

Medical Health Benefits Options

	Cost for all Active Employees (187)	Cost for all Retired Employees (72)	Budgeted Costs	% Difference	Retiree Stipend Pros	Retiree State Pros
Option 1: SHBP for active EEs and SHBP for Retirees	State Health Benefit Program	Retiree State Health Benefit Program			Employees may choose their own plan. Employee accountability ("skin in the game"). Only reimburse actual amount spend. No upfront cost. Historically, the actual cost is lower than the budgeted cost.	Less work/accountability for retirees
Total Cost	\$3,429,531	\$1,142,467	\$4,571,998	13%		
Difference in Cost from Opt. 2	(\$806,000.20)	\$234,021.16				
Option 2: Twp Private for active EEs and Twp Retiree Stipend	Current Township Plans	Retiree Township Stipend Plans				
Total Cost	\$4,235,531.20	\$908,445.84	\$5,143,977.04			
Difference in Cost from Opt. 1	\$806,000.20	(\$234,021.16)				
Option 3: SHBP for active EEs and Twp Retiree Stipend	State Health Benefit Program	Retiree Township Stipend Plans				
Total Cost	\$3,429,531	\$908,445.84	\$4,337,976.84	19%		
Difference in Cost from Opt. 2	(\$806,000.20)	(\$234,021.16)				

NOTE: There is NOT an option to have the Twp private plan for active EEs and the SHBP retirees since the State does not allow retirees only.