

**JOINT BARGAINING TEAM (BOARD, BFT 1010)
BRAINSTORMING SESSION ON INSURANCE CHANGES**

IDEAS/OPTIONS	GUESSTIMATE	TRUST FUND	GENERAL FUND	NEAR TERM 1/1/2010	LONG TERM Post 1/1/10
Options to find \$12,000,000.00					
Insurance Plan Change Options					
Plan Design Changes					
Increase premiums by 25%	3,700,000.00				
Increase co-pays by double					
Eliminate Basic Insurance (500 empl)	1,000,000.00				
Eliminate Opt-Out	1,200,000.00				
Eliminate Joint Tier	390,000.00				
Eliminate Board Flex	636,000.00				
Eliminate Board Vision	345,000.00		345,000.00		
One Third Party Administrator	258,000.00				
Pay Extra for Spouse who has insurance elsewhere					
Pharmacy Option 1	900,000.00				
Increase Premiums by \$30/month for all employees	2,900,000.00				
Increase everything above single cost					
Medical Plan - Option 1	3,600,000.00				
Optional HRA/Hybrid Plan	10,000,000.00				
HRA Plan only					
Co-Insurance - Option 2					
Pharmacy	1,500,000.00				
Medical	5,600,000.00				
Lower all Administrative Fees					
All employees purchase their own insurance	42,200,000.00				
Eliminate Wellness Program	170,000.00				
Eliminate self-insurance - board provides 5,000.00 to each employee					
Revert to Fully-Insured Plan					
Employees pay for all dependents					

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IDEAS/OPTIONS	GUESSTIMATE	TRUST FUND	GENERAL FUND	NEAR TERM 1/1/2010	LONG TERM Post 1/1/10
Various Options					
Fund insurance from General Fund	12,000,000.00				
Raises for Employees - 50% increase					
Union negotiate health provider contracts					
Eliminate Tuition Reimbursement and move to trust	100,000.00				
BFT 55,000.00					
1010 30,000.00					
Nonbargaining 15,000.00					
Participate in Larger Agency Pool					
BPS Clinics					
Bonuses for Employees \$500/person	10,000,000.00				
Eliminate Staff Cars (18 cars)	33,000.00				
Eliminate Remote Control Lawn Mower	41,000.00				
AARP insurance for employees	42,000,000.00				