Health Plan Information Considered to Define Options - FY 2010

		EPO/HMO		PPO High		PPO Low	
Profit / Loss							
Fiscal Year Ending 9/30/08			-$1,880,841.27		$783,882.06		$183,855.29
Plan Year Through 6/30/09			-$1,769,357.06		-$718,354.66		$318,240.91
Enrollment							
	Oct-08		604		647		36
Open Enrollment	Nov-08		567		679		54
at 1st Estimate	Apr-09		555		691		72
at Last Estimate	Jun-09		570		702		76
Large Claims Breakdown							
Subscriber		$117,197.86	13.63%	$121,290.52	14.08%		
Spouse		$445,729.67	51.85%	$516,583.17	59.96%		
Child		$296,729.97	34.52%	$223,623.40	25.96%		
Total		**$859,657.50**	100.00%	**$861,497.09**	100.00%		
Plan Design Changes							
		Current	**Proposed**	**Current**	**Proposed**	**Current**	**Proposed**
High Options							
Deductible		$150.00	$300.00	$600.00	$1,000.00	$1,000.00	$1,500.00
Coinsurance		90%	N/C	90% / 70%	90% / 60%	80% / 60%	N/C
Individual Out-of-Pocket		$1,000.00	$1,500.00	$2,000.00	$2,500.00	$3,000.00	N/C
ER Copay		$150 / 90%	$200 / 100%	$150 / 90%	$200 / 100%	$150 / 80%	$200 / 100%
Total Savings			**$264,767.00**		**$210,343.00**		**$3,432.00**
Low Options							
Deductible				Same	$750.00	Same	$1,250.00
Coinsurance				Same	Same	Same	Same
Individual Out-of-Pocket				Same	Same	Same	Same
ER Copay				Same	Same	Same	Same
Total Savings					**$133,855.00**		**$1,961.00**