



**JOINT BARGAINING TEAM (BOARD, BFT & 1010) BRAINSTORMING SESSION ON
INSURANCE RECOMMENDATIONS – September 2, 2009**

Final Recommendations to find \$12,000,000

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|-----|---|-----------------------------|
| 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 (pharmacy) | District's recommendation |
| 5. | Eliminate Basic Insurance (500 employees) | 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 |
| | Pharmacy Option 1 | |
| 12. | Increase Premiums by \$30/month for all employees | District's recommendation |
| | Co-Insurance - Option 2 | District's recommendation |
| 13. | Pharmacy | District's recommendation |
| 14. | Medical | District's recommendation |
| 15. | 3,000,000 from reserves | District's recommendation |