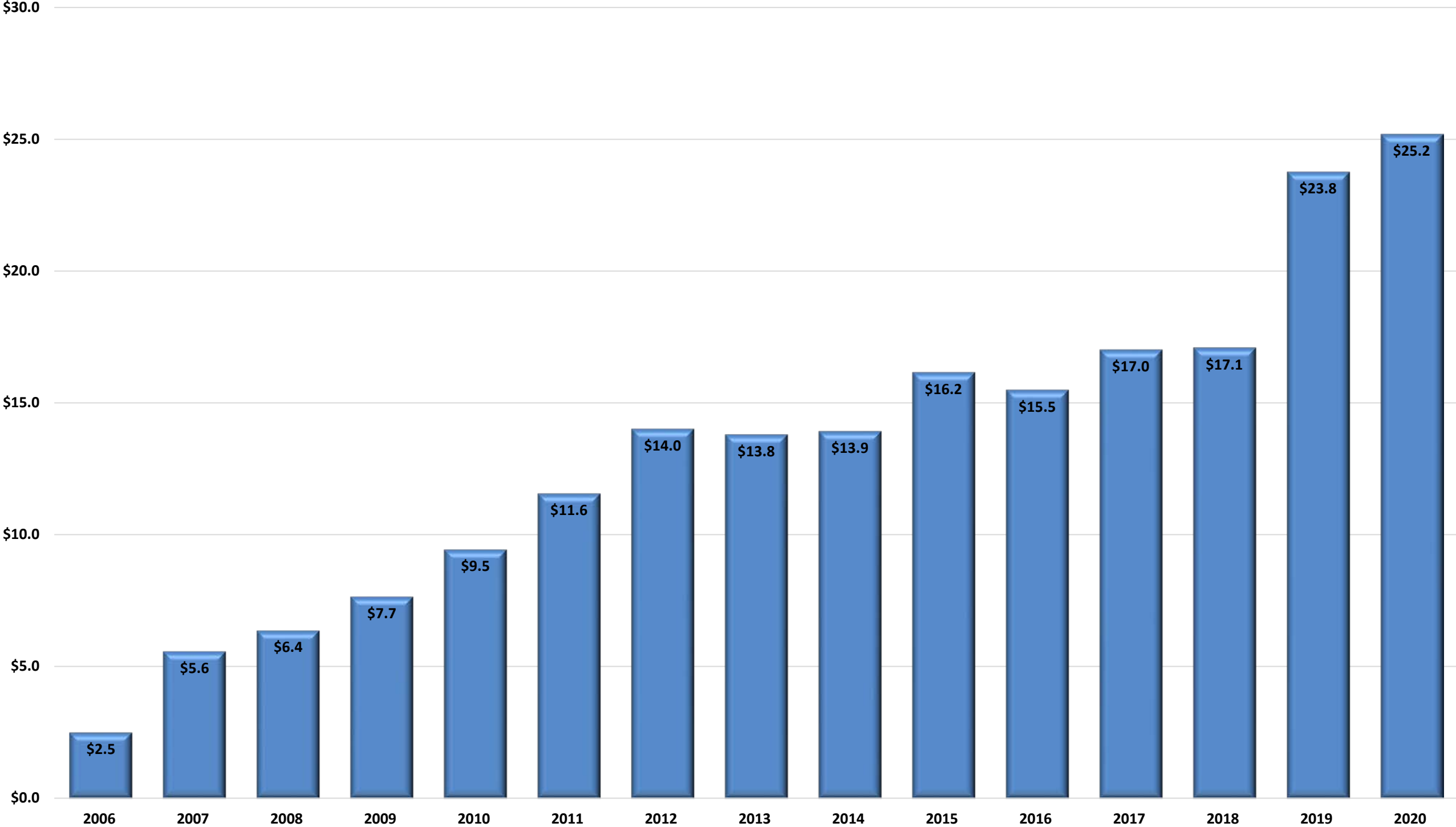


# State Employees' Health Insurance Plan Marketing Representative's Activity

Millions



**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	ALL YEARS
<b>Enrollments (9/30/XXXX)</b>																
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	
Optional	445	697	577	641	710	784	637	755	804	864	900	891	939	1030	1105	
Health Reimbursement Arrangement										336	513	729	919	1003	1091	
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	
<b>Gross Savings to State</b>																
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	\$190,373,409
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	\$47,035,247
Health Reimbursement Arrangement										\$1,325,781	\$2,074,453	\$3,232,035	\$4,397,862	\$5,318,885	\$6,232,581	\$22,581,596
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	\$4,178,609
<b>Total Gross Savings</b>	<b>\$3,579,870</b>	<b>\$7,595,394</b>	<b>\$9,030,644</b>	<b>\$10,574,524</b>	<b>\$12,850,737</b>	<b>\$15,351,902</b>	<b>\$18,489,398</b>	<b>\$18,875,834</b>	<b>\$18,142,868</b>	<b>\$20,683,404</b>	<b>\$20,794,643</b>	<b>\$22,913,304</b>	<b>\$23,115,388</b>	<b>\$30,461,660</b>	<b>\$31,709,292</b>	<b>\$264,168,861</b>
<b>Less: Benefits Paid</b>																
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	\$45,195,619
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	\$4,674,983
Health Reimbursement Arrangement										\$437,967	\$812,512	\$1,410,770	\$1,415,518	\$1,899,588	\$2,089,985	\$8,066,339
<b>Total Benefits Paid</b>	<b>\$925,084</b>	<b>\$1,598,668</b>	<b>\$2,099,869</b>	<b>\$2,452,849</b>	<b>\$2,929,590</b>	<b>\$3,307,413</b>	<b>\$3,969,396</b>	<b>\$4,626,049</b>	<b>\$3,755,461</b>	<b>\$4,058,299</b>	<b>\$4,765,744</b>	<b>\$5,499,347</b>	<b>\$5,566,337</b>	<b>\$6,278,942</b>	<b>\$6,103,893</b>	<b>\$57,936,940</b>
<b>Net Change Benefits Paid</b>	<b>\$2,654,786</b>	<b>\$5,996,726</b>	<b>\$6,930,775</b>	<b>\$8,121,675</b>	<b>\$9,921,147</b>	<b>\$12,044,489</b>	<b>\$14,520,002</b>	<b>\$14,249,785</b>	<b>\$14,387,407</b>	<b>\$16,625,105</b>	<b>\$16,028,899</b>	<b>\$17,413,957</b>	<b>\$17,549,051</b>	<b>\$24,182,718</b>	<b>\$25,605,399</b>	<b>\$206,231,921</b>
<b>Less: Marketing Costs</b>																
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	\$2,321,388
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	\$2,189,858
<b>Total Wages</b>	<b>\$107,901</b>	<b>\$283,435</b>	<b>\$398,898</b>	<b>\$319,947</b>	<b>\$324,276</b>	<b>\$311,738</b>	<b>\$344,162</b>	<b>\$295,775</b>	<b>\$293,611</b>	<b>\$302,092</b>	<b>\$353,895</b>	<b>\$272,201</b>	<b>\$322,621</b>	<b>\$291,075</b>	<b>\$289,619</b>	<b>\$4,511,246</b>
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	\$1,454,284
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	\$547,498
<b>Total Marketing Costs</b>	<b>\$140,380</b>	<b>\$404,962</b>	<b>\$555,675</b>	<b>\$456,523</b>	<b>\$469,119</b>	<b>\$463,501</b>	<b>\$493,959</b>	<b>\$443,838</b>	<b>\$455,404</b>	<b>\$456,623</b>	<b>\$527,011</b>	<b>\$389,134</b>	<b>\$445,331</b>	<b>\$409,295</b>	<b>\$402,272</b>	<b>\$6,513,028</b>
<b>Net Savings to State</b>	<b>\$2,514,406</b>	<b>\$5,591,765</b>	<b>\$6,375,100</b>	<b>\$7,665,151</b>	<b>\$9,452,028</b>	<b>\$11,580,988</b>	<b>\$14,026,043</b>	<b>\$13,805,947</b>	<b>\$13,932,003</b>	<b>\$16,168,482</b>	<b>\$15,501,888</b>	<b>\$17,024,823</b>	<b>\$17,103,720</b>	<b>\$23,773,423</b>	<b>\$25,203,127</b>	<b>\$199,718,893</b>
<b>Return-on-Investment (ROI)</b>	<b>18.91</b>	<b>14.81</b>	<b>12.47</b>	<b>17.79</b>	<b>21.15</b>	<b>25.99</b>	<b>29.40</b>	<b>32.11</b>	<b>31.59</b>	<b>36.41</b>	<b>30.41</b>	<b>44.75</b>	<b>39.41</b>	<b>59.08</b>	<b>63.65</b>	<b>31.66</b>
<b>Savings to Employees</b>																
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	\$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	\$4,674,983
Health Reimbursement Arrangement										\$437,967	\$812,512	\$1,410,770	\$1,415,518	\$1,899,588	\$2,089,985	\$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	\$10,924,469
<b>Total Employee Savings</b>	<b>\$928,384</b>	<b>\$1,695,243</b>	<b>\$2,609,234</b>	<b>\$3,055,327</b>	<b>\$3,630,167</b>	<b>\$4,242,391</b>	<b>\$4,905,731</b>	<b>\$5,303,921</b>	<b>\$4,401,859</b>	<b>\$5,548,189</b>	<b>\$6,626,385</b>	<b>\$6,065,112</b>	<b>\$6,185,911</b>	<b>\$6,917,240</b>	<b>\$6,746,317</b>	<b>\$68,861,409</b>

\* Calculated at a 20% tax rate for FICA, state and federal income taxes combined