

EXHIBIT A

**COST SAVINGS
BASED ON VARIOUS DISTRICT SUBSIDY SCENARIOS**

	75% (Current Subsidy)	70%	65%	60%	50%
<u>PPO PLAN:</u>					
CLAIMS	\$15,270,756	\$15,270,756	\$15,270,756	\$15,270,756	\$15,270,756
RETIREE CONTRIBUTIONS	\$3,817,689	\$4,581,227	\$5,344,765	\$6,108,302	\$7,635,378
DISTRICT SUBSIDY	\$11,453,067	\$10,689,529	\$9,925,992	\$9,162,454	\$7,635,378
PPO PLAN SAVINGS		\$763,538	\$1,527,076	\$2,290,613	\$3,817,689
<u>HMO PLAN:</u>					
CLAIMS	\$3,825,103	\$3,825,103	\$3,825,103	\$3,825,103	\$3,825,103
RETIREE CONTRIBUTIONS	\$956,276	\$1,147,531	\$1,338,786	\$1,530,041	\$1,912,552
DISTRICT SUBSIDY	\$2,868,827	\$2,677,572	\$2,486,317	\$2,295,062	\$1,912,552
HMO PLAN SAVINGS		\$191,255	\$382,510	\$573,765	\$956,276
Claims based on 12 month period: 3/1/09 to 2/28/10					
TOTAL COST SAVINGS PPO AND HMO PLANS		\$954,793	\$1,909,586	\$2,864,379	\$4,773,965

EXHIBIT B

**MONTHLY RATES
BASED ON VARIOUS RETIREE CONTRIBUTION LEVELS**

COVERAGE	Current 25% RATE Eff: 7/1/09	30% RATE	35% RATE	40% RATE	50% RATE
<u>PPO PLAN:</u>					
MEDICARE ELIGIBLE					
Single	\$97.88	\$117.46	\$137.03	\$156.61	\$195.75
Single + 1	\$195.84	\$235.00	\$274.17	\$313.34	\$391.65
Couple-1 Medicare	\$302.08	\$362.50	\$422.92	\$483.33	\$604.14
Family-1 Medicare	\$461.83	\$554.19	\$646.56	\$738.92	\$923.61
Family-2 Medicare	\$400.02	\$480.02	\$560.02	\$640.03	\$800.00
NON-MEDICARE ELIGIBLE					
Single	\$204.19	\$245.03	\$285.87	\$326.71	\$408.37
Single + 1	\$408.38	\$490.06	\$571.74	\$653.41	\$816.73
Family	\$461.83	\$554.19	\$646.56	\$738.92	\$923.61
<u>HMO PLAN:</u>					
MEDICARE ELIGIBLE					
Single	\$113.42	\$136.11	\$158.79	\$181.48	\$226.84
Single + 1	\$226.87	\$272.24	\$317.62	\$362.99	\$453.72
Couple-1 Medicare	\$247.52	\$297.03	\$346.53	\$396.04	\$495.03
Family-1 Medicare	\$383.55	\$460.26	\$536.97	\$613.68	\$767.07
Family-2 Medicare	\$360.97	\$433.16	\$505.36	\$577.55	\$721.91
NON-MEDICARE ELIGIBLE					
Single	\$134.71	\$161.65	\$188.59	\$215.53	\$269.40
Single + 1	\$252.48	\$302.98	\$353.48	\$403.97	\$504.94
Family	\$385.24	\$462.29	\$539.34	\$616.38	\$770.44

EXHIBIT C

**COMPARISON OF DISTRICT RETIREE HEALTH INSURANCE SUBSIDY
WITH OTHER GOVERNMENT EMPLOYERS**

EMPLOYER	% CONTRIBUTION BY EMPLOYER	% CONTRIBUTION BY RETIREE	REQUIRED YEARS OF SERVICE
MWRD	75%	25%	10 years of District service
CITY OF CHICAGO	55%	45%	Annuityants who retired before July 1, 2005
	50%	50%	20 years of City Service
	45%	55%	15-19 years of City Service
	40%	60%	10-14 years of City Service
COOK COUNTY	55%	45%	10 years of County service
STATE OF ILLINOIS	5%	95%	One year of service
	50%	50%	Employer contribution increases by 5% for each full year of service to a maximum of 100%.
	75%	25%	10 years of full service
	100%	0	15 years of full service 20+ years of full service