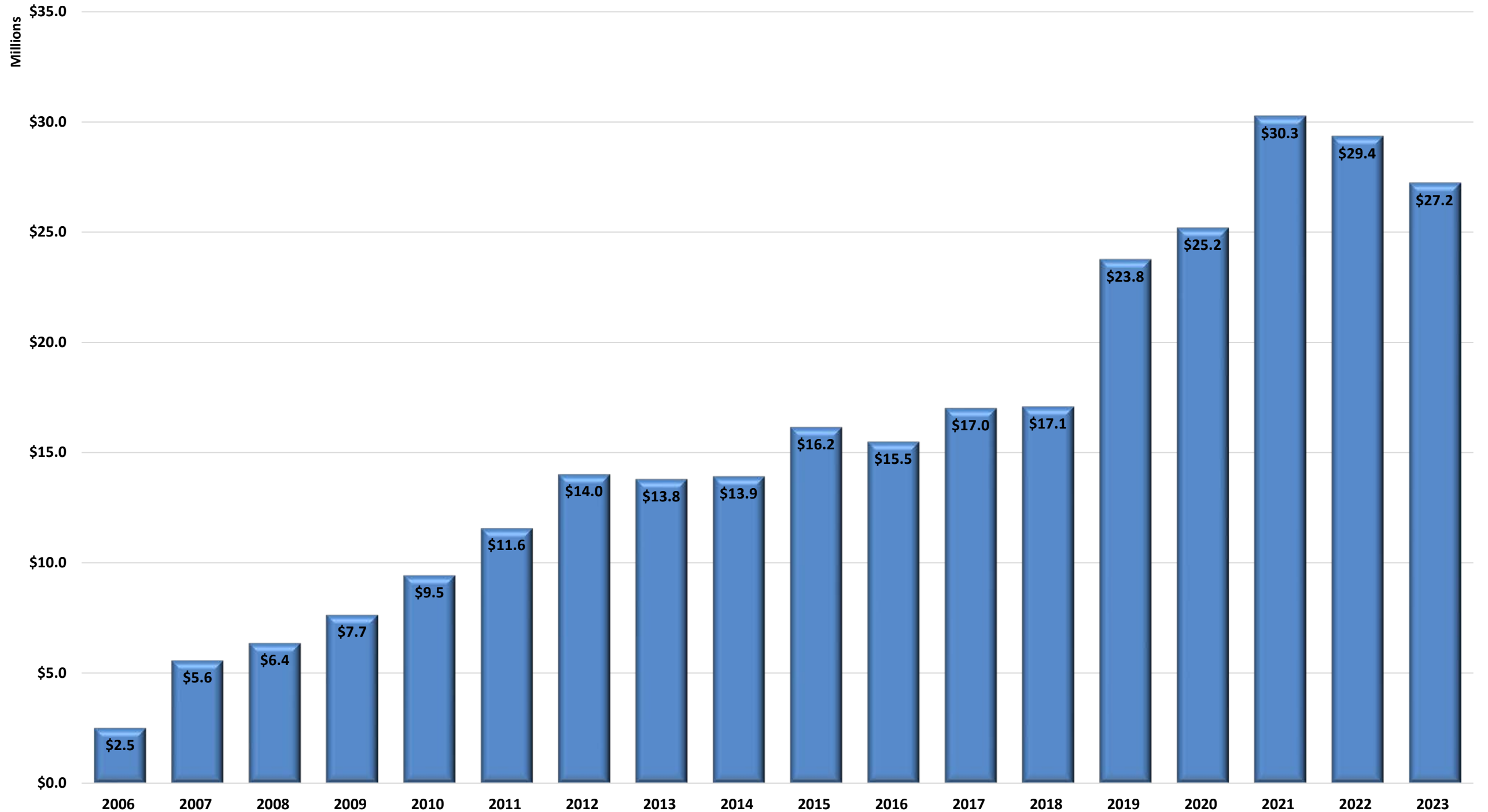


State Employees' Health Insurance Plan Marketing Representative's Activity



STATE EMPLOYEES' HEALTH INSURANCE PLAN
Marketing Representative's Activity
Return-on-Investment

Marketing Activity	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	ALL YEARS
Enrollments (9/30/XXXX)																			
Supplemental	363	673	848	969	1,147	1,339	1,640	1,766	1,613	1,574	1,537	1,498	1,522	1,557	1,530	1,499	1,460	1,391	
Optional	445	697	577	641	710	784	637	755	804	864	900	891	939	1030	1105	1164	1230	1329	
Health Reimbursement Arrangement										336	513	729	919	1003	1091	1145	1210	1298	
Flexible Benefits	5,436	6,274	7,453	7,943	8,641	9,685	9,332	8,884	9,077	8,775	9,216	9,686	9,898	10,539	11,063	10,698	10,387	10,393	
Gross Savings to State																			
Supplemental	\$3,037,935	\$6,227,648	\$7,444,308	\$8,729,216	\$10,825,769	\$12,799,726	\$14,180,998	\$14,576,934	\$14,661,118	\$15,111,392	\$14,686,262	\$15,075,935	\$14,806,470	\$18,808,762	\$19,400,936	\$20,779,861	\$20,440,228	\$19,935,139	\$251,528,637
Optional	\$540,673	\$1,330,806	\$1,391,504	\$1,614,860	\$1,756,997	\$2,194,547	\$3,950,252	\$4,039,614	\$3,234,503	\$3,676,348	\$3,322,233	\$4,388,929	\$3,674,069	\$6,089,864	\$5,830,048	\$7,011,981	\$7,535,341	\$8,235,836	\$69,818,405
Health Reimbursement Arrangement										\$1,325,781	\$2,074,453	\$3,232,035	\$4,397,862	\$5,318,885	\$6,232,581	\$7,439,040	\$7,835,807	\$8,032,902	\$45,889,345
Flexible Benefits	\$1,262	\$36,940	\$194,832	\$230,448	\$267,971	\$357,629	\$358,148	\$259,286	\$247,247	\$569,883	\$711,695	\$216,405	\$236,987	\$244,149	\$245,727	\$317,283	\$294,118	\$310,884	\$5,100,894
Total Gross Savings	\$3,579,870	\$7,595,394	\$9,030,644	\$10,574,524	\$12,850,737	\$15,351,902	\$18,489,398	\$18,875,834	\$18,142,868	\$20,683,404	\$20,794,643	\$22,913,304	\$23,115,388	\$30,461,660	\$31,709,292	\$35,548,165	\$36,105,494	\$36,514,761	\$372,337,281
Less: Benefits Paid																			
Supplemental Policies	\$863,092	\$1,461,558	\$1,841,570	\$2,017,490	\$2,721,795	\$3,154,745	\$3,768,234	\$4,329,305	\$3,440,731	\$3,287,580	\$3,625,538	\$3,647,209	\$3,673,435	\$3,823,637	\$3,539,699	\$3,655,190	\$3,579,871	\$3,532,547	\$55,963,227
Optional Policies	\$61,992	\$137,110	\$258,298	\$435,359	\$207,795	\$152,668	\$201,162	\$296,744	\$314,730	\$332,751	\$327,694	\$441,368	\$477,384	\$555,717	\$474,209	\$569,440	\$636,952	\$679,401	\$6,560,776
Health Reimbursement Arrangement										\$437,967	\$812,512	\$1,410,770	\$1,415,518	\$1,899,588	\$2,089,985	\$643,822	\$2,091,600	\$4,652,550	\$8,710,161
Total Benefits Paid	\$925,084	\$1,598,668	\$2,099,869	\$2,452,849	\$2,929,590	\$3,307,413	\$3,969,396	\$4,626,049	\$3,755,461	\$4,058,299	\$4,765,744	\$5,499,347	\$5,566,337	\$6,278,942	\$6,103,893	\$4,868,452	\$6,308,423	\$8,864,498	\$71,234,163
Net Change Benefits Paid	\$2,654,786	\$5,996,726	\$6,930,775	\$8,121,675	\$9,921,147	\$12,044,489	\$14,520,002	\$14,249,785	\$14,387,407	\$16,625,105	\$16,028,899	\$17,413,957	\$17,549,051	\$24,182,718	\$25,605,399	\$30,679,713	\$29,797,071	\$27,650,263	\$301,103,118
Less: Marketing Costs																			
Salaries	\$87,777	\$175,219	\$209,515	\$176,937	\$173,655	\$161,373	\$178,578	\$162,910	\$148,233	\$150,900	\$175,197	\$134,470	\$150,334	\$125,922	\$110,369	\$116,615	\$104,875	\$87,355	\$2,630,233
Commissions	\$20,124	\$108,217	\$189,383	\$143,010	\$150,621	\$150,365	\$165,584	\$132,865	\$145,378	\$151,192	\$178,698	\$137,731	\$172,287	\$165,153	\$179,250	\$174,645	\$211,311	\$213,669	\$2,789,483
Total Wages	\$107,901	\$283,435	\$398,898	\$319,947	\$324,276	\$311,738	\$344,162	\$295,775	\$293,611	\$302,092	\$353,895	\$272,201	\$322,621	\$291,075	\$289,619	\$291,260	\$316,186	\$301,024	\$5,419,716
Fringe Benefits	\$16,005	\$76,480	\$109,017	\$85,045	\$99,556	\$106,005	\$102,005	\$95,217	\$103,611	\$105,842	\$124,851	\$97,111	\$115,971	\$108,966	\$108,602	\$108,764	\$108,637	\$105,146	\$1,776,831
Travel and Miscellaneous	\$16,474	\$45,047	\$47,761	\$51,532	\$45,287	\$45,758	\$47,792	\$52,846	\$58,182	\$48,689	\$48,265	\$19,822	\$6,739	\$9,254	\$4,051	\$4,371	\$7,623	\$1,221	\$560,713
Total Marketing Costs	\$140,380	\$404,962	\$555,675	\$456,523	\$469,119	\$463,501	\$493,959	\$443,838	\$455,404	\$456,623	\$527,011	\$389,134	\$445,331	\$409,295	\$402,272	\$404,395	\$432,446	\$407,391	\$7,757,260
Net Savings to State	\$2,514,406	\$5,591,765	\$6,375,100	\$7,665,151	\$9,452,028	\$11,580,988	\$14,026,043	\$13,805,947	\$13,932,003	\$16,168,482	\$15,501,888	\$17,024,823	\$17,103,720	\$23,773,423	\$25,203,127	\$30,275,318	\$29,364,625	\$27,242,872	\$293,345,858
Return-on-Investment (ROI)	18.91	14.81	12.47	17.79	21.15	25.99	29.40	32.11	31.59	36.41	30.41	44.75	39.41	59.08	63.65	75.87	68.90	67.87	38.82
Savings to Employees																			
Supplemental	\$863,092	\$1,461,558	\$1,841,570	\$2,017,490	\$2,721,795	\$3,154,745	\$3,768,234	\$4,329,305	\$3,440,731	\$3,287,580	\$3,625,538	\$3,647,209	\$3,673,435	\$3,823,637	\$3,539,699	\$3,655,190	\$3,579,871	\$3,532,547	\$45,195,619
Optional	\$61,992	\$137,110	\$258,298	\$435,359	\$207,795	\$152,668	\$201,162	\$296,744	\$314,730	\$332,751	\$327,694	\$441,368	\$477,384	\$555,717	\$474,209	\$569,440	\$636,952	\$679,401	\$4,674,983
Health Reimbursement Arrangement										\$437,967	\$812,512	\$1,410,770	\$1,415,518	\$1,899,588	\$2,089,985	\$643,822	\$2,091,600	\$4,652,550	\$8,066,339
Flexible Benefits*	\$3,300	\$96,575	\$509,365	\$602,478	\$700,577	\$934,978	\$936,335	\$677,872	\$646,397	\$1,489,891	\$1,860,641	\$565,766	\$619,574	\$638,298	\$642,424	\$829,498	\$768,936	\$812,769	\$10,924,469
Total Employee Savings	\$928,384	\$1,695,243	\$2,609,234	\$3,055,327	\$3,630,167	\$4,242,391	\$4,905,731	\$5,303,921	\$4,401,859	\$5,548,189	\$6,626,385	\$6,065,112	\$6,185,911	\$6,917,240	\$6,746,317	\$5,697,950	\$7,077,359	\$9,677,267	\$68,861,409
* Calculated at a 20% tax rate for FICA, state and federal income taxes combined																			