

Group Health Insurance Quote

Client Information

Client Name : Elkton School District
Policy No. : 000209
Effective: July 2011
Representative : Appletree Institute

Benefits Being Quoted

Signature Series
\$500 Deductible
20% Coinsurance
3x Out of Pocket Maximum
\$10 Office Visit Copay
\$50 Emergency Room Copay
With Lab & X-Ray
Without Vision Rider
\$10/\$20 Prescription Drug Copay Plan With Oral Contraceptives

Health Rates

	<i>Employee Covered</i>	<i>Current Rates</i>	<i>Renewal Rates</i>
Single	34	\$ 558.09	\$ 636.77
Employee + Spouse	2	\$ 1,368.62	\$ 1,561.57
Employee + Child(ren)	4	\$ 874.39	\$ 997.66
Family	3	\$ 1,482.67	\$ 1,691.70
Monthly Premium	43	\$ 29,657.87	\$ 33,839.06

Renewal Increase 14.10%

*Rates do not include EAP if applicable

FORMULA "11-Q"
Overall 9.80% Increase

IF LESS THAN	4.00%	4.55%
IF LESS THAN	5.00%	5.60%
IF LESS THAN	9.00%	7.60%
IF LESS THAN	10.00%	9.10%
IF LESS THAN	13.00%	10.10%
IF LESS THAN	14.00%	11.85%
IF LESS THAN	16.00%	14.10%
IF LESS THAN	18.00%	15.19%
IF LESS THAN	20.00%	15.19%
IF LESS THAN	22.00%	15.19%
IF LESS THAN	24.00%	15.19%
IF LESS THAN	26.00%	15.19%
IF LESS THAN	30.00%	15.19%
IF LESS THAN	30.00%	15.19%

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Experience Credit

Credit Table	
-99.00%	1.00%
-15.00%	0.75%
-10.00%	0.50%
-5.00%	0.00%
5.00%	0.00%
30.00%	-1.00%
40.00%	-1.50%
50.00%	-2.00%

March 4, 2011

District	7/1/11 NEEDED	7/1/11 ACTUAL	PER ATI 7/1/11 ACTUAL INCOME
Clark School	-7.00%	4.05% credit	\$229,992
Desmet School	-7.00%	3.80% credit	\$343,811
Harding County School	-7.00%	3.55% credit	\$278,367
Hoven School	-7.00%	4.05% credit	\$17,655
Irene Wakonda School	-7.00%	3.55% credit	\$356,788
Tioga Zina Tribal School	-7.00%	4.55%	\$922,959
White River School	-7.00%	4.05% credit	\$585,818
Willow Lake School	-7.00%	3.55% credit	\$262,773
Wolsey Wessington School	-7.00%	3.55% credit	\$295,950
Montrose School	-6.30%	3.55% credit	\$163,452
Florence School	-5.50%	3.55% credit	\$225,047
Herreid School	-5.50%	3.55% credit	\$82,894
Arlington School	-5.00%	4.55%	\$234,083
Wilmot School	-5.00%	4.55%	\$229,554
Lake Preston School	-4.60%	4.55%	\$216,870
Sanborn Central School	-4.30%	4.55%	\$238,700
Southeast Area	-2.60%	4.55%	\$228,513
Grant Deuel School	-2.20%	4.55%	\$104,972
Doland School	0.30%	3.80% credit	\$216,498
Howard School	0.40%	4.55%	\$372,767
Viborg School	0.40%	4.55%	\$223,156
Big Stone City School	0.50%	3.55% credit	\$75,823
Summit School	0.70%	4.55%	\$104,859
Highmore Harold School	1.00%	3.80% credit	\$281,643
Waverly School	1.30%	4.55%	\$100,381
Chester School	2.10%	3.55% credit	\$639,268
Smee School	3.30%	4.55%	\$343,936
Mid Central Educational Co-Op	5.10%	7.60%	\$2,109,705
Mobridge Pollock School	9.10%	9.10%	\$565,797
Garretson School	10.90%	10.10%	\$431,557
Hamlin School	10.90%	9.60% credit	\$620,630
Oahe Special Education Co-Op	10.90%	9.35% credit	\$100,619
Colman-Egan School	11.70%	10.10%	\$205,750
West Central School	13.00%	11.85%	\$856,377
Elkton School	14.90%	14.10%	\$406,077
Lennox School	15.20%	14.10%	\$919,787
Baltic School	15.60%	13.60% credit	\$385,936
Rosholt School	15.80%	14.10%	\$289,093
Enemy Swim Day School	16.40%	15.19%	\$481,725
Northwestern Area School	18.40%	16.69% bonus	\$308,272
Agar Blunt Onida School	18.80%	14.44% credit	\$292,797
Centerville School	20.10%	15.19%	\$340,787
Hurley School	21.00%	14.19% credit	\$84,450
Woonsocket School	21.00%	15.19%	\$224,690
Wamer School	22.20%	15.19%	\$229,514
Webster School	23.20%	15.19%	\$446,794
Gettysburg School	25.00%	15.19%	\$165,984
Castlewood School	26.80%	14.19% credit	\$236,058
Tea Area School	26.80%	16.19% bonus	\$1,014,994
Iroquois School	28.00%	16.19% bonus	\$388,781
Deuel School	29.00%	15.19%	\$456,678
Hanson School	29.00%	14.69% credit	\$298,267
Henry School	29.00%	14.19% credit	\$73,324
Parker School	29.00%	17.19% bonus	\$323,388
Tri Valley School	29.00%	15.19%	\$801,349
Vermillion School	29.00%	15.19%	\$1,289,183
			\$21,724,893
			9.80% Per ATI \$21,724,893
			9.90% Per Sanford \$21,743,768
			Difference (\$18,875)

South Dakota Schools' Group Insurance Pool HISTORY

	2006 - 9.69%		2007 - 7.95%		2008 - 9.86%		2009 - 9.9%		2010 - 9.8%			2011
	Needed - 9.9 to 33.90 = 43.4 Actual 5.55 to 16.5 = 9.95		Needed - 2 to 23 = 25 Actual 4.7 to 10.95 = 6.25		Needed - 22.56 to 30.57 = 53.03 Actual 6.88 to 12.65 = 5.76		Needed - 1.47 to 25.41 = 33.63 Actual 4.50 to 16.38 = 11.88		Needed - 10.1 to 35.2 = 51.3 Actual 4.95 to 14.95 = 10.0		2006-2010	Needed
District	Needed	Actual	Needed	Actual	Needed	Actual	Needed	Actual	Needed	Actual	Difference	Needed
Agar/Blunt/Onida	10.80%	10.00%	8.80%	7.80%	12.03%	10.85%	-1.74%	4.50%	-3.20%	4.95%	-11.42%	18.80%
Arlington	7.60%	7.00%	13.30%	10.95%	17.29%	12.65%	0.51%	4.50%	-2.20%	4.95%	-3.55%	-5.00%
Baltic	11.90%	11.25%	8.70%	7.70%	8.27%	8.86%	2.68%	4.50%	-1.70%	4.95%	-7.41%	15.60%
Big Stone			-2.00%	4.70%	5.16%	7.86%	2.85%	4.50%	-5.10%	4.95%	-21.10%	0.50%
Castlewood	3.20%	5.55%	-1.50%	4.70%	2.67%	8.86%	2.57%	4.50%			-24.97%	26.80%
Centerville	6.30%	6.00%	6.40%	5.90%	9.38%	9.86%	12.09%	11.50%	14.60%	13.50%	2.02%	20.10%
Chester			-0.40%	4.70%	1.10%	6.86%	3.17%	4.50%	-4.30%	4.95%	-21.44%	2.10%
Clark	0.90%	5.55%	4.30%	4.70%	18.64%	12.65%	4.35%	4.50%	-3.50%	4.95%	-7.66%	-7.00%
Colman/Egan												11.70%
DeSmet	13.20%	13.00%	7.30%	6.80%	6.31%	8.86%	3.85%	4.50%	-5.90%	4.95%	-13.35%	-7.00%
Deuel	3.80%	5.55%	5.10%	4.70%	9.59%	9.86%	2.56%	4.50%	24.00%	14.95%	5.49%	29.00%
Doland	5.10%	6.00%	0.30%	4.70%	4.45%	7.86%	1.08%	4.50%			-13.63%	0.30%
Eikton	13.90%	13.00%	8.90%	7.90%	3.14%	6.86%	1.00%	4.50%			3.28%	14.90%
Enemy Swim	1.80%	5.55%	3.60%	4.70%	18.18%	12.65%	25.89%	16.38%	15.30%	13.50%	11.99%	16.40%
Florence	6.30%	6.00%	7.40%	6.90%	9.65%	9.86%	5.09%	5.00%	-13.80%	4.95%	-18.07%	-5.50%
Garretson									0.30%	4.95%	-4.65%	10.80%
Gettysburg					24.58%	12.65%	26.27%	16.38%	-2.70%	4.95%	14.17%	25.00%
Grant-Deuel	30.10%	15.50%	18.40%	10.95%	15.44%	11.85%	3.51%	4.50%	3.20%	6.00%	21.85%	-2.20%
Hamlin	7.20%	7.00%	11.90%	9.90%	6.88%	8.86%	6.72%	6.00%	-1.30%	4.95%	-5.51%	10.90%
Hanson	13.10%	13.00%	6.50%	6.00%	11.08%	9.86%	3.42%	4.50%			-6.41%	29.00%
Harding County	2.30%	5.55%	0.10%	4.70%	1.64%	6.86%	1.96%	4.50%			-25.16%	-7.00%
Henry	-1.20%	5.55%	5.60%	5.10%	-0.94%	6.86%	13.34%	11.50%			-25.61%	29.00%
Herreid	3.80%	5.55%	-0.50%	4.70%	3.16%	6.86%	3.81%	4.50%			-31.64%	-5.50%
Highmore/Harold	2.70%	5.55%	4.50%	4.70%	8.55%	8.86%	3.28%	4.50%	-1.40%	4.95%	-10.92%	1.00%
Hoven	31.30%	15.50%	22.80%	10.95%	-22.86%	-8.50%	2.23%	4.50%	-12.50%	4.95%	-6.13%	-7.00%
Howard	6.80%	6.00%	2.60%	4.70%	11.31%	9.86%	4.62%	4.50%	12.50%	12.25%	0.52%	0.40%
Hurley	3.00%	5.55%	-2.00%	4.70%	-2.72%	6.86%	7.47%	7.00%			-18.51%	21.00%
Irene/Wakonda					-4.36%	6.86%	2.84%	4.50%			-21.08%	-7.00%
Iroquois	1.30%	5.55%	5.90%	5.40%	21.26%	12.65%	29.41%	16.38%	35.20%	14.95%	38.14%	28.00%
Lake Preston	33.50%	15.50%	6.60%	6.10%	-4.17%	8.86%	4.70%	4.50%	-3.30%	4.95%	-0.58%	-4.60%
Lannox			8.40%	7.40%	7.93%	8.86%	2.31%	4.50%	3.70%	6.00%	-4.42%	15.20%
Mid-Central	14.80%	14.25%	13.10%	10.95%	14.49%	11.85%	19.84%	16.38%	24.60%	14.95%	18.65%	5.10%
Mobridge/Pollock	3.20%	5.55%	15.90%	10.95%	12.45%	10.86%	5.45%	5.00%	8.10%	9.75%	2.99%	9.10%
Montrose	9.60%	9.00%	8.90%	7.90%	-8.94%	8.86%	7.22%	7.00%			-22.68%	-8.30%
Northwestern	10.80%	10.00%	18.70%	10.95%	30.37%	12.65%	25.67%	16.38%	21.60%	13.50%	43.66%	18.40%
Oahe Spec. Ed. Coop			-2.00%	4.70%	-8.57%	6.86%	11.22%	9.50%	21.50%	13.50%	-12.41%	10.90%
Parker	23.20%	15.50%	18.70%	10.95%	24.95%	12.65%	28.78%	16.38%	27.30%	14.95%	52.50%	29.00%
Rosholt	9.20%	9.00%	8.80%	7.80%	9.08%	9.86%	28.11%	16.38%	1.20%	4.95%	8.40%	15.80%
Sanborn Central	9.80%	9.00%	17.90%	10.95%	10.43%	9.86%	8.45%	6.00%	-8.00%	4.95%	-4.18%	-4.30%
Smee					16.15%	12.65%	28.60%	16.38%	6.80%	8.75%	13.97%	3.30%
Southeast Area												-2.60%
Summit	0.40%	5.55%	5.00%	4.70%	19.98%	12.65%	1.05%	4.50%	6.00%	8.75%	-3.72%	0.70%
Tea Area	23.90%	15.50%	16.50%	10.95%	12.31%	10.86%	28.79%	16.38%	25.00%	14.95%	37.86%	28.80%
Tioga Zina	6.70%	6.00%	1.80%	4.70%	8.27%	8.86%	28.46%	16.38%	5.80%	7.75%	7.14%	-7.00%
Tri Valley	3.50%	5.55%	6.80%	6.30%	7.82%	8.86%	3.65%	4.50%	14.10%	13.50%	-2.74%	29.00%
Vermillion	10.30%	10.00%	4.90%	4.70%	7.82%	8.86%	12.14%	11.50%	29.50%	14.95%	14.65%	28.00%
Viborg	14.00%	13.00%	12.80%	10.80%	3.93%	8.86%	1.19%	4.50%	15.80%	13.50%	-0.94%	0.40%
Warner	11.30%	11.25%	8.30%	7.30%	10.87%	9.86%	26.05%	16.38%	14.80%	13.50%	13.03%	22.20%
Waverly/South Shore												1.30%
Webster									28.00%	14.95%	13.05%	23.20%
West Central	12.00%	11.25%	11.70%	9.70%	13.24%	10.86%	3.90%	4.50%	-0.60%	4.95%	-1.02%	13.00%
White River			-2.00%	4.70%	6.30%	8.86%	18.42%	16.38%	8.30%	9.75%	-8.67%	-7.00%
Willow Lake	9.50%	9.00%	13.30%	10.95%	4.52%	7.86%	2.30%	4.50%	-7.90%	4.95%	-15.54%	-7.00%
Wilmot	16.70%	15.50%	19.00%	10.95%	8.10%	8.86%	7.05%	7.00%	-4.50%	4.95%	-0.91%	-5.00%
Wolsley/Wessington	11.30%	11.25%	8.90%	7.90%	9.11%	9.86%	-4.47%	4.50%			-17.32%	-7.00%
Woonsocket	13.30%	13.00%	13.80%	10.95%	5.01%	7.86%	6.04%	6.00%	0.30%	4.95%	-4.31%	21.00%
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