

Exhibit ____ (CAP-R-3)
Health Insurance Costs Update

**Corning Natural Gas
Health Insurance Update**

Exhibit_(CAP-R-3)
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Health Insurance Costs	Medical	Dental	
2016 Jan	\$ 53,173.00	\$ 3,249.00	Actual
2016 Feb	\$ 53,173.00	\$ 3,394.00	Actual
2016 Mar	\$ 51,408.00	\$ 3,394.00	Actual
2016 Apr	\$ 41,087.00	\$ 3,394.00	Actual
2016 May	\$ 41,118.00	\$ 3,394.00	Actual
2016 Jun	\$ 40,369.00	\$ 3,394.00	Actual
2016 Jul	\$ 45,216.00	\$ 3,314.00	Actual
2016 Aug	\$ 42,946.00	\$ 3,314.00	Actual
2016 Sep	\$ 42,945.00	\$ 3,279.00	Actual
2016 Oct	\$ 42,945.00	\$ 3,379.00	Actual
2016 Nov	\$ 42,945.00	\$ 3,379.00	Estimate
2016 Dec	\$ 42,945.00	\$ 3,379.00	Estimate
	<u>\$ 540,270.00</u>	<u>\$ 40,263.00</u>	\$ 580,533
Escalation Factor			<u>1.19514</u>
			\$ 693,819
Staff Allowance			<u>607,352</u>
Additional Expense			\$ 86,467

Annual Increase 13.77%
Monthly Rate 1.14789%
Months to End of Rate Year 17

Plan	Gold 17			Gold 6			Average Increase
	Current	Renewal	% Increase	Current	Renewal	% Increase	
Single	572.94	648.45	13.18%	534.61	610.03	14.11%	13.64%
Employee and Spouse	1,145.88	1296.9	13.18%	1,069.22	1,220.06	14.11%	13.64%
Employee and Children	974.00	1102.37	13.18%	908.84	1,037.06	14.11%	13.64%
Family	<u>1,622.89</u>	<u>1848.09</u>	13.88%	<u>1,523.64</u>	<u>1,738.59</u>	14.11%	13.99%
	4,315.71	4,895.81	13.44%	4,036.31	4,605.74	14.11%	13.77%

Current Plans

Corning Natural Gas
Community Rated - January 1, 2017 through December 31, 2017

	Excellus SimplyBlue Plus Gold 17		Excellus SimplyBlue Plus Gold 6	
PCP				
Specialist				
Hospital Inpatient				
Outpatient Surgery				
Emergency Room				
Urgent Care				
Prescription Drug				
Wellness Benefit				
In-Network: Deductible Coinsurance Out-of-Pocket Maximum				
Out-of-Network: Deductible Coinsurance Out-of-Pocket Maximum				
Rates:	Current	Renewal	Current	Renewal
Single	\$572.94	\$648.45	\$534.61	\$610.03
Employee & spouse	\$1,145.88	\$1,296.90	\$1,069.22	\$1,220.06
Employee & Child(ren)	\$974.00	\$1,102.37	\$908.84	\$1,037.06
Family	\$1,632.89	\$1,848.09	\$1,523.64	\$1,738.59