Roanoke County Public Schools

March 11, 2026

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Roanoke County Public Schools

	POTENTIAL SAVINGS
Spousal Exclusion	$0 - $1,000,000
Voluntary Products	$50,000 - $100,000
Rx Analysis/Repricing	$1,000,000+
Cost to Change to Plan Year	?

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Roanoke County Public Schools

2025 IN REVIEW	
January 2025 - December 2025	
Total Paid Claims	25,703,803
Total Paid High Cost Claims ($25,000 - $1,000,000)	17,175,262
Net Claims(Stop Loss paid $1,555,970)	15,619,292
Total Paid High-Cost Spousal Claims ($25,000 - $1,000,000)	3,074,404
FY 27 Projected Claims	27,220,598

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PLAN NAME	# of Spousal High Cost Claims	Total High Cost Claims Spouses
KC 1000 (49)	25	$1,796,009
HK 2000 (59)	9	$910,328
HDHP (60)	3	$316,512
KC 2000 (57)	1	$51,553
		$3,074,402

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			DEPARTING SPOUSE %	10.00%					
ROANOKE COUNTY PUBLIC SCHOOLS - POTENTIAL SAVINGS FOR IMPLEMENTING SPOUSAL EXCLUSION									
	KeyCare 1000 Spouses Enrolled	HealthKeepers 2000 Spouses Enrolled	HealthKeepers HDHP Spouses Enrolled	Total Spouses Enrolled By Tier	Assume Waive	Monthly Employer Contribution to Spouse	Potential Annual Savings		Potential Annual Savings if RCPS Absorbs the 22.5% Increase
Sub + 1 Spouse	54	43	20	117	12	$296	$41,558		$50,909
Family Coverage Spouses	119	118	88	325	33	$370	$144,300		$176,768
Totals	173	161	108	442	44	Premium Savings	$185,858		$227,677
					Annual Employer HRA/HSA Savings		$29,660		$29,660
X% OF SPOUSES ON PLAN	17	16	11		Premium Savings + HRA/HSA Savings		$215,518		$257,337
ANNUAL EMPLOYER HRA/HSA CONTRIBUTION	$500	$500	$1,200	TOTAL	% of High-Cost Spousal Claims	15.00%	$461,160		$461,160
ANNUAL EMPLOYER HRA/HSA SAVINGS	$8,650	$8,050	$12,960	$29,660	Total Potential Savings		$676,679		$718,497
2025 SPOUSAL CLAIMS OVER $25,000	$1,796,009	$910,328	$368,065	$3,074,402					
This estimate assumes X% of spouses will waive coverage because they are offered coverage by the spouse's employer and that X% of large claims will be saved.									
Illustrative Purposes only									

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Questions

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Thank You

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