

Health Plan Options - FY 2010

4/30/09 ER Rate Calculations

Options I - III include \$1MM from 409

Options IV - VI include \$0 from 409

Option I- High Plan Design Changes, Employer Rate with \$1MM from 409, Increased Employee Rates for All Medical Plans

Plan Design Changes				Employer Contribution			Employee Rates		
	Level	\$ Savings	%age of current deficit	Rate	\$ Increase over current \$461.50	%age Increase	Increased Revenue	%age Increase	%age of current deficit
PPO High Plan	High	\$210,343.00	29.28%	\$594.20	\$132.70	28.75%	\$27,473.76	2.50%	3.82%
PPO Low Plan	High	\$3,432.00	#DIV/0!	\$594.20	\$132.70	28.75%	\$937.56	2.50%	#DIV/0!
EPO/HMO	High	\$264,767.00	14.96%	\$594.20	\$132.70	28.75%	\$129,717.60	10.00%	7.33%
		\$478,542.00			\$2,536,693.20		\$158,128.92		

Option II - Low PPO & High EPO Plan Design Changes; Employer Rate with \$1MM from 409, Increased Employee Rates

Plan Design Changes				Employer Contribution			Employee Rates		
	Level	\$ Savings	%age of current deficit	Rate	\$ Increase over current \$461.50	%age Increase	Increased Revenue	%age Increase	%age of current deficit
PPO High Plan	Low	\$133,855.00	18.63%	\$598.10	\$136.60	29.60%	\$27,473.76	2.50%	3.82%
PPO Low Plan	Low	\$1,961.00	#DIV/0!	\$598.10	\$136.60	29.60%	\$937.56	2.50%	#DIV/0!
EPO/HMO	High	\$264,767.00	14.96%	\$598.10	\$136.60	29.60%	\$129,717.60	10.00%	7.33%
		\$400,583.00			\$2,611,245.60		\$158,128.92		

Option III - Mixed Plan Design Changes; Employer Rate with \$1MM from 409; 0% Incr to EE Rates for PPO Plan; 5% Incr to EPO/HMO Rates

Plan Design Changes				Employer Contribution			Employee Rates		
	Level	\$ Savings	%age of current deficit	Rate	\$ Increase over current \$461.50	%age Increase	Increased Revenue	%age Increase	%age of current deficit
PPO High Plan	Low	\$133,855.00	18.63%	\$603.40	\$141.90	30.75%	\$0.00	0.00%	0.00%
PPO Low Plan	None	\$0.00	#DIV/0!	\$603.40	\$141.90	30.75%	\$0.00	0.00%	#DIV/0!
EPO/HMO	High	\$264,767.00	14.96%	\$603.40	\$141.90	30.75%	\$64,876.32	5.00%	3.67%
		\$398,622.00			\$2,712,560.40		\$64,876.32		

Health Plan Options - FY 2010 (Continued)

Options I - III include \$1MM from 409

Options IV - VI include \$0 from 409

Option IV- High Plan Design Changes, Employer Rate with \$0 from 409, Increased Employee Rates for All Medical Plans

Plan Design Changes				Employer Contribution			Employee Rates		
	Level	\$ Savings	%age of current deficit	Rate	\$ Increase over current \$461.50	%age Increase	Increased Revenue	%age Increase	%age of current deficit
PPO High Plan	High	\$210,343.00	29.28%	\$644.90	\$183.40	39.75%	\$27,473.76	2.50%	3.82%
PPO Low Plan	High	\$3,432.00	#DIV/0!	\$644.90	\$183.40	39.75%	\$937.56	2.50%	#DIV/0!
EPO/HMO	High	\$264,767.00	14.96%	\$644.90	\$183.40	39.75%	\$129,717.60	10.00%	7.33%
		\$478,542.00			\$3,505,874.40		\$158,128.92		

Option V - Low PPO & High EPO Plan Design Changes; Employer Rate with \$0 from 409, Increased Employee Rates for All Medical Plans

Plan Design Changes				Employer Contribution			Employee Rates		
---------------------	--	--	--	-----------------------	--	--	----------------	--	--

	Level	\$ Savings	%age of current deficit	Rate	\$ Increase over current \$461.50	%age Increase	Increased Revenue	%age Increase	%age of current deficit
PPO High Plan	Low	\$133,855.00	18.63%	\$648.60	\$187.10	40.55%	\$27,473.76	2.50%	3.82%
PPO Low Plan	Low	\$1,961.00	#DIV/0!	\$648.60	\$187.10	40.55%	\$937.56	2.50%	#DIV/0!
EPO/HMO	High	<u>\$264,767.00</u>	14.96%	\$648.60	\$187.10	40.55%	<u>\$129,717.60</u>	10.00%	7.33%
		<u>\$400,583.00</u>			<u>\$3,576,603.60</u>		<u>\$158,128.92</u>		

Option VI - Mixed Plan Design Changes; Employer Rate with \$0 from 409; 0% Incr to EE Rates for PPO Plan; 5% Incr to

Plan Design Changes				Employer Contribution			Employee Rates		
	Level	\$ Savings	%age of current deficit	Rate	\$ Increase over current \$461.50	%age Increase	Increased Revenue	%age Increase	%age of current deficit
PPO High Plan	Low	\$133,855.00	18.63%	\$654.20	\$192.70	41.75%	\$0.00	0.00%	0.00%
PPO Low Plan	None	\$0.00	#DIV/0!	\$654.20	\$192.70	41.75%	\$0.00	0.00%	#DIV/0!
EPO/HMO	High	<u>\$264,767.00</u>	14.96%	\$654.20	\$192.70	41.75%	<u>\$64,876.32</u>	5.00%	3.67%
		<u>\$398,622.00</u>			<u>\$3,683,653.20</u>		<u>\$64,876.32</u>		

\$604.60 PEPM Plus \$1MM
 \$655.30 PEPM W/O \$1MM

ans

Funding Incr	%age Change
	33.10%
	#DIV/0!
	22.29%
\$2,694,822.12	

for All Plans

Funding Incr	%age Change
	22.45%
	#DIV/0!
	22.29%
\$2,769,374.52	

r to EPO Plan

Funding Incr	%age Change
	18.63%
	#DIV/0!
	18.63%
\$2,777,436.72	

s

Funding Incr	%age Change
	33.10%
	#DIV/0!
	22.29%
\$3,664,003.32	

All Plans

Funding Incr	%age Change
--------------	-------------

	22.45%
	#DIV/0!
	22.29%
<u>\$3,734,732.52</u>	

EPO Plan

Funding Incr	%age Change
	18.63%
	#DIV/0!
	18.63%
<u>\$3,748,529.52</u>	