

**Analysis Non-Grandfathered Age 65+ Plan Options and Premium Share Options--11/19/2023**

		G	L	G	L	G	L
<b>Retiree Premium Contribution As %</b>	5.0%	5.0%	5.0%	7.0%	0.0%	9.0%	0.0%
<b>Total Retiree Cost 50th percentile</b>	\$669	\$882	\$1,007	\$987	\$780	\$1,093	\$780
<b>State Cost</b>	\$5,236	\$4,999	\$4,316	\$4,894	\$4,543	\$4,788	\$4,543
<b>State Savings</b>		\$238	\$921	\$343	\$693	\$448	\$693
<b>Retiree Cost Increase--10th perc.</b>	<b>current</b> \$ 474	\$214	\$182	\$319	-\$46	\$424	-\$46
<b>Retiree Cost Increase--50th perc.</b>	\$ 669	\$214	\$339	\$319	\$111	\$424	\$111
<b>Retiree Cost Increase--90th perc.</b>	\$ 797	\$214	\$1,526	\$319	\$1,298	\$424	\$1,298
<b>Avg</b>		\$448	\$232	\$387	\$204	\$439	\$268
<b>TOTAL</b>		\$2,686	\$1,161	\$2,320	\$1,022	\$2,636	\$1,338

This table illustrates the impact on the state and on retirees, if non-grandfathered employees, when they retire and reach Medicare-eligible age, are provided an option for a plan modeled after the current Medigap G and an option modeled after the current Medigap L, at three sets of employee/state premium shares: 5/95 for both, 7/93 for G and 0/100 for L, or 9/91% for G and (again) 0/100 for L. The table shows impact on the retiree, based on their percentile of healthcare utilization, and plan choice (G or L).