

# The School District of Osceola County Employee Benefits Committee Meeting Agenda

January 18, 2023

- I. Welcome (2 minutes)
  - a. Speaking order volunteer
  - b. Timekeeper volunteer
- II. Actuarial Presentation (15 minutes)
- III. Health Services Plan 2023 (35 minutes)
- IV. Member concerns, tracking, and brainstorming solutions (15 minutes)
- V. Other concerns and updates (18 minutes)

The next meeting will be held on February 15, 2023 at 4:30 pm in the Multipurpose Room located at The Center for Employee Health 831 Simpson Road, in Kissimmee.

# **Employee Benefits Committee Meeting**

2022-2023 Membership

## **OCEA**

Judi Crowell – St Cloud HS (v)
Kim Castro-Stevens – HTES(v)
Vacant (v)
Ruth Nelson – Osceola HS (v)
Lare Allen – OCEA/ESP Pres (v)
Vacant (Alternate)

## **Teamsters**

Vacant (v)
Carlos Martinez – Teamsters (v)

#### **Provider Representatives**

Kelly Johnson – Lincoln Financial Group Mark Tafuri- VSP Belinda Gonzalez – Humana (Dental) Tom Remus - MetLife Life Ins. Cindy McCormick -- EBMS Mike Trent -- EBMS Jennifer Pabon -- EBMS Jay Weingart – Trustmark

#### **Risk & Benefits Management/SDOC**

Lauren M. Haddox – Director
LaTasha Aponte – Employee Benefits Supervisor
Megan Arencibia – Wellness Specialist
Vacant – Benefits Education Specialist
Iris Hernandez - Secretary
Sarah Graber – Chief Business & Finance Officer
John Boyd – Chief Negotiator
Vacant – Chief Negotiator

## **Prof. Support Council**

Felicia Smith – School Operations (v)

#### **ESP**

Barb Gleason – OCSA (v) Susan Compton – Custodial Servs. (v)

#### Retirees

Ray Lackey – Retired Teacher

#### **Benefits Consultant**

Ashley Bacot - RosenSure Carolyn Grant - RosenSure Barry Murphy – RosenSure

#### **Center for Employee Health**

Kenneth Aldridge - RosenCare Frank Malatesta - RosenCare

School District of Osceola Co	unty
Plan Design Options for 10-1-2	2023

	PLAN 1		PLAN 2			PLAN 3		
	Health Center Plan with Tiers 1&2 Only	Pro	oposed Essential Plan		Proposed Advantage Plan			
		Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3	
PCP - Health Center	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Telemedicine	\$0	\$0	\$0	Not Covered	\$0	\$0	Not Covered	
PCP	N/A	\$20	\$40	Ded/Co-Ins	\$15	\$25	\$30	
Specialist	\$30	\$40	\$80	Ded/Co-Ins	\$40	\$50	\$60	
Referral Needed to Specialist?	Yes	No	No	No	No	No	No	
Urgent Care	\$45	\$45	\$45	Ded/Co-Ins	\$45	\$45	Ded/Co-Ins	
Emergency Room	\$400 copay (waived if admitted)	Ded/Co-Ins	Ded/Co-Ins	Ded/Co-Ins	Ded/Co-Ins	Ded/Co-Ins	Ded/Co-Ins	
	any facility	any facility	any facility	any facility	any facility	any facility	any facility	
Labwork at independent lab	\$0 (Health Center, Quest or LabCorp only)	\$10 (Ex. Quest Diagnostics)	30% no Deductible	30% no Deductible	\$5 (Ex. Quest Diagnostics)	25% no Deductible	25% no Deductible	
Labwork all other facilities	80% No Deductible	Ded/Co-Ins	Ded/Co-Ins	Ded/Co-Ins	Ded/Co-Ins	Ded/Co-Ins	Ded/Co-Ins	
Advanced Imaging	Ded/Co-Ins	Ded/Co-Ins	Ded/Co-Ins	Ded/Co-Ins	Ded/Co-Ins	Ded/Co-Ins	Ded/Co-Ins	
Advanced Imaging through Green Imaging	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Deductible	\$500 / \$1,000	\$900 / \$1,800	\$1,250/\$2,500	\$1,250/\$2,500	\$600/\$1,200	\$950/\$1,900	\$950/\$1,900	
Co-Insurance	80%	70%	70%	70%	75%	75%	75%	
Maximum Out of Pocket	\$4,000/\$8,000	\$5,000/\$10,000	\$6,300/\$13,600	\$6,300/\$13,600	\$4,000/\$8,000	\$6,700 / \$12,400	\$6,700 / \$12,400	
RX	Prescriptions Unlimited Only	Preferred Pharmacy	Non-Preferred Pharmacy		Preferred Pharmacy	Non-Preferred Pharmacy		
Deductibile	No Deducitble	No Deducitble	\$300 waived for preferred generics		No Deducitble	\$75 waived for preferred generics		
Generics Obtained at Health Center	\$0	\$0	\$0		\$0	\$0		
Preferred Generic	\$0	\$6	\$10		\$5	\$10		
Preferred Brand	\$45	\$45	20% up to \$75		\$40	20% up to \$50		
Non-Preferred Brand	50% up to \$150	50% up to \$150	50% up to \$200		50% up to \$125	50% up to \$150		
Specialty	\$75	50% up to \$200	Not Covered		50% up to \$200	Not Covered		
International Program with Elect Rx	\$0	\$0	\$0		\$0	\$0		

Remove Advent Health from Tier 3 RBP for all plans

	Projected Annual Cost	\$65,000,000	1	NEW		util mgmt						
	Adv Well	Adv Non	Ess Well	Ess Non	HC Well	HC Non	Opt outs	Adv Retiree	Ess Retiree	Job Sh Decline	Total	
EE	916	705	1,460	1,596	267	323	1,063	73	13	1	6,416	
ES	29	17	20	14	21	20	0	6	4	0	130	
EC	137	102	96	73	112	89	0	1	0	0	610	
EF	26	11	24	9	38	14	0	1	0	0	121	
HF1	42	22	34	18	49	26	Ö	0	0	0	191	
HF2	<u>42</u>	<u>22</u>	<u>37</u>	<u>18</u>	<u>58</u>	<u>26</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>203</u>	
Total	1,192	878	1,670	1,728	544	497	1,063	81	17	1	7,671	
. ota.	16%	11%	22%	23%	7%	6%	14%	1%	0%	0%	.,	
AV	0.87	0.87	0.84	0.84	0.79	0.79	0.79	0.87	0.84	•		
	New Funding Rates, per mo				NEW							
RV	1.00	1.00	0.97	0.97	0.91	0.91	0.91	1.00	0.97	0.50		
EE	\$625.50	\$625.50	\$605.28	\$605.28	\$567.50	\$567.50	\$567.50	\$625.50	\$605.28	\$312.75		
ES	\$1,313.50	\$1,313.50	\$1,271.03	\$1,271.03	\$1,191.70	\$1,191.70	\$1,191.70	\$1,313.50	\$1,271.03	\$656.75		
EC	\$967.16	\$967.16	\$935.89	\$935.89	\$877.48	\$877.48	\$877.48	\$967.16	\$935.89	\$483.58		
EF	\$1,691.94	\$1,691.94	\$1,637.23	\$1,637.23	\$1,535.0 <u>5</u>	\$1,535.0 <u>5</u>	\$1,535.05	\$1,691.94	\$1,637.23	\$845.97		
Total	\$11,160,000	\$7,836,000	\$13,848,000	\$13,508,000	\$5,947,000	\$4,629,000	\$7,239,000	\$674,000	\$155,000	\$4,000	\$65,000,000	
	ER Contribution - New Requ				NEW	. , , ,				. ,		
EE	\$625.12	\$625.12	\$625.12	\$625.12	\$625.12	\$625.12	\$625.12	\$0.00	\$0.00	\$312.56		-
ES	\$625.12	\$625.12	\$625.12	\$625.12	\$625.12	\$625.12	\$625.12	\$0.00	\$0.00	\$312.56		
EC	\$625.12	\$625.12	\$625.12	\$625.12	\$625.12	\$625.12	\$625.12	\$0.00	\$0.00	\$312.56	\$5,116,000	20 pay
EF	<u>\$625.12</u>	\$625.12	\$625.12	\$625.12	\$625.12	\$625.12	\$625.12	\$0.00	\$0.00	\$312.56		\$375.07
Total	\$8,943,000	\$6,585,000	\$12,530,000	\$12,961,000	\$4,077,000	\$3,731,000	\$7,974,000	\$0	\$0	\$4,000	\$56,805,000	
	<b>ER Contribution - Current p</b>	er rates, per month,	including opt out fo	unding	CURRENT							
EE	\$568.83	\$568.83	\$568.83	\$568.83	\$568.83	\$568.83	\$568.83	\$0.00	\$0.00	\$284.42		
ES	\$568.83	\$568.83	\$568.83	\$568.83	\$568.83	\$568.83	\$568.83	\$0.00	\$0.00	\$284.42		
EC	\$568.83	\$568.83	\$568.83	\$568.83	\$568.83	\$568.83	\$568.83	\$0.00	\$0.00	\$284.42		20 pay
EF	<u>\$568.83</u>	<u>\$568.83</u>	<u>\$568.83</u>	<u>\$568.83</u>	<u>\$568.83</u>	<u>\$568.83</u>	<u>\$568.83</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$284.42</u>		\$341.30
Total	\$8,137,000	\$5,992,000	\$11 <i>\</i> 102 000	\$11 70 <i>1</i> 000	\$3,710,000	¢3 305 000	\$7.256.000	ΦΛ	ΦΛ	ቀ2 በበበ	\$54 690 <b>000</b>	
			\$11,402,000	\$11,794,000		\$3,395,000	\$7,256,000	\$0	\$0	\$3,000	\$51,689,000	
	EE Contribution - New, per	20 pay			NEW			REE = Funding			<b>\$31,003,000</b>	
EE	EE Contribution - New, per: \$50.00	20 pay \$75.00	\$0.00	\$25.00	NEW \$0.00	\$25.00	\$0.00	REE = Funding \$625.50	\$605.28	\$0.00	<b>431,009,000</b>	l
EE ES	\$50.00 \$450.00	20 pay \$75.00 \$500.00	\$0.00 \$325.00	\$25.00 \$375.00	NEW \$0.00 \$175.00	\$25.00 <b>\$225.00</b>	\$0.00 \$0.00	REE = Funding \$625.50 \$1,313.50	\$605.28 \$1,271.03	\$0.00 \$0.00	<b>\$31,009,000</b>	
EE ES EC	EE Contribution - New, per \$50.00 \$450.00 \$275.00	\$75.00 \$500.00 \$325.00	\$0.00 \$325.00 \$152.00	\$25.00 \$375.00 \$202.00	\$0.00 \$175.00 \$25.00	\$25.00 <b>\$</b> 225.00 <b>\$</b> 75.00	\$0.00 \$0.00 \$0.00	REE = Funding \$625.50 \$1,313.50 \$967.16	\$605.28 \$1,271.03 \$935.89	\$0.00 \$0.00 \$0.00	<b>\$31,003,000</b>	l
EE ES EC EF	EE Contribution - New, per \$50.00 \$450.00 \$275.00 \$575.00	\$75.00 \$500.00 \$325.00 \$625.00	\$0.00 \$325.00 \$152.00 \$452.00	\$25.00 \$375.00 \$202.00 \$502.00	\$0.00 \$175.00 \$25.00 \$200.00	\$25.00 \$225.00 \$75.00 \$250.00	\$0.00 \$0.00 \$0.00 \$0.00	REE = Funding \$625.50 \$1,313.50 \$967.16 \$1,691.94	\$605.28 \$1,271.03 \$935.89 \$1,637.23	\$0.00 \$0.00 \$0.00 \$0.00	\$31,003,000	l
EE ES EC EF HF1	EE Contribution - New, per \$50.00 \$450.00 \$275.00 \$575.00 \$300.00	\$75.00 \$500.00 \$325.00	\$0.00 \$325.00 \$152.00 \$452.00 \$20.00	\$25.00 \$375.00 \$202.00 \$502.00 \$50.00	NEW \$0.00 \$175.00 \$25.00 \$200.00 \$0.00	\$25.00 \$225.00 \$75.00 \$250.00 \$50.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00	REE = Funding \$625.50 \$1,313.50 \$967.16 \$1,691.94 \$1,691.94	\$605.28 \$1,271.03 \$935.89 \$1,637.23 \$1,637.23	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$51,005,000	I
EE ES EC EF HF1 HF2	EE Contribution - New, per \$50.00 \$450.00 \$275.00 \$575.00 \$300.00 \$0.00	\$75.00 \$500.00 \$325.00 \$625.00 \$350.00	\$0.00 \$325.00 \$152.00 \$452.00 \$20.00	\$25.00 \$375.00 \$202.00 \$502.00 \$50.00	NEW \$0.00 \$175.00 \$25.00 \$200.00 \$0.00	\$25.00 \$225.00 \$75.00 \$250.00 \$50.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	REE = Funding \$625.50 \$1,313.50 \$967.16 \$1,691.94 \$1,691.94 \$1.691.94	\$605.28 \$1,271.03 \$935.89 \$1,637.23 \$1,637.23	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00		I
EE ES EC EF HF1 HF2 Total	EE Contribution - New, per \$50.00 \$450.00 \$275.00 \$575.00 \$300.00 \$0.00 \$2,485,000	\$75.00 \$500.00 \$325.00 \$625.00 \$350.00 \$1.00 \$2,173,000	\$0.00 \$325.00 \$152.00 \$452.00 \$20.00	\$25.00 \$375.00 \$202.00 \$502.00 \$50.00	NEW \$0.00 \$175.00 \$25.00 \$200.00 \$0.00 \$0.00 \$279,000	\$25.00 \$225.00 \$75.00 \$250.00 \$50.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00	REE = Funding \$625.50 \$1,313.50 \$967.16 \$1,691.94 \$1,691.94 \$674,000	\$605.28 \$1,271.03 \$935.89 \$1,637.23 \$1,637.23	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$8,193,000	
EE ES EC EF HF1 HF2 Total	EE Contribution - New, per \$50.00 \$450.00 \$275.00 \$575.00 \$300.00 \$0.00 \$2,485,000 EE Contribution - Current, p	\$75.00 \$500.00 \$325.00 \$625.00 \$350.00 \$0.00 \$2,173,000 per 20 pay	\$0.00 \$325.00 \$152.00 \$452.00 \$20.00 \$0.00 \$646,000	\$25.00 \$375.00 \$202.00 \$502.00 \$50.00 \$1,305,000	NEW \$0.00 \$175.00 \$25.00 \$200.00 \$0.00 \$0.00 \$279,000 CURRENT	\$25.00 \$225.00 \$75.00 \$250.00 \$50.00 \$0.00 \$476,000	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	REE = Funding \$625.50 \$1,313.50 \$967.16 \$1,691.94 \$1,691.94 \$674,000 REE = Funding	\$605.28 \$1,271.03 \$935.89 \$1,637.23 \$1,637.23 \$1,637.23 \$1,537.23	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00		l I
EE ES EC EF HF1 HF2 Total	EE Contribution - New, per \$50.00 \$450.00 \$275.00 \$575.00 \$300.00 \$0.00 \$2.485,000 EE Contribution - Current, p	\$75.00 \$500.00 \$325.00 \$625.00 \$350.00 \$2,173,000 er 20 pay \$50.00	\$0.00 \$325.00 \$152.00 \$452.00 \$20.00 \$0.00 \$646,000	\$25.00 \$375.00 \$202.00 \$502.00 \$50.00 \$1,305,000 \$25.00	NEW \$0.00 \$175.00 \$25.00 \$200.00 \$0.00 \$0.00 \$279,000 CURRENT \$0.00	\$25.00 \$225.00 \$75.00 \$250.00 \$50.00 \$476,000	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0	REE = Funding \$625.50 \$1,313.50 \$967.16 \$1,691.94 \$1,691.94 \$629.83	\$605.28 \$1,271.03 \$935.89 \$1,637.23 \$1,637.23 \$155,000 \$588.17	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0		l I
EE ES EC EF HF1 HF2 Total	EE Contribution - New, per \$50.00 \$450.00 \$275.00 \$275.00 \$300.00 \$2.485,000 EE Contribution - Current, p \$25.00 \$385.00	\$75.00 \$500.00 \$325.00 \$625.00 \$350.00 \$2,173,000 er 20 pay \$50.00 \$435.00	\$0.00 \$325.00 \$152.00 \$452.00 \$20.00 \$0.00 \$646,000 \$0.00 \$325.00	\$25.00 \$375.00 \$202.00 \$502.00 \$50.00 \$0.00 \$1,305,000 \$25.00 \$375.00	NEW \$0.00 \$175.00 \$25.00 \$200.00 \$0.00 \$0.00 \$279,000 CURRENT \$0.00 \$0.00	\$25.00 \$225.00 \$75.00 \$250.00 \$50.00 \$476,000 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	REE = Funding \$625.50 \$1,313.50 \$967.16 \$1,691.94 \$1,691.94 \$674,000 REE = Funding \$629.83 \$1,322.58	\$605.28 \$1,271.03 \$935.89 \$1,637.23 \$1,637.23 \$155,000 \$588.17 \$1,235.15	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00		l I
EE ES EC EF HF1 HF2 Total EE ES	EE Contribution - New, per \$50.00 \$450.00 \$275.00 \$575.00 \$300.00 \$2,485,000 EE Contribution - Current, p \$25.00 \$385.00 \$195.00	\$75.00 \$500.00 \$325.00 \$625.00 \$350.00 \$2,173,000 \$2,173,000 \$50.00 \$435.00 \$245.00	\$0.00 \$325.00 \$152.00 \$452.00 \$20.00 \$0.00 \$646,000 \$0.00 \$325.00 \$152.00	\$25.00 \$375.00 \$202.00 \$502.00 \$50.00 \$0.00 \$1,305,000 \$25.00 \$375.00 \$202.00	NEW \$0.00 \$175.00 \$25.00 \$200.00 \$0.00 \$279,000 CURRENT \$0.00 \$0.00 \$0.00	\$25.00 \$225.00 \$75.00 \$250.00 \$50.00 \$476,000 \$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	REE = Funding \$625.50 \$1,313.50 \$967.16 \$1,691.94 \$1,691.94 \$674,000 REE = Funding \$629.83 \$1,322.58 \$973.85	\$605.28 \$1,271.03 \$935.89 \$1,637.23 \$1,637.23 \$155,000 \$588.17 \$1,235.15 \$906.57	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00		l I
EE ES EC EF HF1 HF2 Total EE ES EC	EE Contribution - New, per \$50.00 \$450.00 \$450.00 \$275.00 \$575.00 \$300.00 \$2.485,000 EE Contribution - Current, p \$25.00 \$385.00 \$195.00 \$530.00	\$75.00 \$500.00 \$325.00 \$625.00 \$350.00 \$2,173,000 \$2,173,000 \$50.00 \$435.00 \$435.00 \$245.00 \$580.00	\$0.00 \$325.00 \$152.00 \$452.00 \$20.00 \$0.00 \$646,000 \$0.00 \$325.00 \$152.00 \$452.00	\$25.00 \$375.00 \$202.00 \$502.00 \$50.00 \$1,305,000 \$25.00 \$375.00 \$202.00 \$502.00	NEW \$0.00 \$175.00 \$25.00 \$200.00 \$0.00 \$279,000 CURRENT \$0.00 \$0.00 \$0.00	\$25.00 \$225.00 \$75.00 \$250.00 \$50.00 \$476,000 \$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	REE = Funding \$625.50 \$1,313.50 \$967.16 \$1,691.94 \$1,691.94 \$674,000 REE = Funding \$629.83 \$1,322.58 \$973.85 \$1,703.64	\$605.28 \$1,271.03 \$935.89 \$1,637.23 \$1,637.23 \$155,000 \$588.17 \$1,235.15 \$906.57 \$1,588.06	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00		l I
EE ES EC EF HF1 HF2 Total EE ES EC EF HF1	EE Contribution - New, per \$50.00 \$450.00 \$475.00 \$275.00 \$575.00 \$300.00 \$0.00 \$2.485,000 EE Contribution - Current, p \$25.00 \$385.00 \$195.00 \$530.00 \$170.00	\$75.00 \$500.00 \$325.00 \$625.00 \$350.00 \$2,173,000 \$2,173,000 \$435.00 \$435.00 \$445.00 \$245.00 \$580.00 \$220.00	\$0.00 \$325.00 \$152.00 \$452.00 \$20.00 \$0.00 \$646,000 \$325.00 \$152.00 \$452.00 \$20.00	\$25.00 \$375.00 \$202.00 \$502.00 \$50.00 \$1,305,000 \$25.00 \$375.00 \$202.00 \$502.00 \$50.00	NEW \$0.00 \$175.00 \$25.00 \$200.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$25.00 \$225.00 \$75.00 \$250.00 \$50.00 \$476,000 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	REE = Funding \$625.50 \$1,313.50 \$967.16 \$1,691.94 \$1,691.94 \$674,000 REE = Funding \$629.83 \$1,322.58 \$973.85 \$1,703.64 \$1,703.64	\$605.28 \$1,271.03 \$935.89 \$1,637.23 \$1,637.23 \$1,637.23 \$155,000 \$588.17 \$1,235.15 \$906.57 \$1,588.06 \$1,588.06	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00		l I
EE ES EC EF HF1 HF2 Total EE ES EC EF HF1 HF2	EE Contribution - New, per \$50.00 \$450.00 \$450.00 \$275.00 \$575.00 \$300.00 \$2.485,000 EE Contribution - Current, p \$25.00 \$385.00 \$195.00 \$530.00 \$170.00 \$0.00	\$75.00 \$500.00 \$325.00 \$625.00 \$350.00 \$2,173,000 \$50.00 \$435.00 \$245.00 \$580.00 \$220.00 \$0.00	\$0.00 \$325.00 \$152.00 \$452.00 \$20.00 \$646,000 \$0.00 \$325.00 \$152.00 \$452.00 \$20.00 \$0.00	\$25.00 \$375.00 \$202.00 \$50.00 \$50.00 \$1,305,000 \$25.00 \$375.00 \$202.00 \$502.00 \$50.00	NEW \$0.00 \$175.00 \$25.00 \$200.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$25.00 \$225.00 \$75.00 \$250.00 \$50.00 \$0.00 \$476,000 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	REE = Funding \$625.50 \$1,313.50 \$967.16 \$1,691.94 \$1,691.94 \$674,000 REE = Funding \$629.83 \$1,322.58 \$973.85 \$1,703.64 \$1,703.64 \$1,703.64	\$605.28 \$1,271.03 \$935.89 \$1,637.23 \$1,637.23 \$1,637.23 \$155,000 \$588.17 \$1,235.15 \$906.57 \$1,588.06 \$1,588.06 \$1,588.06	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$8,193,000	l I
EE ES EC EF HF1 HF2 Total EE ES EC EF HF1 HF2 Total	EE Contribution - New, per \$50.00 \$450.00 \$275.00 \$275.00 \$300.00 \$2.485,000 \$2.485,000 \$2.500 \$385.00 \$195.00 \$530.00 \$170.00 \$0.00 \$2.338,000	20 pay \$75.00 \$500.00 \$325.00 \$625.00 \$350.00 \$0.00 \$2,173,000 per 20 pay \$50.00 \$435.00 \$245.00 \$580.00 \$220.00 \$0.00 \$2,242,000	\$0.00 \$325.00 \$152.00 \$452.00 \$20.00 \$0.00 \$646,000 \$325.00 \$152.00 \$452.00 \$20.00	\$25.00 \$375.00 \$202.00 \$502.00 \$50.00 \$1,305,000 \$25.00 \$375.00 \$202.00 \$502.00 \$50.00	NEW \$0.00 \$175.00 \$25.00 \$200.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$25.00 \$225.00 \$75.00 \$250.00 \$50.00 \$476,000 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	REE = Funding \$625.50 \$1,313.50 \$967.16 \$1,691.94 \$1,691.94 \$674,000 REE = Funding \$629.83 \$1,322.58 \$973.85 \$1,703.64 \$1,703.64 \$679,000	\$605.28 \$1,271.03 \$935.89 \$1,637.23 \$1,637.23 \$1,637.23 \$155,000 \$588.17 \$1,235.15 \$906.57 \$1,588.06 \$1,588.06	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00		 
EE ES EC EF HF1 HF2 Total EE ES EC EF HF1 HF2 Total	EE Contribution - New, per \$50.00 \$450.00 \$275.00 \$575.00 \$300.00 \$2.485,000 EE Contribution - Current, p \$25.00 \$385.00 \$195.00 \$530.00 \$170.00 \$0.00 \$2.338,000 EE Contribution per Month	20 pay \$75.00 \$500.00 \$325.00 \$625.00 \$350.00 \$2,173,000 \$2,173,000 \$2,45.00 \$245.00 \$245.00 \$220.00 \$20.00 \$2,242,000 • New %	\$0.00 \$325.00 \$152.00 \$452.00 \$20.00 \$0.00 \$646,000 \$152.00 \$452.00 \$20.00 \$1,113,000	\$25.00 \$375.00 \$202.00 \$502.00 \$50.00 \$1,305,000 \$25.00 \$375.00 \$202.00 \$502.00 \$500.00 \$1,696,000	NEW \$0.00 \$175.00 \$25.00 \$200.00 \$0.00 \$0.00 \$279,000  CURRENT \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$25.00 \$225.00 \$75.00 \$250.00 \$50.00 \$476,000 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	REE = Funding \$625.50 \$1,313.50 \$967.16 \$1,691.94 \$1,691.94 \$674,000 REE = Funding \$629.83 \$1,322.58 \$973.85 \$1,703.64 \$1,703.64 \$679,000 REE = Funding	\$605.28 \$1,271.03 \$935.89 \$1,637.23 \$1,637.23 \$1,637.23 \$1,637.23 \$155,000 \$588.17 \$1,235.15 \$906.57 \$1,588.06 \$1,588.06 \$1,588.06 \$1,588.06	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$8,193,000	 
EE ES EC EF HF1 HF2 Total EE ES EC EF HF1 HF2 Total	EE Contribution - New, per \$50.00 \$450.00 \$275.00 \$275.00 \$300.00 \$2.485,000 \$2.485,000 \$2.500 \$385.00 \$195.00 \$530.00 \$170.00 \$0.00 \$2.338,000	20 pay \$75.00 \$500.00 \$325.00 \$625.00 \$350.00 \$0.00 \$2,173,000 per 20 pay \$50.00 \$435.00 \$245.00 \$580.00 \$220.00 \$0.00 \$2,242,000	\$0.00 \$325.00 \$152.00 \$452.00 \$20.00 \$646,000 \$0.00 \$325.00 \$152.00 \$452.00 \$20.00 \$0.00	\$25.00 \$375.00 \$202.00 \$50.00 \$50.00 \$1,305,000 \$25.00 \$375.00 \$202.00 \$502.00 \$50.00	NEW \$0.00 \$175.00 \$25.00 \$200.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$25.00 \$225.00 \$75.00 \$250.00 \$50.00 \$0.00 \$476,000 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	REE = Funding \$625.50 \$1,313.50 \$967.16 \$1,691.94 \$1,691.94 \$674,000 REE = Funding \$629.83 \$1,322.58 \$973.85 \$1,703.64 \$1,703.64 \$679,000	\$605.28 \$1,271.03 \$935.89 \$1,637.23 \$1,637.23 \$1,637.23 \$155,000 \$588.17 \$1,235.15 \$906.57 \$1,588.06 \$1,588.06 \$1,588.06	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$8,193,000	 
EE ES EC EF HF1 HF2 Total HF2 Total EE ES EC EF HF1 HF2 Total EE ES	EE Contribution - New, per \$50.00 \$450.00 \$450.00 \$275.00 \$575.00 \$300.00 \$2,485,000 EE Contribution - Current, p \$25.00 \$385.00 \$195.00 \$530.00 \$170.00 \$0.00 \$2,338,000 EE Contribution per Month 13% 57%	\$75.00 \$500.00 \$325.00 \$625.00 \$350.00 \$2,173,000 \$2,173,000 \$435.00 \$435.00 \$445.00 \$245.00 \$220.00 \$0.00 \$2,242,000 • New %	\$0.00 \$325.00 \$152.00 \$452.00 \$20.00 \$0.00 \$646,000 \$0.00 \$152.00 \$452.00 \$20.00 \$1,113,000 0% 43%	\$25.00 \$375.00 \$202.00 \$502.00 \$50.00 \$1,305,000 \$25.00 \$375.00 \$202.00 \$502.00 \$50.00 \$1,696,000	NEW \$0.00 \$175.00 \$25.00 \$200.00 \$0.00 \$0.00 \$279,000  CURRENT \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$25.00 \$225.00 \$75.00 \$250.00 \$50.00 \$476,000 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.40 \$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	REE = Funding \$625.50 \$1,313.50 \$967.16 \$1,691.94 \$1,691.94 \$674,000 REE = Funding \$629.83 \$1,322.58 \$973.85 \$1,703.64 \$1,703.64 \$679,000 REE = Funding 100%	\$605.28 \$1,271.03 \$935.89 \$1,637.23 \$1,637.23 \$155,000 \$588.17 \$1,235.15 \$906.57 \$1,588.06 \$1,588.06 \$1,588.06 \$1,588.00 \$100%	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$8,193,000	 
EE ES EC EF HF1 HF2 Total EE ES EC EF HF1 HF2 Total	EE Contribution - New, per \$50.00 \$450.00 \$275.00 \$275.00 \$575.00 \$300.00 \$2.485,000 EE Contribution - Current, p \$25.00 \$385.00 \$195.00 \$530.00 \$170.00 \$0.00 \$2.338,000 EE Contribution per Month 13%	20 pay \$75.00 \$500.00 \$325.00 \$625.00 \$350.00 \$2,173,000 er 20 pay \$50.00 \$435.00 \$245.00 \$220.00 \$0.00 \$2,242,000 - New %	\$0.00 \$325.00 \$152.00 \$452.00 \$20.00 \$0.00 \$646,000 \$152.00 \$152.00 \$20.00 \$0.00 \$1,113,000	\$25.00 \$375.00 \$202.00 \$502.00 \$50.00 \$0.00 \$1,305,000 \$25.00 \$375.00 \$202.00 \$502.00 \$50.00 \$1,696,000	NEW \$0.00 \$175.00 \$25.00 \$200.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$25.00 \$225.00 \$75.00 \$250.00 \$50.00 \$476,000 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	REE = Funding \$625.50 \$1,313.50 \$967.16 \$1,691.94 \$1,691.94 \$674,000 REE = Funding \$629.83 \$1,322.58 \$973.85 \$1,703.64 \$1,703.64 \$1,703.64 \$679,000 REE = Funding 100% 100%	\$605.28 \$1,271.03 \$935.89 \$1,637.23 \$1,637.23 \$155,000 \$588.17 \$1,235.15 \$906.57 \$1,588.06 \$1,588.06 \$1,588.06 \$151,000	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$8,193,000	 
EE ES EC EF HF1 HF2 Total HF2 Total EE ES EC EF HF1 HF2 Total EE ES EC ES EC	EE Contribution - New, per \$50.00 \$450.00 \$275.00 \$275.00 \$575.00 \$300.00 \$2.485,000 EE Contribution - Current, p \$25.00 \$385.00 \$195.00 \$530.00 \$170.00 \$0.00 \$2.338,000 EE Contribution per Month 13% 57% 47%	20 pay \$75.00 \$500.00 \$325.00 \$625.00 \$350.00 \$2,173,000 \$2,173,000 \$435.00 \$435.00 \$445.00 \$245.00 \$245.00 \$2,242,000 •New % 20% 63% 56%	\$0.00 \$325.00 \$152.00 \$452.00 \$20.00 \$0.00 \$646,000 \$152.00 \$452.00 \$20.00 \$1,113,000 0% 43% 27%	\$25.00 \$375.00 \$202.00 \$502.00 \$50.00 \$1,305,000 \$25.00 \$375.00 \$202.00 \$502.00 \$50.00 \$1,696,000 7% 49% 36%	NEW \$0.00 \$175.00 \$25.00 \$200.00 \$0.00	\$25.00 \$225.00 \$75.00 \$50.00 \$50.00 \$476,000 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1.00 \$0.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	REE = Funding \$625.50 \$1,313.50 \$967.16 \$1,691.94 \$1,691.94 \$674,000 REE = Funding \$629.83 \$1,322.58 \$973.85 \$1,703.64 \$1,703.64 \$679,000 REE = Funding 100% 100% 100%	\$605.28 \$1,271.03 \$935.89 \$1,637.23 \$1,637.23 \$1,637.23 \$155,000 \$588.17 \$1,235.15 \$906.57 \$1,588.06 \$1,588.06 \$1,588.06 \$1,588.06 \$100% 100% 100%	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$8,193,000	 
EE ES EC EF HF1 HF2 Total HF2 Total EE EF HF1 HF2 Total EE ES EC EF ES EC EF	EE Contribution - New, per \$50.00 \$450.00 \$475.00 \$275.00 \$575.00 \$300.00 \$2.485,000 \$2.485,000 \$2.485,000 \$25.00 \$385.00 \$195.00 \$530.00 \$170.00 \$0.00 \$2.338,000 \$2	20 pay \$75.00 \$500.00 \$325.00 \$625.00 \$350.00 \$2,173,000 \$2,173,000 \$435.00 \$435.00 \$245.00 \$245.00 \$220.00 \$0.00 \$2,242,000 - New % 20% 63% 56% 62%	\$0.00 \$325.00 \$152.00 \$452.00 \$20.00 \$0.00 \$646,000 \$152.00 \$152.00 \$20.00 \$20.00 \$1,113,000 0% 43% 27% 46%	\$25.00 \$375.00 \$202.00 \$502.00 \$50.00 \$1,305,000 \$375.00 \$202.00 \$502.00 \$50.00 \$1,696,000 7% 49% 36% 51%	NEW \$0.00 \$175.00 \$25.00 \$200.00 \$0.00	\$25.00 \$225.00 \$75.00 \$250.00 \$50.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	REE = Funding \$625.50 \$1,313.50 \$967.16 \$1,691.94 \$1,691.94 \$674,000 REE = Funding \$629.83 \$1,322.58 \$973.85 \$1,703.64 \$1,703.64 \$1,703.64 \$679,000 REE = Funding 100% 100% 100% 100%	\$605.28 \$1,271.03 \$935.89 \$1,637.23 \$1,637.23 \$155,000 \$588.17 \$1,235.15 \$906.57 \$1,588.06 \$1,588.06 \$1,588.06 \$1,588.06 \$1,000 \$100% \$1,00%	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$8,193,000	
EE ES EC EF HF1 HF2 Total EE ES EC EF HF1 HF2 HF1 HF2 HF1 HF2 HF1 HF2	EE Contribution - New, per \$50.00 \$450.00 \$450.00 \$275.00 \$575.00 \$300.00 \$2.485,000 \$2.485,000 \$2.485,000 \$385.00 \$195.00 \$530.00 \$170.00 \$0.00 \$2.338,000 \$EE Contribution per Month 13% 57% 47% 57% 30%	20 pay \$75.00 \$500.00 \$325.00 \$625.00 \$350.00 \$2,173,000 \$2,173,000 \$245.00 \$245.00 \$245.00 \$245.00 \$242.000 \$2,242,000 - New % 20% 63% 66% 62% 34% 0%	\$0.00 \$325.00 \$152.00 \$452.00 \$20.00 \$646,000 \$0.00 \$152.00 \$452.00 \$20.00 \$20.00 \$1,113,000 \$43% 27% 46% 2%	\$25.00 \$375.00 \$202.00 \$502.00 \$50.00 \$1,305,000 \$1,305,000 \$25.00 \$375.00 \$202.00 \$502.00 \$50.00 \$1,696,000 7% 49% 36% 51% 5%	NEW \$0.00 \$175.00 \$25.00 \$200.00 \$0.00	\$25.00 \$225.00 \$75.00 \$250.00 \$50.00 \$476,000 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1.00 \$0	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	REE = Funding \$625.50 \$1,313.50 \$967.16 \$1,691.94 \$1,691.94 \$674,000 REE = Funding \$629.83 \$1,322.58 \$973.85 \$1,703.64 \$1,703.64 \$1,703.64 \$679,000 REE = Funding 100% 100% 100% 100% 100% 100%	\$605.28 \$1,271.03 \$935.89 \$1,637.23 \$1,637.23 \$1,637.23 \$155,000 \$588.17 \$1,235.15 \$906.57 \$1,588.06 \$1,588.06 \$1,588.06 \$1,588.06 \$1,000 100% 100% 100% 100% 100%	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$8,193,000	
EE ES EC EF HF1 HF2 Total EE ES EC EF HF1 HF2 HF1 HF2 ES EC EF HF1 HF2 EE EE	EE Contribution - New, per \$50.00 \$450.00 \$450.00 \$275.00 \$575.00 \$300.00 \$2,485,000 \$E Contribution - Current, p \$25.00 \$385.00 \$195.00 \$530.00 \$170.00 \$0.00 \$2,338,000 \$1770.00 \$0.00 \$2,338,000 \$1770.00 \$0.00 \$2,338,000 \$1770.00 \$0.00 \$2,338,000 \$1770.00 \$0.00 \$2,338,000 \$1770.00 \$0.00 \$2,338,000 \$1770.00 \$0.00 \$1770.00 \$0.00 \$1770.00 \$0.00 \$1770.00 \$0.00 \$1770.00 \$0.00 \$1770.00 \$0.00 \$1770.00 \$0.00 \$1770.00 \$0.00 \$1770.00 \$0.00 \$1770.00 \$1770	20 pay \$75.00 \$500.00 \$325.00 \$625.00 \$350.00 \$2,173,000 \$2,173,000 \$245.00 \$245.00 \$245.00 \$245.00 \$242.000 \$2,242,000 - New % 20% 63% 66% 62% 34% 0%	\$0.00 \$325.00 \$152.00 \$452.00 \$20.00 \$646,000 \$0.00 \$152.00 \$452.00 \$20.00 \$20.00 \$1,113,000 \$43% 27% 46% 2%	\$25.00 \$375.00 \$202.00 \$502.00 \$50.00 \$1,305,000 \$1,305,000 \$25.00 \$375.00 \$202.00 \$502.00 \$50.00 \$1,696,000 7% 49% 36% 51% 5%	NEW \$0.00 \$175.00 \$25.00 \$200.00 \$0.00 \$0.00 \$279,000  CURRENT \$0.00	\$25.00 \$225.00 \$75.00 \$250.00 \$50.00 \$476,000 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1.00 \$0	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	REE = Funding \$625.50 \$1,313.50 \$967.16 \$1,691.94 \$1,691.94 \$674,000 REE = Funding \$629.83 \$1,322.58 \$973.85 \$1,703.64 \$1,703.64 \$679,000 REE = Funding 100% 100% 100% 100% 100% 100%	\$605.28 \$1,271.03 \$935.89 \$1,637.23 \$1,637.23 \$1,637.23 \$155,000 \$588.17 \$1,235.15 \$906.57 \$1,588.06 \$1,588.06 \$1,588.06 \$1,588.06 \$1,000 100% 100% 100% 100% 100%	\$0.00 \$0.00	\$8,193,000	
EE ES EC EF HF1 HF2 Total EE ES EC EF HF1 HF2 Total EE ES EC EF HF1 HF2 HF1 HF2	EE Contribution - New, per \$50.00 \$450.00 \$450.00 \$275.00 \$575.00 \$300.00 \$2,485,000 \$2,485,000 \$EE Contribution - Current, p \$25.00 \$385.00 \$195.00 \$530.00 \$170.00 \$0.00 \$2,338,000 \$170.00 \$0.00 \$2,338,000 \$EE Contribution per Month 13% 57% 47% 57% 30% 0% EE Contribution per Month 7% 49%	20 pay \$75.00 \$500.00 \$500.00 \$325.00 \$625.00 \$3350.00 \$2,173,000 \$2,173,000 \$435.00 \$245.00 \$245.00 \$220.00 \$0.00 \$2,242,000 \$0.00 \$2,242,000 \$0.00 \$2,242,000 \$0.00 \$0	\$0.00 \$325.00 \$152.00 \$452.00 \$20.00 \$646,000 \$0.00 \$325.00 \$152.00 \$452.00 \$20.00 \$1,113,000 0% 43% 27% 46% 2% 0%	\$25.00 \$375.00 \$202.00 \$502.00 \$50.00 \$1,305,000 \$1,305,000 \$25.00 \$202.00 \$502.00 \$50.00 \$1,696,000 7% 49% 36% 51% 5% 0%	NEW \$0.00 \$175.00 \$25.00 \$200.00 \$0.00 \$0.00 \$279,000  CURRENT \$0.00	\$25.00 \$225.00 \$75.00 \$250.00 \$50.00 \$476,000 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1.00 \$0	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	REE = Funding \$625.50 \$1,313.50 \$967.16 \$1,691.94 \$1,691.94 \$674,000 REE = Funding \$629.83 \$1,322.58 \$973.85 \$1,703.64 \$1,703.64 \$679,000 REE = Funding 100% 100% 100% 100% 100% REE = Funding	\$605.28 \$1,271.03 \$935.89 \$1,637.23 \$1,637.23 \$1,637.23 \$1,637.23 \$155,000 \$588.17 \$1,235.15 \$906.57 \$1,588.06 \$1,588.06 \$1,588.06 \$1,588.06 \$1,000 \$100% \$100% \$100% \$100% \$100% \$100% \$100%	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$8,193,000	
EE ES EC EF HF1 HF2 Total EE ES EC EF HF1 HF2 ES EC EF HF1 HF2 ES EC EF HF1 HF2 EE ES EC ES EC	EE Contribution - New, per \$50.00 \$450.00 \$275.00 \$575.00 \$300.00 \$2.485,000 \$2.485,000 \$2.485,000 \$2.500 \$385.00 \$195.00 \$385.00 \$170.00 \$0.00 \$2.338,000 \$170.00 \$0.00 \$2.338,000 \$2.338,	20 pay \$75.00 \$500.00 \$500.00 \$325.00 \$625.00 \$350.00 \$2,173,000 \$2,173,000 \$245.00 \$245.00 \$245.00 \$220.00 \$0.00 \$2,242,000 \$0.00 \$2,242,000 \$0.00 \$2,242,000 \$0.00 \$2,242,000 \$0.00 \$2,242,000 \$0.00	\$0.00 \$325.00 \$152.00 \$452.00 \$20.00 \$20.00 \$646,000 \$152.00 \$152.00 \$20.00 \$20.00 \$1,113,000 0% 43% 27% 46% 2% 0%	\$25.00 \$375.00 \$202.00 \$502.00 \$50.00 \$1,305,000 \$375.00 \$202.00 \$502.00 \$50.00 \$1,696,000 7% 49% 36% 51% 5% 0%	NEW \$0.00 \$175.00 \$25.00 \$200.00 \$0.00 \$0.00 \$279,000  CURRENT \$0.00	\$25.00 \$225.00 \$75.00 \$250.00 \$50.00 \$476,000 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1.00 \$0	\$0.00 \$0.00	REE = Funding \$625.50 \$1,313.50 \$967.16 \$1,691.94 \$1,691.94 \$674,000 REE = Funding \$629.83 \$1,322.58 \$973.85 \$1,703.64 \$1,703.64 \$1,703.64 \$679,000 REE = Funding 100% 100% 100% 100% 100% 100% 100% 100	\$605.28 \$1,271.03 \$935.89 \$1,637.23 \$1,637.23 \$1,637.23 \$155,000 \$588.17 \$1,235.15 \$906.57 \$1,588.06 \$1,588.06 \$1,588.06 \$1,588.06 \$100% 100% 100% 100% 100% 100% 100% 100	\$0.00 \$0.00	\$8,193,000	
EE ES EC EF HF1 HF2 Total HF2 Total HF2 Total HF2 HF1 HF2 ES EC EF HF1 HF2 ES EC EF HF1 HF2 ES EC EF	EE Contribution - New, per \$50.00 \$450.00 \$275.00 \$275.00 \$300.00 \$2.485.000 \$2.485.000 \$2.485.000 \$2.485.000 \$385.00 \$195.00 \$385.00 \$170.00 \$0.00 \$2.338.000 \$170.00 \$0.00 \$2.338.000 \$EE Contribution per Month 13% 57% 47% 57% 30% 0% EE Contribution per Month 7% 49% 33% 52%	20 pay \$75.00 \$500.00 \$325.00 \$625.00 \$3350.00 \$350.00 \$350.00 \$350.00 \$2,173,000 \$245.00 \$245.00 \$245.00 \$220.00 \$0.00 \$2,242,000 - New %  20% 63% 56% 62% 34% 0% - Current % 13% 55% 42% 57%	\$0.00 \$325.00 \$152.00 \$452.00 \$20.00 \$0.00 \$646,000 \$152.00 \$152.00 \$452.00 \$20.00 \$1,113,000 \$1,113,000 0% 43% 27% 46% 2% 0% 0%	\$25.00 \$375.00 \$202.00 \$502.00 \$50.00 \$1,305,000 \$1,305,000 \$25.00 \$202.00 \$502.00 \$50.00 \$1,696,000 7% 49% 36% 51% 5% 0%	NEW \$0.00 \$175.00 \$25.00 \$200.00 \$0.00 \$0.00 \$279,000  CURRENT \$0.00	\$25.00 \$225.00 \$75.00 \$250.00 \$50.00 \$476,000 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1.00 \$0	\$0.00 \$0.00	REE = Funding \$625.50 \$1,313.50 \$967.16 \$1,691.94 \$1,691.94 \$674,000 REE = Funding \$629.83 \$1,322.58 \$973.85 \$1,703.64 \$1,703.64 \$1,703.64 \$679,000 REE = Funding 100% 100% 100% 100% 100% 100% 100% 100	\$605.28 \$1,271.03 \$935.89 \$1,637.23 \$1,637.23 \$1,637.23 \$155,000 \$588.17 \$1,235.15 \$906.57 \$1,588.06 \$1,588.06 \$1,588.06 \$1,588.06 \$1,000 100% 100% 100% 100% 100% 100% 100%	\$0.00 \$0.00	\$8,193,000	
EE ES EC EF HF1 HF2 EE ES EC EF HF1 HF2 HF1 HF2 HF1 HF2 HF1 HF2 HF1 HF2 HF1 HF2 ES EC EF HF1	EE Contribution - New, per \$50.00 \$450.00 \$275.00 \$300.00 \$275.00 \$300.00 \$2.485,000 \$2.485,000 \$2.485,000 \$385.00 \$170.00 \$0.00 \$2.338,000 \$170.00 \$0.00 \$2.338,000 \$EE Contribution per Month 13% 57% 30% 0% EE Contribution per Month 7% 49% 33% 52% 17%	20 pay \$75.00 \$500.00 \$500.00 \$325.00 \$625.00 \$350.00 \$350.00 \$3.00 \$2,173,000 \$245.00 \$245.00 \$245.00 \$220.00 \$0.00 \$2,242,000 \$0.00 \$2,242,000 \$0.00 \$2,242,000 \$0.00 \$2,242,000 \$0.00 \$2,242,000 \$0.00 \$2,242,000 \$0.00 \$2,242,000 \$0.00 \$2,242,000 \$0.00	\$0.00 \$325.00 \$152.00 \$452.00 \$20.00 \$20.00 \$646,000 \$152.00 \$152.00 \$20.00 \$20.00 \$1,113,000 \$43% 27% 46% 2% 0% 0%	\$25.00 \$375.00 \$202.00 \$502.00 \$50.00 \$50.00 \$1,305,000 \$25.00 \$202.00 \$502.00 \$50.00 \$1,696,000 7% 49% 36% 51% 5% 0%	NEW \$0.00 \$175.00 \$25.00 \$200.00 \$0.00 \$0.00 \$279,000  CURRENT \$0.00	\$25.00 \$225.00 \$75.00 \$250.00 \$50.00 \$476,000 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1.00 \$0	\$0.00 \$0.00	REE = Funding \$625.50 \$1,313.50 \$967.16 \$1,691.94 \$1,691.94 \$674,000 REE = Funding \$629.83 \$1,322.58 \$973.85 \$1,703.64 \$1,703.64 \$1,703.64 \$679,000 REE = Funding 100% 100% 100% 100% 100% 100% 100% 100	\$605.28 \$1,271.03 \$935.89 \$1,637.23 \$1,637.23 \$1,637.23 \$155,000 \$588.17 \$1,235.15 \$906.57 \$1,588.06 \$1,588.06 \$1,588.06 \$1,588.06 \$1,588.06 \$1,000 100% 100% 100% 100% 100% 100% 100%	\$0.00 \$0.00	\$8,193,000	
EE ES EC EF HF1 HF2 Total HF2 Total HF2 Total HF2 HF1 HF2 ES EC EF HF1 HF2 ES EC EF HF1 HF2 ES EC EF	EE Contribution - New, per \$50.00 \$450.00 \$275.00 \$275.00 \$300.00 \$2.485.000 \$2.485.000 \$2.485.000 \$2.485.000 \$385.00 \$195.00 \$385.00 \$170.00 \$0.00 \$2.338.000 \$170.00 \$0.00 \$2.338.000 \$EE Contribution per Month 13% 57% 47% 57% 30% 0% EE Contribution per Month 7% 49% 33% 52%	20 pay \$75.00 \$500.00 \$325.00 \$625.00 \$3350.00 \$350.00 \$350.00 \$350.00 \$2,173,000 \$245.00 \$245.00 \$245.00 \$220.00 \$0.00 \$2,242,000 - New %  20% 63% 56% 62% 34% 0% - Current % 13% 55% 42% 57%	\$0.00 \$325.00 \$152.00 \$452.00 \$20.00 \$0.00 \$646,000 \$152.00 \$152.00 \$452.00 \$20.00 \$1,113,000 \$1,113,000 0% 43% 27% 46% 2% 0% 0%	\$25.00 \$375.00 \$202.00 \$502.00 \$50.00 \$1,305,000 \$1,305,000 \$25.00 \$202.00 \$502.00 \$50.00 \$1,696,000 7% 49% 36% 51% 5% 0%	NEW \$0.00 \$175.00 \$25.00 \$200.00 \$0.00 \$0.00 \$279,000  CURRENT \$0.00	\$25.00 \$225.00 \$75.00 \$250.00 \$50.00 \$476,000 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1.00 \$0	\$0.00 \$0.00	REE = Funding \$625.50 \$1,313.50 \$967.16 \$1,691.94 \$1,691.94 \$674,000 REE = Funding \$629.83 \$1,322.58 \$973.85 \$1,703.64 \$1,703.64 \$1,703.64 \$679,000 REE = Funding 100% 100% 100% 100% 100% 100% 100% 100	\$605.28 \$1,271.03 \$935.89 \$1,637.23 \$1,637.23 \$1,637.23 \$155,000 \$588.17 \$1,235.15 \$906.57 \$1,588.06 \$1,588.06 \$1,588.06 \$1,588.06 \$1,000 100% 100% 100% 100% 100% 100% 100%	\$0.00 \$0.00	\$8,193,000	

# **Proposed Changes for Plan Year 2023-24**

Board Contribution Amounts - PER PAY PERIOD (20)						
CURRENT = \$	341.30	PROPOSED = \$	374.90			

Employee Contribution Amounts - PER PAY PERIOD (20)								
	Health Center Plan	Health Center Plan	Healthy Essentials	Healthy Essentials	Healthy	Healthy		
CURRENT	WELLNESS		WELLNESS		Advantage Plus	Advantage Plus		
					WELLNESS			
Employee Only			\$0.00	\$25.00	\$25.00	\$50.00		
Employee + Spouse			\$325.00	\$375.00	\$385.00	\$435.00		
Employee + Child(ren)			\$152.00	\$202.00	\$195.00	\$245.00		
Employee + Family			\$452.00	\$502.00	\$530.00	\$580.00		
Half Family Primary			\$20.00	\$50.00	\$170.00	\$220.00		
Half Family Secondary			\$0.00	\$0.00	\$0.00	\$0.00		

PROPOSED	Health Center Plan WELLNESS	Health Center Plan	Healthy Essentials WELLNESS	Healthy Essentials	Healthy Advantage Plus WELLNESS	Healthy Advantage Plus
Employee Only	\$0.00	\$25.00	\$0.00	\$25.00	\$50.00	\$75.00
Employee + Spouse	\$175.00	\$225.00	\$325.00	\$375.00	\$450.00	\$500.00
Employee + Child(ren)	\$25.00	\$75.00	\$152.00	\$202.00	\$275.00	\$325.00
Employee + Family	\$200.00	\$250.00	\$452.00	\$502.00	\$575.00	\$625.00
Half Family Primary	\$0.00	\$50.00	\$20.00	\$50.00	\$300.00	\$350.00
Half Family Secondary	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

# **Proposed Changes for Plan Year 2023-24**

Board Contribution Amounts - ANNUAL							
CURRENT = \$	6,826.00	PROPOSED = \$	7,498.00				

Employee Contribution Amounts - ANNUAL							
CURRENT	Health Center Plan WELLNESS	Health Center Plan	Healthy Essentials WELLNESS	Healthy Essentials	Healthy Advantage Plus	Healthy Advantage Plus	
					WELLNESS	3	
Employee Only			\$0.00	\$500.00	\$500.00	\$1,000.00	
Employee + Spouse			\$6,500.00	\$7,500.00	\$7,700.00	\$8,700.00	
Employee + Child(ren)			\$3,040.00	\$4,040.00	\$3,900.00	\$4,900.00	
Employee + Family			\$9,040.00	\$10,040.00	\$10,600.00	\$11,600.00	
Half Family Primary			\$400.00	\$1,000.00	\$3,400.00	\$4,400.00	
Half Family Secondary			\$0.00	\$0.00	\$0.00	\$0.00	

PROPOSED	Health Center Plan WELLNESS	Health Center Plan	Healthy Essentials WELLNESS	Healthy Essentials	Healthy Advantage Plus WELLNESS	Healthy Advantage Plus
Employee Only	\$0.00	\$500.00	\$0.00	\$500.00	\$1,000.00	\$1,500.00
Employee + Spouse	\$3,500.00	\$4,500.00	\$6,500.00	\$7,500.00	\$9,000.00	\$10,000.00
Employee + Child(ren)	\$500.00	\$1,500.00	\$3,040.00	\$4,040.00	\$5,500.00	\$6,500.00
Employee + Family	\$4,000.00	\$5,000.00	\$9,040.00	\$10,040.00	\$11,500.00	\$12,500.00
Half Family Primary	\$0.00	\$1,000.00	\$400.00	\$1,000.00	\$6,000.00	\$7,000.00
Half Family Secondary	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00