### Option 5 - PPO 500 Plan

<table>
<thead>
<tr>
<th></th>
<th>Premium Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Premium for current POS 200</td>
<td>$81,798.00</td>
</tr>
<tr>
<td>Annual Premium cost under PPO 500 plan</td>
<td>$77,642.00</td>
</tr>
</tbody>
</table>

#### Flat funding of the deductible difference only by the employer

- 3 employee at $300 each: $900.00
- 3 family at $600 each: $1,800.00

#### Savings in Premium dollars to Town after HRA funding

<table>
<thead>
<tr>
<th>HRA balance</th>
<th>Premium Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.00</td>
<td>$4,156.00</td>
</tr>
</tbody>
</table>

#### Assumption of savings at 0% usage of HRA fund

- Assumption of savings at 100% usage of HRA fund: $0.00
- Assumption of savings at 90% usage of HRA fund: $270.00
- Assumption of savings at 80% usage of HRA fund: $540.00
- Assumption of savings at 70% usage of HRA fund: $810.00
- Assumption of savings at 60% usage of HRA fund: $1,080.00
- Assumption of savings at 50% usage of HRA fund: $1,350.00
- Assumption of savings at 40% usage of HRA fund: $1,620.00
- Assumption of savings at 30% usage of HRA fund: $1,890.00
- Assumption of savings at 20% usage of HRA fund: $2,160.00
- Assumption of savings at 0% usage of HRA fund: $2,700.00

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### Option 5 - PPO 1000 Plan

<table>
<thead>
<tr>
<th></th>
<th>Premium Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Premium for current POS 200</td>
<td>$81,798.00</td>
</tr>
<tr>
<td>Annual Premium cost under PPO 1000 plan</td>
<td>$74,361.00</td>
</tr>
</tbody>
</table>

#### Flat funding of the deductible difference only by the employer

- 3 employee at $500 each: $2,400.00
- 3 family at $1,600 each: $4,800.00

#### Savings in Premium dollars to Town after HRA funding

<table>
<thead>
<tr>
<th>HRA balance</th>
<th>Premium Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.00</td>
<td>$7,437.00</td>
</tr>
</tbody>
</table>

#### Assumption of savings at 0% usage of HRA fund

- Assumption of savings at 100% usage of HRA fund: $0.00
- Assumption of savings at 90% usage of HRA fund: $720.00
- Assumption of savings at 80% usage of HRA fund: $1,440.00
- Assumption of savings at 70% usage of HRA fund: $2,160.00
- Assumption of savings at 60% usage of HRA fund: $2,880.00
- Assumption of savings at 50% usage of HRA fund: $3,600.00
- Assumption of savings at 40% usage of HRA fund: $4,320.00
- Assumption of savings at 30% usage of HRA fund: $5,040.00
- Assumption of savings at 20% usage of HRA fund: $5,760.00
- Assumption of savings at 0% usage of HRA fund: $7,200.00

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### Option 5 - PPO 1500 Plan

<table>
<thead>
<tr>
<th></th>
<th>Premium Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Premium for current POS 200</td>
<td>$81,798.00</td>
</tr>
<tr>
<td>Annual Premium cost under PPO 1500 plan</td>
<td>$67,472.00</td>
</tr>
</tbody>
</table>

#### Flat funding of the deductible difference only by the employer

- 3 employee at $1,300 each: $3,900.00
- 3 family at $2,600 each: $7,800.00

#### Savings in Premium dollars to Town after HRA funding

<table>
<thead>
<tr>
<th>HRA balance</th>
<th>Premium Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.00</td>
<td>$12,326.00</td>
</tr>
</tbody>
</table>

#### Assumption of savings at 0% usage of HRA fund

- Assumption of savings at 100% usage of HRA fund: $0.00
- Assumption of savings at 90% usage of HRA fund: $720.00
- Assumption of savings at 80% usage of HRA fund: $1,440.00
- Assumption of savings at 70% usage of HRA fund: $2,160.00
- Assumption of savings at 60% usage of HRA fund: $2,880.00
- Assumption of savings at 50% usage of HRA fund: $3,600.00
- Assumption of savings at 40% usage of HRA fund: $4,320.00
- Assumption of savings at 30% usage of HRA fund: $5,040.00
- Assumption of savings at 20% usage of HRA fund: $5,760.00
- Assumption of savings at 0% usage of HRA fund: $7,200.00

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### Option 5 - PPO 2500

<table>
<thead>
<tr>
<th></th>
<th>Premium Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Premium for current POS 200</td>
<td>$81,798.00</td>
</tr>
<tr>
<td>Annual Premium cost under PPO 2500 plan</td>
<td>$60,724.00</td>
</tr>
</tbody>
</table>

#### Flat funding of the deductible difference only by the employer

- 3 employee at $2,300 each: $6,900.00
- 3 family at $4,600 each: $13,800.00

#### Savings in Premium dollars to Town after HRA funding

<table>
<thead>
<tr>
<th>HRA balance</th>
<th>Premium Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.00</td>
<td>$21,074.00</td>
</tr>
</tbody>
</table>

#### Assumption of savings at 0% usage of HRA fund

- Assumption of savings at 100% usage of HRA fund: $0.00
- Assumption of savings at 90% usage of HRA fund: $2,070.00
- Assumption of savings at 80% usage of HRA fund: $4,140.00
- Assumption of savings at 70% usage of HRA fund: $6,210.00
- Assumption of savings at 60% usage of HRA fund: $8,280.00
- Assumption of savings at 50% usage of HRA fund: $10,350.00
- Assumption of savings at 40% usage of HRA fund: $12,420.00
- Assumption of savings at 30% usage of HRA fund: $14,490.00
- Assumption of savings at 20% usage of HRA fund: $16,560.00
- Assumption of savings at 0% usage of HRA fund: $20,700.00

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The annual cost of the Third Party Admin for HRA service is ($500 annual fee + $5.50 per month per enrollee for first year).

The annual cost of the premium for the current POS plan is $3,510.00.

The options for HRA funding can be adjusted based on the usage percentage.