

GRANDFATHERED	10th Percentile GHIP Medicfill	50th Percentile GHIP Medicfill	90th Percentile GHIP Medicfill
Sample Retiree Financials			
Gross Annual Premium			
Medical	\$3,125	\$3,125	\$3,125
Rx	\$2,387	\$2,387	\$2,387
TOTAL	\$5,512	\$5,512	\$5,512
Retiree Premium Contribution			
As %	5%	5%	5%
As \$\$	\$276	\$276	\$276
Retiree Out-of-Pocket Costs			
Medical	\$0	\$0	\$0
Rx	\$198	\$383	\$521
TOTAL	\$198	\$383	\$521
Total Retiree Cost	\$474	\$659	\$797
State Cost	\$5,236		

GRANDFATHERED	10th Percentile		50th Percentile		90th Percentile	
	GHIP		GHIP		GHIP	
Sample Retiree Financials	Medicfill	Medigap L	Medicfill	Medigap L	Medicfill	Medigap L
Gross Annual Premium						
Medical	\$3,125	\$2,156	\$3,125	\$2,156	\$3,125	\$2,156
Rx	\$2,387	\$2,387	\$2,387	\$2,387	\$2,387	\$2,387
TOTAL	\$5,512	\$4,543	\$5,512	\$4,543	\$5,512	\$4,543
Retiree Premium Contribution						
As %	50%	39%	50%	39%	50%	39%
As \$\$	\$2,756	\$1,787	\$2,756	\$1,787	\$2,756	\$1,787
Retiree Out-of-Pocket Costs						
Medical	\$0	\$230	\$0	\$387	\$0	\$1,574
Rx	\$198	\$198	\$383	\$383	\$521	\$521
TOTAL	\$198	\$428	\$383	\$770	\$521	\$2,095
Total Retiree Cost	\$2,954	\$2,215	\$3,139	\$2,557	\$3,277	\$3,882
State Cost	\$2,756	\$2,756				

GRANDFATHERED	10th Percentile		50th Percentile		90th Percentile	
	GHIP		GHIP		GHIP	
Sample Retiree Financials	Medicfill	Medigap L	Medicfill	Medigap L	Medicfill	Medigap L
Gross Annual Premium						
Medical	\$3,125	\$2,156	\$3,125	\$2,156	\$3,125	\$2,156
Rx	\$2,387	\$2,387	\$2,387	\$2,387	\$2,387	\$2,387
TOTAL	\$5,512	\$4,543	\$5,512	\$4,543	\$5,512	\$4,543
Retiree Premium Contribution						
As %	75%	70%	75%	70%	75%	70%
As \$\$	\$4,134	\$3,165	\$4,134	\$3,165	\$4,134	\$3,165
Retiree Out-of-Pocket Costs						
Medical	\$0	\$230	\$0	\$387	\$0	\$1,574
Rx	\$198	\$198	\$383	\$383	\$521	\$521
TOTAL	\$198	\$428	\$383	\$770	\$521	\$2,095
Total Retiree Cost	\$4,332	\$3,593	\$4,517	\$3,935	\$4,655	\$5,260
State Cost	\$1,378	\$1,378				

GRANDFATHERED	10th Percentile		50th Percentile		90th Percentile	
	GHIP		GHIP		GHIP	
Sample Retiree Financials	Medicfill	Medigap L	Medicfill	Medigap L	Medicfill	Medigap L
Gross Annual Premium						
Medical	\$3,125	\$2,156	\$3,125	\$2,156	\$3,125	\$2,156
Rx	\$2,387	\$2,387	\$2,387	\$2,387	\$2,387	\$2,387
TOTAL	\$5,512	\$4,543	\$5,512	\$4,543	\$5,512	\$4,543
Retiree Premium Contribution						
As %	100%	100%	100%	100%	100%	100%
As \$\$	\$5,512	\$4,543	\$5,512	\$4,543	\$5,512	\$4,543
Retiree Out-of-Pocket Costs						
Medical	\$0	\$230	\$0	\$387	\$0	\$1,574
Rx	\$198	\$198	\$383	\$383	\$521	\$521
TOTAL	\$198	\$428	\$383	\$770	\$521	\$2,095
Total Retiree Cost	\$5,710	\$4,971	\$5,895	\$5,313	\$6,033	\$6,638
State Cost	\$0	\$0				

NON-GRANDFATHERED	10th Percentile		50th Percentile		90th Percentile	
	GHIP		GHIP		GHIP	
Sample Retiree Financials	Medicfill	Medigap L	Medicfill	Medigap L	Medicfill	Medigap L
Gross Annual Premium						
Medical	\$3,125	\$2,156	\$3,125	\$2,156	\$3,125	\$2,156
Rx	\$2,387	\$2,387	\$2,387	\$2,387	\$2,387	\$2,387
TOTAL	\$5,512	\$4,543	\$5,512	\$4,543	\$5,512	\$4,543
Retiree Premium Contribution						
As %	30%	15%	30%	15%	30%	15%
As \$\$	\$1,654	\$681	\$1,654	\$681	\$1,654	\$681
Retiree Out-of-Pocket Costs						
Medical	\$0	\$230	\$0	\$387	\$0	\$1,574
Rx	\$198	\$198	\$383	\$383	\$521	\$521
TOTAL	\$198	\$428	\$383	\$770	\$521	\$2,095
Total Retiree Cost	\$1,852	\$1,109	\$2,037	\$1,451	\$2,175	\$2,776
State Cost	\$3,858	\$3,862				

Sample Retiree Financials	10th Percentile			50th Percentile			90th Percentile		
	GHIP Medicfill	Medigap N	Medigap L	GHIP Medicfill	Medigap N	Medigap L	GHIP Medicfill	Medigap N	Medigap L
Gross Annual Premium									
Medical	\$3,125	\$2,750	\$2,156	\$3,125	\$2,750	\$2,156	\$3,125	\$2,750	\$2,156
Rx	\$2,387	\$2,387	\$2,387	\$2,387	\$2,387	\$2,387	\$2,387	\$2,387	\$2,387
TOTAL	\$5,512	\$5,137	\$4,543	\$5,512	\$5,137	\$4,543	\$5,512	\$5,137	\$4,543
Retiree Premium Contribution									
As %	30%	25%	15%	30%	25%	15%	30%	25%	15%
As \$\$	\$1,654	\$1,284	\$681	\$1,654	\$1,284	\$681	\$1,654	\$1,284	\$681
Retiree Out-of-Pocket Costs									
Medical	\$0	\$233	\$230	\$0	\$277	\$387	\$0	\$411	\$1,574
Rx	\$198	\$198	\$198	\$383	\$383	\$383	\$521	\$521	\$521
TOTAL	\$198	\$431	\$428	\$383	\$660	\$770	\$521	\$932	\$2,095
Total Retiree Cost	\$1,852	\$1,715	\$1,109	\$2,037	\$1,944	\$1,451	\$2,175	\$2,216	\$2,776
State Cost	\$3,858	\$3,853	\$3,862						