

UPSHUR COUNTY

Suggested Contribution & COBRA Rates

Policy Period: 2023-2024

Maximum Liability	EE Count	Active EE Rates	Annual Contributions	COBRA Rates
Employee Only	80	\$ 809.00	\$ 776,636.07	\$ 831.35
Employee + Spouse	27	\$ 1,706.91	\$ 553,038.49	\$ 1,754.09
Employee + Children	30	\$ 1,516.34	\$ 545,881.80	\$ 1,558.76
Employee + Family	44	\$ 2,590.46	\$ 1,367,764.74	\$ 2,659.70
TOTAL:			\$ 3,243,321.10	

Expected Liability	EE Count	Active EE Rates	Annual Contributions	COBRA Rates
Employee Only	80	\$ 675.78	\$ 648,745.65	\$ 694.81
Employee + Spouse	27	\$ 1,424.80	\$ 461,633.63	\$ 1,464.93
Employee + Children	30	\$ 1,272.34	\$ 458,041.92	\$ 1,308.67
Employee + Family	44	\$ 2,131.64	\$ 1,125,505.30	\$ 2,189.42
TOTAL:			\$ 2,693,926.50	

Please note when using the Expected Liability Contribution Rates:

Annual Margin to Insured Level	\$ 549,395
Incurred But Unpaid Liability	\$ 41,048
Reserves should total:	\$ 590,442

* Rates and Claim Factors are for illustration only. Policy dictates true rates and factors.