

# Trust Financial Projections: Additional Scenarios

The background of the slide is composed of three distinct horizontal bands of color. The top band is a dark navy blue, the middle band is a medium teal, and the bottom band is a light cyan. A diagonal line separates the top dark blue band from the middle teal band, sloping upwards from left to right. The bottom cyan band is a solid, uniform color.

## Summary of Contribution Scenarios

### Employer Subsidy Percentages

Scenario 1: All EE contribution \$ amounts remain the same as the 2012-2013 plan year.

Scenario 2: Increase EE contributions by 5% for Plan 3, QHDHP, EasyChoice, and GHC.

Scenario 3: Subsidies set to maintain three months of reserve.

Scenario 4: Increase EE contributions by 16% for Plan 3, QHDP, and EasyChoice.

Scenario 5: Subsidies set to maintain four months of reserve.

	S.Q.	Sc. 1	Sc. 2	Sc. 3	Sc. 4	Sc. 5
WEA — Employee <sup>1</sup>	81%	84%	83%	78%	81%	67%
WEA — Dependent <sup>1</sup>	72%	64% - 76%	63% - 75%	69%	59% - 72%	58%
GHC — Employee	85%	86%	85%	82%	85%	71%
GHC — Dependent	77%	78%	77%	74%	77%	63%
	S.Q.	Sc. 1	Sc. 2	Sc. 3	Sc. 4	Sc. 5
<b>2014 Estimated Reserve Months</b>	2.7	2.4	2.6	3.0	2.7	4.0
<b>2015 Estimated Reserve Months</b>	0.5	0	0.3	1.1	0.6	3.0

<sup>1</sup> WEA Plan 3 only. Plans 2 and 5 are buy-up plans from Plan 3.

# Summary of Contribution Scenarios

## Employee Contributions

### Everett School Employees Benefit Trust 2014 Employee Contribution Exhibit

	2013 Contributions	2014 Contribs S.Q	% Inc	Ratio to Single	2014 Contribs Sc. 1	% Inc	Ratio to Single	2014 Contribs Sc. 2	% Inc	Ratio to Single	2014 Contribs Sc. 3	% Inc	Ratio to Single	2014 Contribs Sc. 4	% Inc	Ratio to Single	2014 Contribs Sc. 5	% Inc	Ratio to Single
<b>WEA PPO 2</b>																			
EE	\$201.00	\$218.99	9.0%	1.00	\$201.00	0.0%	1.00	\$205.24	2.1%	1.00	\$240.36	19.6%	1.00	\$217.97	8.4%	1.00	\$318.69	58.6%	1.00
EE + Spouse	\$389.56	\$453.84	16.5%	2.07	\$389.56	0.0%	1.94	\$424.26	8.9%	2.07	\$492.94	26.5%	2.05	\$452.68	16.2%	2.08	\$636.31	63.3%	2.00
EE + Child(ren)	\$269.36	\$313.71	16.5%	1.43	\$269.36	0.0%	1.34	\$322.62	19.8%	1.57	\$342.24	27.1%	1.42	\$344.73	28.0%	1.58	\$446.83	65.9%	1.40
EE + Family	\$477.80	\$556.83	16.5%	2.54	\$477.80	0.0%	2.38	\$520.02	8.8%	2.53	\$603.72	26.4%	2.51	\$555.29	16.2%	2.55	\$775.61	62.3%	2.43
<b>WEA PPO 3</b>																			
EE	\$115.76	\$135.30	16.9%	1.00	\$115.76	0.0%	1.00	\$121.55	5.0%	1.00	\$156.67	35.3%	1.00	\$134.28	16.0%	1.00	\$235.00	103.0%	1.00
EE + Spouse	\$258.36	\$300.86	16.4%	2.22	\$258.36	0.0%	2.23	\$271.28	5.0%	2.23	\$339.96	31.6%	2.17	\$299.70	16.0%	2.23	\$483.33	87.1%	2.06
EE + Child(ren)	\$201.00	\$202.14	0.6%	1.49	\$201.00	0.0%	1.74	\$211.05	5.0%	1.74	\$230.67	14.8%	1.47	\$233.16	16.0%	1.74	\$335.26	66.8%	1.43
EE + Family	\$320.61	\$373.45	16.5%	2.76	\$320.61	0.0%	2.77	\$336.64	5.0%	2.77	\$420.34	31.1%	2.68	\$371.91	16.0%	2.77	\$592.23	84.7%	2.52
<b>WEA EasyChoice</b>																			
EE	\$82.69	\$96.58	16.8%	1.00	\$82.69	0.0%	1.00	\$86.82	5.0%	1.00	\$111.83	35.2%	1.00	\$95.92	16.0%	1.00	\$167.74	102.9%	1.00
EE + Spouse	\$201.00	\$212.71	5.8%	2.20	\$201.00	0.0%	2.43	\$211.05	5.0%	2.43	\$240.41	19.6%	2.15	\$233.16	16.0%	2.43	\$341.94	70.1%	2.04
EE + Child(ren)	\$122.98	\$143.03	16.3%	1.48	\$122.98	0.0%	1.49	\$129.13	5.0%	1.49	\$163.26	32.8%	1.46	\$142.66	16.0%	1.49	\$237.41	93.0%	1.42
EE + Family	\$226.62	\$263.91	16.5%	2.73	\$226.62	0.0%	2.74	\$237.95	5.0%	2.74	\$297.09	31.1%	2.66	\$262.88	16.0%	2.74	\$418.74	84.8%	2.50
<b>WEA PPO 5</b>																			
EE	\$302.57	\$354.03	17.0%	1.00	\$302.57	0.0%	1.00	\$340.28	12.5%	1.00	\$375.40	24.1%	1.00	\$353.01	16.7%	1.00	\$453.73	50.0%	1.00
EE + Spouse	\$674.51	\$786.25	16.6%	2.22	\$674.51	0.0%	2.23	\$756.67	12.2%	2.22	\$825.35	22.4%	2.20	\$785.09	16.4%	2.22	\$968.72	43.6%	2.14
EE + Child(ren)	\$447.41	\$521.38	16.5%	1.47	\$447.41	0.0%	1.48	\$530.29	18.5%	1.56	\$549.91	22.9%	1.46	\$552.40	23.5%	1.56	\$654.50	46.3%	1.44
EE + Family	\$828.35	\$965.70	16.6%	2.73	\$828.35	0.0%	2.74	\$928.89	12.1%	2.73	\$1,012.59	22.2%	2.70	\$964.16	16.4%	2.73	\$1,184.48	43.0%	2.61
<b>WEA QHDHP</b>																			
EE	\$65.05	\$75.92	16.7%	1.00	\$65.05	0.0%	1.00	\$68.30	5.0%	1.00	\$87.91	35.1%	1.00	\$75.46	16.0%	1.00	\$131.87	102.7%	1.00
EE + Spouse	\$143.49	\$166.97	16.4%	2.20	\$143.49	0.0%	2.21	\$150.66	5.0%	2.21	\$188.72	31.5%	2.15	\$166.45	16.0%	2.21	\$268.45	87.1%	2.04
EE + Child(ren)	\$96.65	\$112.34	16.2%	1.48	\$96.65	0.0%	1.49	\$101.48	5.0%	1.49	\$128.23	32.7%	1.46	\$112.11	16.0%	1.49	\$186.50	93.0%	1.41
EE + Family	\$175.07	\$203.81	16.4%	2.68	\$175.07	0.0%	2.69	\$183.82	5.0%	2.69	\$229.50	31.1%	2.61	\$203.08	16.0%	2.69	\$323.70	84.9%	2.45
<b>GHC</b>																			
EE	\$96.00	\$102.00	6.3%	1.00	\$96.00	0.0%	1.00	\$100.80	5.0%	1.00	\$123.00	28.1%	1.00	\$102.00	6.3%	1.00	\$198.00	106.3%	1.00
EE + Spouse	\$227.00	\$242.00	6.6%	2.37	\$227.00	0.0%	2.36	\$238.35	5.0%	2.36	\$281.00	23.8%	2.28	\$242.00	6.6%	2.37	\$423.00	86.3%	2.14
EE + Child(ren)	\$152.00	\$162.00	6.6%	1.59	\$152.00	0.0%	1.58	\$159.60	5.0%	1.58	\$190.00	25.0%	1.54	\$162.00	6.6%	1.59	\$294.00	93.4%	1.48
EE + Family	\$282.00	\$300.00	6.4%	2.94	\$282.00	0.0%	2.94	\$296.10	5.0%	2.94	\$347.00	23.0%	2.82	\$300.00	6.4%	2.94	\$516.00	83.0%	2.61

# 2014 Budget — Scenario 4: Plan 3, EasyChoice, and QHDHP up 16%

## Financial Projections Comparison Scenario 4: Plan 3, EasyChoice, and QHDHP Contributions up 16% January 1, 2014 - December 31, 2014

Employee      Dependent  
WEA:      81%      59 -72%  
HMO:      85%      77%

### Estimated Income

	1/1/2013 - 12/31/2013 Projection				1/1/2014 - 12/31/2014 Projection				1/1/2015 - 12/31/2015 Projection	
	PEPM or Mo. Sum	No. of Benefit FTEs	No. of Months	Estimated Total	PEPM or Mo. Sum	No. of Benefit FTEs	Number of Months	Estimated Total	Assumed % Change	Estimated Total
Employer Contributions (January through August)	\$768.00	1,832 <sup>(1)</sup>	8	\$11,255,808	\$768.00 <sup>(2)</sup>	1,832 <sup>(1)</sup>	8	\$11,255,808	0%	\$11,255,808
Employer Contributions (September through December)	\$768.00	1,832 <sup>(1)</sup>	4	\$5,627,904	\$768.00 <sup>(2)</sup>	1,832 <sup>(1)</sup>	4	\$5,627,904	0%	\$5,627,904
Additional Supplemental District Contribution				\$0				\$0	0%	\$0
Employee Contributions	n/a	n/a		\$5,121,330				\$5,820,292	10%	\$6,402,321
Investment Income <sup>(3)</sup>				\$150,000				\$50,000	0%	\$50,000
<b>Total Estimated Revenues</b>				<b>\$22,155,042</b>				<b>\$22,754,004</b>		<b>\$23,336,033</b>

### Estimated Expenses

	1/1/2013 - 12/31/2013 Projection				1/1/2014 - 12/31/2014 Projection				1/1/2015 - 12/31/2015 Projection	
	YTD Actual 1/1/13-8/31/13	PEPM or Mo. Sum	No. of Employees <sup>(1)</sup>	Estimated Total	PEPM or Mo. Sum	No. of Employees <sup>(1)</sup>	Number of Months	Estimated Total	Assumed % Change	Estimated Total
MetLife Life / AD&D Premiums	\$77,449	\$5.90	1,641	\$116,177	\$5.90	1,641	12	\$116,183	3%	\$119,668
MetLife Voluntary Term Life Premiums	\$125,184	\$16,351.43 <sup>(4)</sup>	n/a	\$190,590	\$16,351.43	n/a	12	\$196,217	3%	\$202,104
Standard Voluntary STD Premiums	\$87,423	\$12,489.02 <sup>(10)</sup>	n/a	\$149,868	\$12,489.02	n/a	12	\$149,868	3%	\$154,364
Standard LTD Premiums	\$287,885	\$20.55 <sup>(4)</sup>	1,751	\$431,817	\$20.55	1,751	12	\$431,797	3%	\$444,751
WDS Dental Premiums	\$1,015,577	\$85.40 <sup>(4)</sup>	1,481	\$1,521,486	\$85.40 <sup>(5)</sup>	1,481	12	\$1,544,898	5%	\$1,622,143
Willamette Dental Premiums	\$269,172	\$74.70 <sup>(4)</sup>	453	\$404,529	\$74.70 <sup>(5)</sup>	453	12	\$411,145	5%	\$431,702
WEA Medical Premiums	\$8,107,901	n/a	1,111	\$12,500,907	n/a <sup>(5)</sup>	1,111	12	\$14,500,185	15%	\$16,675,212
Premiera WEA Vision	\$253,874	\$16.25 <sup>(4)</sup>	1,953	\$382,967	\$16.80 <sup>(5)</sup>	1,953	12	\$401,202	5%	\$421,263
Group Health Medical Premiums <sup>(6)</sup>	\$4,063,250	n/a	507	\$6,109,210	n/a	507	12	\$6,526,268	10%	\$7,178,895
UNUM Voluntary LTC Premiums	\$6,689	\$836.15	n/a	\$10,034	\$836.15	n/a	12	\$10,034	0%	\$10,034
Wellness Program Internal Support	n/a	n/a	n/a	\$43,000	n/a	n/a	n/a	\$35,000	0%	\$35,000
Magellan EAP	\$25,931	\$1.69	1,918	\$38,897	\$1.65	1,918	12	\$37,976	5%	\$39,875
Quit for Life Tobacco Cessation	n/a	n/a	n/a	\$1,500	n/a	n/a	n/a	\$1,500	0%	\$1,500
Mind & Body	n/a	n/a	n/a	\$1,875	n/a	n/a	n/a	\$0	0%	\$0
Weight Watchers	n/a	n/a	n/a	\$43,125				\$30,000	0%	\$30,000
HRA & Web Portal	n/a	n/a	n/a	\$30,000	n/a	n/a	n/a	\$30,000 <sup>(7)</sup>	0%	\$30,000
Wellness Incentive	n/a	n/a	n/a	\$109,150 <sup>(8)</sup>	n/a	n/a	n/a	\$5,000	0%	\$5,000
Mercer Consulting Fee	n/a	n/a	n/a	\$100,000	n/a	n/a	n/a	\$55,000	0%	\$55,000
ESEBT Administration <sup>(9)</sup>	n/a	n/a	n/a	\$177,809	n/a	n/a	n/a	\$183,143	3%	\$188,637

**Total Estimated Expenses**      **\$22,362,940**      **\$24,665,417**      **\$27,645,148**

**Estimated Surplus / (Deficit)**      **(\$207,898)**      **(\$1,911,412)**      **(\$4,309,115)**  
(based on estimated/current enrollment)

**Unallocated reserve at December 31<sup>(11)</sup>**      **\$7,520,558**      **\$5,609,146**      **\$1,300,031**  
Months of expenses      4.0      2.7      0.6

# 2014 Rates — Scenario 4: Plan 3, EasyChoice, and QHDHP up 16%

	Current Enrollment by Tier	2013 Rates	2013 EE Contribs	2013 ER Contribs	2013 Aggregate EE Contribs	Projected Enrollment by Tier	2014 Rates	2014 EE Contribs	2014 ER Contribs	2014 Aggregate EE Contribs
<b>WEA Plan 2</b>										
Employee Only	117	\$680.70	\$201.00	\$493.50	\$282,204	117	\$795.81	\$217.97	\$577.84	\$306,032
EE + Spouse	63	\$1,249.73	\$389.56	\$860.17	\$294,507	63	\$1,456.37	\$452.68	\$1,003.69	\$342,224
EE + Child(ren)	52	\$911.94	\$269.36	\$642.58	\$168,081	52	\$1,062.41	\$344.73	\$717.68	\$215,112
EE + Family	53	\$1,498.04	\$477.80	\$1,020.24	\$303,881	53	\$1,746.04	\$555.29	\$1,190.75	\$353,163
Total	285	\$1,000.67	\$1.00			285	\$1,167.18			
<b>WEA Plan 3</b>										
Employee Only	162	\$609.26	\$115.76	\$493.50	\$225,037	162	\$712.12	\$134.28	\$577.84	\$261,043
EE + Spouse	95	\$1,118.53	\$258.36	\$860.17	\$294,530	95	\$1,303.39	\$299.70	\$1,003.69	\$341,655
EE + Child(ren)	79	\$816.31	\$201.00	\$615.31	\$190,548	79	\$950.84	\$233.16	\$717.68	\$221,036
EE + Family	117	\$1,340.85	\$320.61	\$1,020.24	\$450,136	117	\$1,562.66	\$371.91	\$1,190.75	\$522,158
Total	453	\$941.12				453	\$1,097.42			
<b>WEA EasyChoice Plans</b>										
Employee Only	75	\$435.22	\$82.69	\$352.53	\$74,421	73	\$508.30	\$95.92	\$412.38	\$84,026
EE + Spouse	23	\$792.48	\$201.00	\$591.48	\$55,476	22	\$923.06	\$233.16	\$689.90	\$61,554
EE + Child(ren)	29	\$579.13	\$122.98	\$456.15	\$42,797	28	\$674.19	\$142.66	\$531.53	\$47,933
EE + Family	56	\$949.25	\$226.62	\$722.63	\$152,289	54	\$1,105.92	\$262.88	\$843.04	\$170,346
Total	183	\$660.23				177	\$768.42			
<b>WEA Plan 5</b>										
Employee Only	82	\$796.07	\$302.57	\$493.50	\$297,729	82	\$930.85	\$353.01	\$577.84	\$347,363
EE + Spouse	28	\$1,534.68	\$674.51	\$860.17	\$226,635	28	\$1,788.78	\$785.09	\$1,003.69	\$263,789
EE + Child(ren)	30	\$1,089.99	\$447.41	\$642.58	\$161,068	30	\$1,270.08	\$552.40	\$717.68	\$198,864
EE + Family	25	\$1,848.59	\$828.35	\$1,020.24	\$248,505	25	\$2,154.91	\$964.16	\$1,190.75	\$289,247
Total	165	\$1,134.32				165	\$1,323.58			
<b>WEA QHDHP</b>										
Employee Only	4	\$342.35	\$65.05	\$277.30	\$3,122	2	\$399.60	\$75.46	\$324.14	\$1,811
EE + Spouse	1	\$622.48	\$143.49	\$478.99	\$1,722	1	\$724.78	\$166.45	\$558.33	\$1,997
EE + Child(ren)	0	\$455.20	\$96.65	\$358.55	\$0	1	\$529.67	\$112.11	\$417.56	\$1,345
EE + Family	1	\$735.28	\$175.07	\$560.21	\$2,101	2	\$856.34	\$203.08	\$653.26	\$4,874
Total	6	\$454.53				6	\$627.72			
<b>GHC</b>										
Employee Only	187	\$642.01	\$96.00	\$546.01	\$215,424	187	\$682.29	\$102.00	\$580.29	\$228,888
EE + Spouse	85	\$1,213.41	\$227.00	\$986.41	\$231,540	85	\$1,289.53	\$242.00	\$1,047.53	\$246,840
EE + Child(ren)	92	\$885.98	\$152.00	\$733.98	\$167,808	92	\$941.56	\$162.00	\$779.56	\$178,848
EE + Family	142	\$1,450.95	\$282.00	\$1,168.95	\$480,528	142	\$1,541.98	\$300.00	\$1,241.98	\$511,200
Total	506	\$952.32				506	\$1,072.69			
<b>All Med (Actives)</b>										
	\$1,034,121	\$12,234,058			\$4,570,090		\$14,255,362			\$5,201,350
COBRA/Plan 2 <sup>[2]</sup>					\$98,066		COBRA/Plan 2			\$126,056
COBRA/Plan 3 <sup>[2]</sup>					\$34,822		COBRA/Plan 3			\$52,676
COBRA/GHC <sup>[2]</sup>					\$8,988		COBRA/GHC			\$12,872
COBRA/Easy Choice <sup>[2]</sup>					\$11,884		COBRA/Easy Cl			\$18,442
COBRA/Plan 5 <sup>[2]</sup>					\$30,627		COBRA/Plan 5			\$47,649
COBRA/QDHP <sup>[2]</sup>					\$5,454					
COBRA/WDS <sup>[2]</sup>					\$8,795		COBRA/WDS			\$8,198
COBRA/Willamette					\$0		COBRA/Willame			\$0
COBRA/Vision					\$2,113		COBRA/Vision			\$2,556
Vol. Term Life					\$190,590		Vol. Term Life			\$190,590
Vol. Long Term Care					\$10,034		Vol. Long Term Care			\$10,034
Vol. Short Term Disability					\$149,868		Vol. Short Term Disability			\$149,868
<b>Total Contributions</b>					<b>\$5,121,330</b>					<b>\$5,820,292</b>

<sup>[1]</sup> Enrollment as of August 2013 and provided by District.

<sup>[2]</sup> COBRA Enrollment based on August 2013 ESEBT Payments to carriers.

# 2014 Budget — Scenario 5: 4 months of reserve

## Financial Projections Comparison Scenario 5: 4 months of reserves at the end of 2014 January 1, 2014 - December 31, 2014

	<b>Employee</b>	<b>Dependent</b>
<b>WEA:</b>	67%	58%
<b>HMO:</b>	71%	63%

### Estimated Income

	1/1/2013 - 12/31/2013 Projection				1/1/2014 - 12/31/2014 Projection				1/1/2015 - 12/31/2015 Projection	
	PEPM or Mo. Sum	No. of Benefit FTEs	No. of Months	Estimated Total	PEPM or Mo. Sum	No. of Benefit FTEs	Number of Months	Estimated Total	Assumed % Change	Estimated Total
Employer Contributions (January through August)	\$768.00	1,832 <sup>(1)</sup>	8	\$11,255,808	\$768.00 <sup>(2)</sup>	1,832 <sup>(1)</sup>	8	\$11,255,808	0%	\$11,255,808
Employer Contributions (September through December)	\$768.00	1,832 <sup>(1)</sup>	4	\$5,627,904	\$768.00 <sup>(2)</sup>	1,832 <sup>(1)</sup>	4	\$5,627,904	0%	\$5,627,904
Additional Supplemental District Contribution				\$0				\$0	0%	\$0
Employee Contributions	n/a	n/a		\$5,121,330				\$8,523,952	10%	\$9,376,347
Investment Income <sup>(3)</sup>				\$150,000				\$50,000	0%	\$50,000
<b>Total Estimated Revenues</b>				<b>\$22,155,042</b>				<b>\$25,457,664</b>		<b>\$26,310,059</b>

### Estimated Expenses

	1/1/2013 - 12/31/2013 Projection				1/1/2014 - 12/31/2014 Projection				1/1/2015 - 12/31/2015 Projection	
	YTD Actual 1/1/13-8/31/13	PEPM or Mo. Sum	No. of Employees <sup>(1)</sup>	Estimated Total	PEPM or Mo. Sum	No. of Employees <sup>(1)</sup>	Number of Months	Estimated Total	Assumed % Change	Estimated Total
MetLife Life / AD&D Premiums	\$77,449	\$5.90	1,641	\$116,177	\$5.90	1,641	12	\$116,183	3%	\$119,668
MetLife Voluntary Term Life Premiums	\$125,184	\$16,351.43 <sup>(4)</sup>	n/a	\$190,590	\$16,351.43	n/a	12	\$196,217	3%	\$202,104
Standard Voluntary STD Premiums	\$87,423	\$12,489.02 <sup>(10)</sup>	n/a	\$149,868	\$12,489.02	n/a	12	\$149,868	3%	\$154,364
Standard LTD Premiums	\$287,885	\$20.55 <sup>(4)</sup>	1,751	\$431,817	\$20.55	1,751	12	\$431,797	3%	\$444,751
WDS Dental Premiums	\$1,015,577	\$85.40 <sup>(4)</sup>	1,481	\$1,521,486	\$85.40 <sup>(5)</sup>	1,481	12	\$1,544,898	5%	\$1,622,143
Willamette Dental Premiums	\$269,172	\$74.70 <sup>(4)</sup>	453	\$404,529	\$74.70 <sup>(5)</sup>	453	12	\$411,145	5%	\$431,702
WEA Medical Premiums	\$8,107,901	n/a	1,111	\$12,500,907	n/a <sup>(5)</sup>	1,111	12	\$14,500,185	15%	\$16,675,212
Premera WEA Vision	\$253,874	\$16.25 <sup>(4)</sup>	1,953	\$382,967	\$16.80 <sup>(5)</sup>	1,953	12	\$401,202	5%	\$421,263
Group Health Medical Premiums <sup>(6)</sup>	\$4,063,250	n/a	507	\$6,109,210	n/a	507	12	\$6,526,268	10%	\$7,178,895
UNUM Voluntary LTC Premiums	\$6,689	\$836.15	n/a	\$10,034	\$836.15	n/a	12	\$10,034	0%	\$10,034
Wellness Program Internal Support	n/a	n/a	n/a	\$43,000	n/a	n/a	n/a	\$35,000	0%	\$35,000
Magellan EAP	\$25,931	\$1.69	1,918	\$38,897	\$1.65	1,918	12	\$37,976	5%	\$39,875
Quit for Life Tobacco Cessation	n/a	n/a	n/a	\$1,500	n/a	n/a	n/a	\$1,500	0%	\$1,500
Mind & Body	n/a	n/a	n/a	\$1,875	n/a	n/a	n/a	\$0	0%	\$0
Weight Watchers	n/a	n/a	n/a	\$43,125				\$30,000	0%	\$30,000
HRA & Web Portal	n/a	n/a	n/a	\$30,000	n/a	n/a	n/a	\$30,000 <sup>(7)</sup>	0%	\$30,000
Wellness Incentive	n/a	n/a	n/a	\$109,150	n/a	n/a	n/a	\$5,000 <sup>(8)</sup>	0%	\$5,000
Mercer Consulting Fee	n/a	n/a	n/a	\$100,000	n/a	n/a	n/a	\$55,000	0%	\$55,000
ESEBT Administration <sup>(9)</sup>	n/a	n/a	n/a	\$177,809	n/a	n/a	n/a	\$183,143	3%	\$188,637
<b>Total Estimated Expenses</b>				<b>\$22,362,940</b>				<b>\$24,665,417</b>		<b>\$27,645,148</b>
<b>Estimated Surplus / (Deficit)</b> (based on estimated/current enrollment)				<b>(\$207,898)</b>				<b>\$792,247</b>		<b>(\$1,335,090)</b>
<b>Unallocated reserve at December 31<sup>(11)</sup></b> Months of expenses				\$7,520,558 4.0				\$8,312,805 4.0		\$6,977,715 3.0

# 2014 Rates — Scenario 5: 4 months of reserve

	Current Enrollment by Tier	2013 Rates	2013 EE Contribs	2013 ER Contribs	2013 Aggregate EE Contribs	Projected Enrollment by Tier	2014 Rates	2014 EE Contribs	2014 ER Contribs	2014 Aggregate EE Contribs
<b>WEA Plan 2</b>										
Employee Only	117	\$680.70	\$201.00	\$493.50	\$282,204	117	\$795.81	\$318.69	\$477.12	\$447,441
EE + Spouse	63	\$1,249.73	\$389.56	\$860.17	\$294,507	63	\$1,456.37	\$636.31	\$820.06	\$481,050
EE + Child(ren)	52	\$911.94	\$269.36	\$642.58	\$168,081	52	\$1,062.41	\$446.83	\$615.58	\$278,822
EE + Family	53	\$1,498.04	\$477.80	\$1,020.24	\$303,881	53	\$1,746.04	\$775.61	\$970.43	\$493,288
Total	285	\$1,000.67				285	\$1,167.18			
<b>WEA Plan 3</b>										
Employee Only	162	\$609.26	\$115.76	\$493.50	\$225,037	162	\$712.12	\$235.00	\$477.12	\$456,840
EE + Spouse	95	\$1,118.53	\$258.36	\$860.17	\$294,530	95	\$1,303.39	\$483.33	\$820.06	\$550,996
EE + Child(ren)	79	\$816.31	\$201.00	\$615.31	\$190,548	79	\$950.84	\$335.26	\$615.58	\$317,826
EE + Family	117	\$1,340.85	\$320.61	\$1,020.24	\$450,136	117	\$1,562.66	\$592.23	\$970.43	\$831,491
Total	453	\$941.12				453	\$1,097.42			
<b>WEA EasyChoice Plans</b>										
Employee Only	75	\$435.22	\$82.69	\$352.53	\$74,421	73	\$508.30	\$167.74	\$340.56	\$146,940
EE + Spouse	23	\$792.48	\$201.00	\$591.48	\$55,476	22	\$923.06	\$341.94	\$581.12	\$90,272
EE + Child(ren)	29	\$579.13	\$122.98	\$456.15	\$42,797	28	\$674.19	\$237.41	\$436.78	\$79,770
EE + Family	56	\$949.25	\$226.62	\$722.63	\$152,289	54	\$1,105.92	\$418.74	\$687.18	\$271,344
Total	183	\$660.23				177	\$768.42			
<b>WEA Plan 5</b>										
Employee Only	82	\$796.07	\$302.57	\$493.50	\$297,729	82	\$930.85	\$453.73	\$477.12	\$446,470
EE + Spouse	28	\$1,534.68	\$674.51	\$860.17	\$226,635	28	\$1,788.78	\$968.72	\$820.06	\$325,490
EE + Child(ren)	30	\$1,089.99	\$447.41	\$642.58	\$161,068	30	\$1,270.08	\$654.50	\$615.58	\$235,620
EE + Family	25	\$1,848.59	\$828.35	\$1,020.24	\$248,505	25	\$2,154.91	\$1,184.48	\$970.43	\$355,344
Total	165	\$1,134.32				165	\$1,323.58			
<b>WEA QHDHP</b>										
Employee Only	4	\$342.35	\$65.05	\$277.30	\$3,122	2	\$399.60	\$131.87	\$267.73	\$3,165
EE + Spouse	1	\$622.48	\$143.49	\$478.99	\$1,722	1	\$724.78	\$268.45	\$456.33	\$3,221
EE + Child(ren)	0	\$455.20	\$96.65	\$358.55	\$0	1	\$529.67	\$186.50	\$343.17	\$2,238
EE + Family	1	\$735.28	\$175.07	\$560.21	\$2,101	2	\$856.34	\$323.70	\$532.64	\$7,769
Total	6	\$454.53				6	\$627.72			
<b>GHC</b>										
Employee Only	187	\$642.01	\$96.00	\$546.01	\$215,424	187	\$682.29	\$198.00	\$484.29	\$444,312
EE + Spouse	85	\$1,213.41	\$227.00	\$986.41	\$231,540	85	\$1,289.53	\$423.00	\$866.53	\$431,460
EE + Child(ren)	92	\$885.98	\$152.00	\$733.98	\$167,808	92	\$941.56	\$294.00	\$647.56	\$324,576
EE + Family	142	\$1,450.95	\$282.00	\$1,168.95	\$480,528	142	\$1,541.98	\$516.00	\$1,025.98	\$879,264
Total	506	\$952.32				506	\$1,072.69			
<b>All Med (Actives)</b>										
		\$1,034,121	\$12,234,058		\$4,570,090		\$14,255,362			\$7,905,010
COBRA/Plan 2	[2]				\$98,066					\$126,056
COBRA/Plan 3	[2]				\$34,822					\$52,676
COBRA/GHC	[2]				\$8,988					\$12,872
COBRA/Easy Choice	[2]				\$11,884					\$18,442
COBRA/Plan 5	[2]				\$30,627					\$47,649
COBRA/QDHP	[2]				\$5,454					
COBRA/WDS	[2]				\$8,795					\$8,198
COBRA/Willamette					\$0					\$0
COBRA/Vision					\$2,113					\$2,556
Vol. Term Life					\$190,590					\$190,590
Vol. Long Term Care					\$10,034					\$10,034
Vol. Short Term Disability					\$149,868					\$149,868
<b>Total Contributions</b>					<b>\$5,121,330</b>					<b>\$8,523,952</b>

[1] Enrollment as of August 2013 and provided by District.

[2] COBRA Enrollment based on August 2013 ESEBT Payments to carriers.