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To: Moapa Valley Water District Board of Directors

From: Jeannie Poynor, Office Manager

Date: November 12, 2015

Re: Insurance Rates

Staff has received the renewal paperwork for HPN (Health Insurance) renewal for December 2015. We will be able to keep the plan we have now for an increase of 9.81%.

The current premium is \$14,063.61 per month the proposed premium is \$15,442.88 per month for a difference of \$1,379.27 per month. The District will see a monthly increase of \$993.07 and the employee deductions will increase by \$386.20.

Of the \$15,442.88 the District's portion will be \$11,119.57 per month as the employees will pay the remaining \$4,323.31.



<b>Customer Name:</b> MOAPA VALLEY WATER DISTRICT	<b>Quote Number:</b> 1-W6E9FE-1
<b>Group Number:</b> 30001773	<b>Effective Date:</b> 12/01/2015
<b>Rating Area:</b> Clark and Nye Counties	<b>Contract Period:</b> 12

## Your Renewal at a Glance

### Medical/Rx

Rating Group: 10011001

	Current	Proposed Renewal
Plan Name	HPN Solutions POS Gold \$25/0/1500/80%	HPN Solutions POS Gold \$25/0/1500/80%
Pharmacy Benefits	\$15/35/65/250	\$15/35/65/250
Office Visit Copay	\$25	\$25
Plan Deductible	N/A	N/A
Co-Insurance	N/A	N/A
<b>Current/Estimated Monthly Medical/RX Premium</b>	<b>\$14,063.61</b>	<b>\$15,442.88</b>
<b>% of Change</b>		<b>9.81%</b>

*Membership data may not reflect current enrollment.*

*Please see last page for disclaimers.*