

JOINT BARGAINING TEAM (BOARD, BFT 1010) BRAINSTORMING SESSION ON INSURANCE CHANGES1

	IDEAS/OPTIONS	GUESSTIMATE	TRUST FUND	GENERAL FUND	SPECIAL REVENUE	ENTERPRISE FUND	TERM 1/1/2010	TERM 1/1/2010
	Options to find \$12,000,000.00							
	Insurance Plan Change Options							
	Plan Design Changes							
1	Increase premiums by 25%	3,700,000	3,700,000	0			X	
2	Increase co-pays by double (med)	2,000,000	2,000,000	0			X	
3	Increase co-pays by double (pharm)	3,000,000	3,000,000	0			X	
4	Eliminate Basic Insurance (500 empl)	1,000,000	1,000,000	0			X	
5	Eliminate Opt-Out	1,200,000	1,200,000	0			X	
6	Eliminate Joint Tier	390,000	390,000	0			X	
7	Eliminate Board Flex	636,000	636,000	636,000			X	
8	Eliminate Board Vision	345,000	0	345,000			X	
9	One Third Party Administrator	258,000	258,000				X	
10	Surcharge for spouse with insurance elsewhere						X	
11	Pharmacy Option 1	900,000	900,000	0			X	
12	Increase Premiums by \$30/month for all employees	2,900,000	2,900,000	0			X	
13	Increase everything above single cost	2,623,100	2,623,100	5,151,600			X	
14	Medical Plan - Option 1	3,600,000	3,600,000	0			X	
15	Optional HRA/Hybrid Plan	10,000,000	10,000,000	0			X	
16	HRA Plan only	11,500,000	11,500,000	32,657,750			X	
17	Co-Insurance - Option 2							
18	Pharmacy	1,500,000	1,500,000				X	
19	Medical	5,600,000	5,600,000				X	
20	Lower all Administrative Fees							X
21	All employees purchase their own insurance	42,200,000	0	42,200,000			X	
22	Eliminate Wellness Program	170,000	170,000					X

JOINT BARGAINING TEAM (BOARD, BFT 1010) BRAINSTORMING SESSION ON INSURANCE CHANGES2

23	Eliminate self-insurance - board provides \$5,000 to each employee	42,410,000	0	210,000				X	
24	Revert to Fully-Insured Plan								X
25	Employees pay for all dependents							X	
	IDEAS/OPTIONS	GUESSTIMATE	TRUST FUND & OTHER ISFs	GENERAL FUND	SPECIAL REVENUE	ENTERPRISE FUND	NEAR TERM	LONG TERM	
1	Various Options								
2	Fund insurance from General Fund	12,000,000.00		12,000,000.00					
3	Raises for Employees - 50% increase	214,384,616.00	486,141.00	178,371,383.00	32,786,036.00	2,741,056.00			
4	Union negotiate health provider contracts								
5	Eliminate Tuition Reimbursement and move to trust	100,000.00		100,000.00					
6	BFT								
7	1010								
8	Nonbargaining								
9	Participate in Larger Agency Pool								X
10	BPS Clinics								
11	Bonuses for Employees \$500/person per semester	10,000,000.00	10,979.00	4,745,511.00	659,690.00	130,834.00			
12	Eliminate Staff Cars (18 cars)	33,000.00							
13	Eliminate Remote Control Lawn Mower	41,000.00		102,000.00					
14									
15	AARP insurance for employees	42,000,000.00							
16	3,000,000 from reserves			3,000,000.00					

JOINT BARGAINING TEAM (BOARD, BFT 1010) BRAINSTORMING SESSION ON INSURANCE CHANGES3

	Final Recommendations to find \$12,000,000							
1	12,000,000 from General Fund	BFT's recommendation						
2	Increase premiums by 25%	District's recommendation						
3	Increase co-pays by double (med)	District's recommendation						
4	Increase co-pays by double (pharm)	District's recommendation						
5	Eliminate Basic Insurance (500 empl)	District's recommendation						
6	Eliminate Opt-Out	District's recommendation						
7	Eliminate Joint Tier	District's recommendation						
8	Eliminate Board Flex	District's recommendation						
9	Eliminate Board Vision	District's recommendation						
10	One Third Party Administrator	District's recommendation						
11	Surcharge for spouse with insurance elsewhere	District's recommendation						
12	Pharmacy Option 1							
13	Increase Premiums by \$30/month for all employees	District's recommendation						
14	Co-Insurance - Option 2	District's recommendation						
15	Pharmacy	District's recommendation						
16	Medical	District's recommendation						
17	3,000,000 from reserves	District's recommendation						