

MEMORANDUM

To: SMMUSD Board of Education
From: Debbie Mulvaney Chair, Financial Oversight Committee
Subject: FOC Annual Report
Date: July 19, 2018

The SMMUSD Financial Oversight Committee (FOC) was established to serve as the Measure R Independent Citizens Oversight Committee as well as to provide monitoring and review of the District budget, the City of Santa Monica Joint Use Agreement, the City of Malibu Joint Use Agreement, the District Audit, enrollment projections, revenue and expenditure forecasts, the capital program and public education regarding district finances. In addition to its regular oversight duties, the SMMUSD Financial Oversight Committee forms subcommittees to handle special finance-related issues posed by the Board of Education and Chief Business Officer. For the fiscal year 2017-18 we had four (4) subcommittees.

Financial Benefits of Sustainability - (Mr. Jacobson, Ms. Slauch Nahass, Mr. Levis-Fitzgerald) - This subcommittee was tasked with identifying potential cost savings through sustainability measures. The subcommittee explored the potential long-term financial benefits as well as upfront costs of sustainability recommendations. The subcommittee sits on the District Sustainability committee and Mr. Jacobson will report to you on the work they have done this year.

District Budget - (Ms. Krenik, Mr. Farivar, Mr. Lee, Mr. Sweetmore) - This subcommittee was formed to allow for FOC representation at District Budget Committee meetings and Board Budget Workshops and provide research and guidance as requested on budget related issues. The specific task was to evaluate the types of spending at Samohi relative to other similarly sized high schools in comparable districts to determine how their spending patterns compared to SMMUSD. This is on-going research and Ms. Krenik will report to you on their current status.

Health Benefits – (Mr. Kremer, Mr. Landres, Mr. Larmore, Ms. Mulvaney) – The purpose of this subcommittee was to analyze the current health insurance spending of the District and its employees on Health Insurance benefits to compare it to other School Districts and/or other similar institutions. Our research into our own District was extremely enlightening and we provided that information to staff for further study. Mr. Kremer will report on our findings.

Bond Oversight - (Mr. Lee, Ms. Mulvaney, Mr. Larmore) - The purpose of this subcommittee is to be involved with any type of financing the District is planning whether it involves the bond authorizations for Measure ES or other contemplated district financing. The subcommittee met with the new Bond Financing team and Mr. Lee will report on the status.

Attached are the subcommittee reports. A summary of the findings and conclusions will be presented at the Board meeting on July 19, 2018.

Financial Benefits of Sustainability – Annual Report

Submitted by: Mr. Jacobson (Chair), Ms. Slaugh-Nahass, Mr. Levis-Fitzgerald

The FOC Sustainability Subcommittee has been reviewing and discussing ways to enhance and encourage sustainability programs within SMMUSD over the last three years with a particular focus on economic impact, power and water use.

Sustainability is and should continue to be a major initiative and priority for SMMUSD. As a result of the efforts of the Sustainability Subcommittee and the parallel efforts of District staff and the SMMUSD Board of Education (“Board”) many of the goals brought to the Board in 2016 and 2017 have been accomplished.

In particular:

1. The FOC Sustainability Subcommittee worked to implement the **Continuous Energy Improvement Program (“CEIP”)**. CEIP completed its report and its recommendations were adopted by the ad-hoc District staff sustainability working group.
2. The FOC Sustainability Subcommittee also recommended the District hire additional staff to assist in the ongoing engagement on sustainability. District has hired staff Caroline Coster as a consultant to the district. Ms. Coster has been extremely helpful in the District’s sustainability process.
3. The FOC Sustainability Subcommittee also recommended the district formalize its policy development process, and testified to the benefits of hiring a consultant to assist in this process. The resulting hiring of Cummings in January 2018 was a positive move in this direction
4. The FOC Sustainability Subcommittee met with Cummings early in the process and continues to work closely with them.
5. The FOC Sustainability Subcommittee was asked to serve on the SMMUSD Sustainability Steering Committee – and has been involved in all elements of their deliberations.

SMMUSD AND SUSTAINABILITY

The FOC Sustainability Subcommittee has requested to review recommendations from Cummings on actions that would reduce costs and increase sustainability. These preliminary recommendations are expected in late June 2018, and will be included in the FOC’s presentation to the Board in July 2018. The elements discussed by the FOC Sustainability Subcommittee with Cummings includes:

- a. Recommended budgeting practices for the District that take into account sustainable practices;
- b. Renegotiating the Southern California Edison contracts;
- c. Renegotiated contracts (engagement of unions) for repair and maintenance of sustainable electrical equipment, bathroom facilities, and, classroom lighting;
- d. District-wide rules regarding use of appliances in the classroom;
- e. Consistent recommendations around water usage and maintenance, including to

- encourage the development of regular annual water audits for all District facilities;
- f. Review plans for HVAC and other efforts such as solar power and other programs to ensure these programs are timed to occur after the sustainability practices occur(?)
 - g. Commit to sustainable and cost effective food usage and practices that provide for healthy alternatives for children;
 - h. Have the Board commit the resources to an individual or group of individuals to monitor and enact sustainable practices;
 - i. Review the districts transportation fleet and the costs related to the use of buses and most importantly employee commuting and vehicle use.

COST SAVINGS FOR THE DISTRICT

The FOC Sustainability Subcommittee recommends evaluations of the cost savings of sustainability programs take place annually and the FOC along with the District sustainability coordinator participate in those audits. It is also recommended the Board provide resources to accomplish this.

HEALTH AND ENVIRONMENTAL QUALITY

It is imperative for children to have a successful educational experience provided in a healthy, safe environment. A SMMUSD district-wide sustainability policy would contribute to this success. Clean drinking water, healthy well-ventilated, heated or air-conditioned classrooms and green spaces that are environmentally sound are essential to all students within SMMUSD.

Recommendations

- Direct the FOC and SMMUSD staff to continue to work on developing and monitoring sustainable practices for the Board to review in the 2018-19 year.
- Seek Board endorsement to have the FOC Sustainability Sub-Committee work with the District Sustainability Consultants and Sustainability Coordinator to implement financial elements of the Sustainability Policy recommendations that will be put forth to the school board in Fall 2018.
- Have the Board commit the resources to an individual or group of individuals to monitor and enact sustainable practices.
- Empower SMMUSD staff to present options to the Board for school schedule changes that could generate significant savings for over several years.
- Direct SMMUSD staff to create a process for individuals and parents to provide input in the ongoing sustainability program.
- The Board should request staff to provide an annual report on sustainability efforts.
- The Board should commit the education staff to develop classroom curriculum and practices and programs to encourage sustainability.

District Budget Subcommittee Report

Submitted By: Ms. Krenik (Chair), Mr. Farivar, Mr. Lee, Ms. Slauch-Nahass

Executive Summary

The FOC Budget Subcommittee was tasked with studying comparable high schools to potentially identify opportunities for enhanced efficiency and/or to validate current Santa Monica High School practices. We are in the process of conducting this analysis and have determined that interviews and possible site visits are required for proper analysis.

It does appear that some high schools with similar demographics are able to achieve similar performance with fewer resources. It is important to understand how these schools are structured and how they are providing services and support to their students. Many offer innovative programs and have engaged in significant outside partnerships. The FOC Budget Subcommittee will continue our review and hope to provide findings and conclusions in the early fall.

Findings and Methodology

At the March 7, 2018 FOC meeting, Melody Canady, CBO, requested that the FOC Budget Subcommittee begin analysis of comparable high schools. The FOC Budget Subcommittee then developed a list of data points to be analyzed and reviewed this list with Ms. Canady and Dr. Drati. Additional data points were added as a result.

Next, we identified schools to study. This process included multiple data sorts starting with 1309 high schools narrowed down to a list of 287 using ranges of size and test scores that are similar to Santa Monica High School. The next sort eliminated schools with a percentage of white students over 50%; the third sort eliminated schools with CAASPP Math scores below 45% meaning less than 45% of the students met or exceeded the standard; the fourth sort eliminated schools with an Asian population greater than 25% as this tends to distort overall test scores. This left us with 26 high schools to choose from. At the request of the Superintendent, we included Dos Pueblos Senior High (Santa Barbara Unified) and Clovis West High School (Clovis Unified).

We settled on the following schools for analysis:

School Name	Enrolled	Asian %	AA %	Hispanic %	White %	Free/Reduced	Spec. Ed	Pupil/Tea. Ratio	Teach. FTE	CAASPP Math	CAASPP ELA
Santa Monica High	2824	7.2	8.8	36.4	38.1	26.9	296	20.4	138.3	53.2	83.1
Clovis High (Clovis Unified)	2902	8.8	2.2	37.2	46.3	42.9	312	21	138.2	50.5	81
Clovis West High (Clovis Unified)	2096	8.3	5.2	40.9	39.7	39.4	149	20	104.6	52	79.6
Santa Barbara Senior High (Santa Barbara Unified)	2112	1.9	1.4	58	36.4	43.5	279	24.4	86.4	35.3	49.2
Dos Pueblos Senior High (Santa Barbara Unified)	2057	7.4	1.2	45.3	43.4	32.2	251	23	89.6	55.6	69.7
Foothill High (Tustin Unified)	2535	6.1	1.1	42.7	45.5	27.1	178	26.7	95.1	53.7	81.2
Menlo-Atherton High (Sequoia Union High)	2401	5.8	4.4	42.1	39	34.5	264	18.8	127.6	52.7	71.2

Subcommittee members then began data collection and analysis reviewing various websites (Ed Data, Great Schools, Forecast 5, Data Quest, California School Dashboard and district and school websites) and each school's SARC (Student Accountability Report Card). We also interviewed Catherine Baxter, Dean of Students at Samohi to better understand Samohi's structure and student support services.

It was clear from this initial analysis, that a proper study was not possible without conducting interviews and possible site visits. As a result, we felt it would be premature to report on findings at this time. We will continue our review and hope to present findings and recommendations in the fall.

FOC Health Benefits Subcommittee

July 19, 2018 Report to SMMUSD Board

Purpose of the FOC Health Benefits Subcommittee

- The Board requested the Subcommittee provide an in-depth financial analysis of the District's health benefits offerings, evaluate comparable district benefit levels and strategies for cost savings, and identify potential cost savings
- The District is in negotiations with the SMM CTA and the SEIU
 - The District's contributions to health benefits are part of total employee compensation
 - Upon advice by District staff that the scope of current labor-management negotiations would include health benefits, the Subcommittee deferred further analysis
- The observations of the Subcommittee are as follows

Health Benefits Subcommittee's Observations

- From FY 2008-2018, District health benefits costs increased by an annual average of 4.9% while GF revenue growth averaged 3.2%, for an average gap of 1.7%
 - Health benefit costs now represent 9.5% of the GF budget, up from 7.9% in FY 2008
- PERS provides the District's medical plans, offering three PPOs and seven HMOs
- Per existing labor agreements, the District's pays a fixed percentage of medical insurance premiums, not a fixed dollar amount per insured employee
 - Linking the District-paid premium amounts and proportions to specific medical plans has led to year-to-year volatility and uncertainty for both employees and the District

Health Benefits Subcommittee's Observations (cont'd)

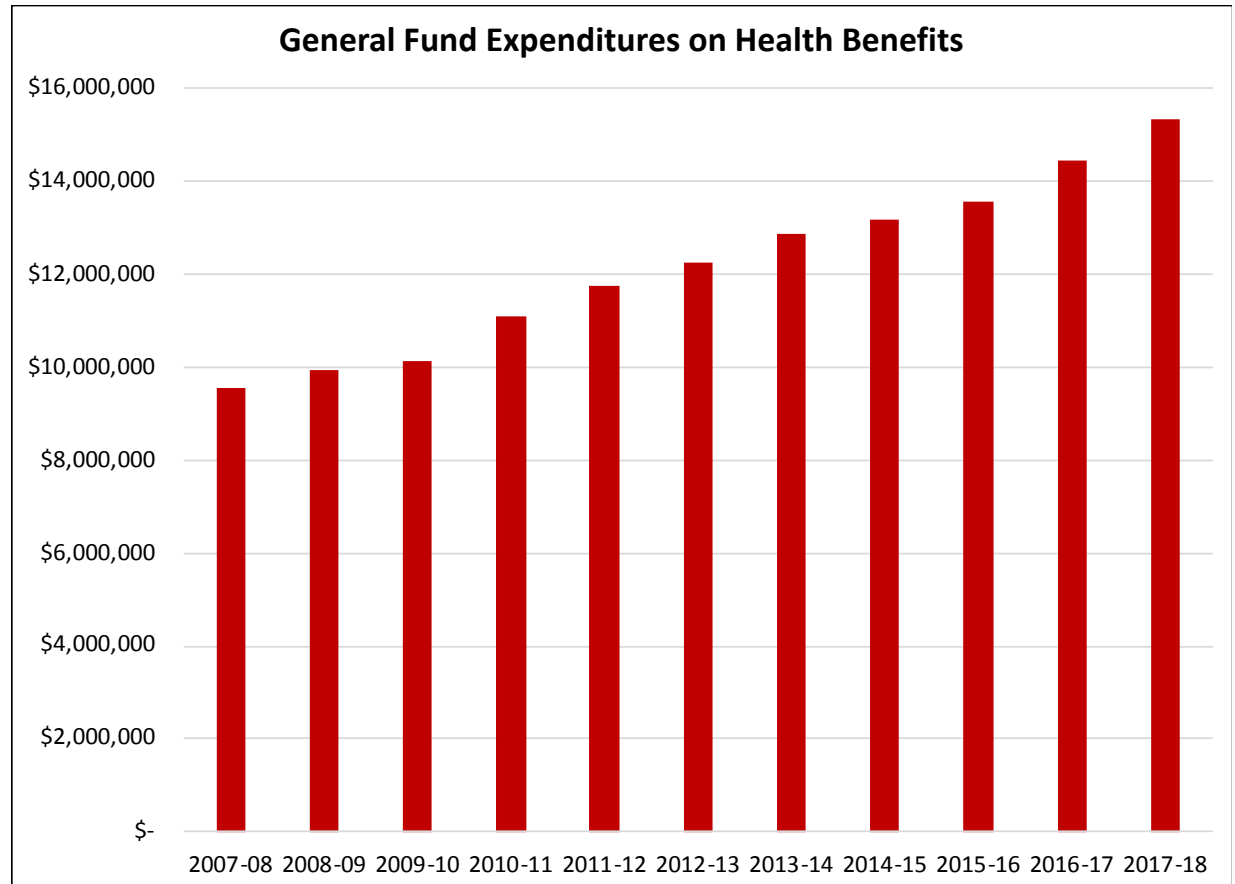
- In FY 2018, 91% of health benefit premium costs were paid by the District, with the 9% remainder paid by employees
- Employees hired on or after July 1, 2014 pay significantly greater shares of medical insurance premiums, and the District pays much less (existing labor agreements)
 - 78% hired before 7/1/2014; 22% hired on/after 7/1/2014
 - Employees hired before 7/1/2014 tend to select plans with higher premiums (paid 100% by the District)
 - Employees hired on/after 7/1/2014 prefer plans with lower employee costs

FY 2018 AVERAGE MEDICAL PREMIUMS

Hired before July 1, 2014		Hired on/after July 1, 2014			All Employees		
	Employee	District	Employee	Total	District	Employee	
\$13,627							
		65.5%	34.5%		91.3%	8.7%	

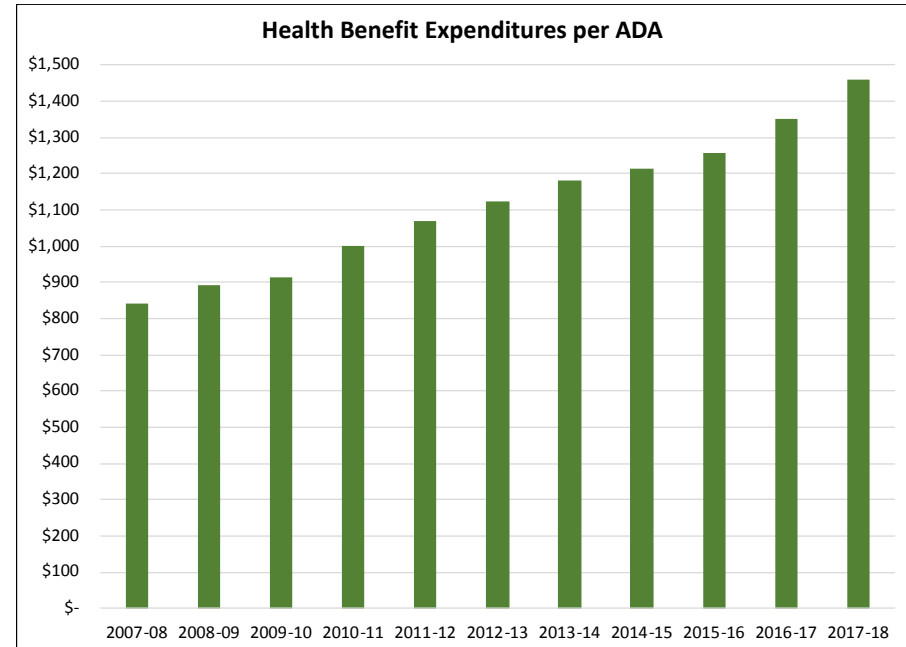
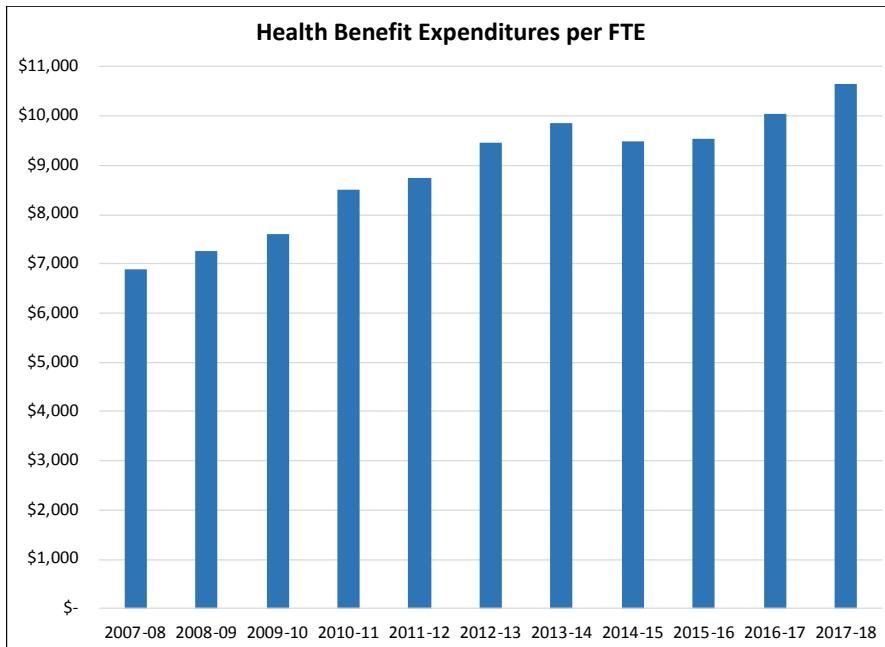
Health Benefit Cost Increases Consistently Outpace GF Revenue Growth

- The District's annual cost of health benefits increased from \$9.5 million (FY 2008) to \$15.3 million (FY 2018) -- a 10-year average annual increase of 4.9%
- GF Revenues grew by an annual average of 3.2% over the same period
- Increases in health benefits have outpaced GF Revenue growth by an annual average of 1.7%



Health Benefits Costs Are Approaching 10% of Budget

- The per FTE cost of health benefits escalated from \$6,900 in FY 2008 to \$10,663 in FY 2018
- In FY 2018, health benefits represented 9.5% of the GF budget, compared to 7.9% of the FY 2008 GF budget
 - This expansion is best illustrated by the per ADA chart at bottom right



Brief Summary of Health Benefits

- The District offers medical, dental and vision plans to full-time and part-time employees as well as qualifying retirees, with benefits available to employee, spouse/partner and dependent children*
- Medical Plans -- PERS offers PPO (3) and HMO (7) plans
 - PPOs: PERS Care, PERS Choice, PERS Select
 - HMOs: Blue Shield Access, Health Net Salud y Mas, Anthem Blue Cross Traditional, Anthem Blue Cross Select, Kaiser Permanente, Health Net SmartCare, United Healthcare
- Dental Plans -- Delta Dental PPO and Delta Cares HMO
- Vision Plans -- United Healthcare Vision and Vision Service Plan, subject to coverage limitations

* *Certain part-time employees receive benefits. CTA minimum is 40% assignment. SEIU minimum is 20 hours/week.*

Summary of FY 2018 Health Benefit Elections

- 1,131 employees and board members selected District medical insurance
 - 78% hired before 7/1/2014; 22% hired on or after 7/1/2014
 - 225 employees declined coverage (17%) with 157 receiving cash-in-lieu of coverage payments from the District
- Health benefit premium costs are paid primarily by the District (91.3%) with the remainder (8.7%) paid by employees
- Employees hired on or after July 1, 2014 pay significantly higher shares of medical insurance premiums relative to longer-tenured colleagues
- Employee cost shares of dental and vision premiums are not impacted by hire date

Cost Allocation of Health Benefit Premiums

Health Benefit	Full-Time Employee Hired Before July 1, 2014	Full-Time Employee Hired On/After July 1, 2014
Medical Insurance	<p><u>District</u>: Pays 100% of premium, except PERS Care PPO where payment is limited to Kaiser HMO premium</p> <p><u>Employee</u>: Pays 0% of premium, except for PERS Care PPO premium net of District share</p>	<p><u>District</u>: Pays fixed amount equal to 95% of lowest cost HMO premium</p> <p><u>Employee</u>: Pays plan premium net of District share</p>
Dental Ins.	<p><u>District</u>: Pays 100% of premium</p>	
Vision Ins.	<p><u>District</u>: Pays 100% of premium for SEIU member coverage; 0% of premium for other employees</p> <p><u>Employee</u>: SEIU member pays premiums for family members; other employees pay 100% of premium</p>	
Cash-in-lieu of Coverage	<p><u>Medical</u>: Employees receive \$120 per tenthly</p> <p><u>Dental</u>: Employees receive \$30 per tenthly</p> <p><u>Vision</u>: No option</p>	

Medical Insurance Costs – Tenthly Rates for Single Coverage

- FTE Hired before 7/1/2014: The District’s tenthly cost ranges from \$485-942
- FTE Hired on or after 7/1/2014: The District’s tenthly cost is set at \$461

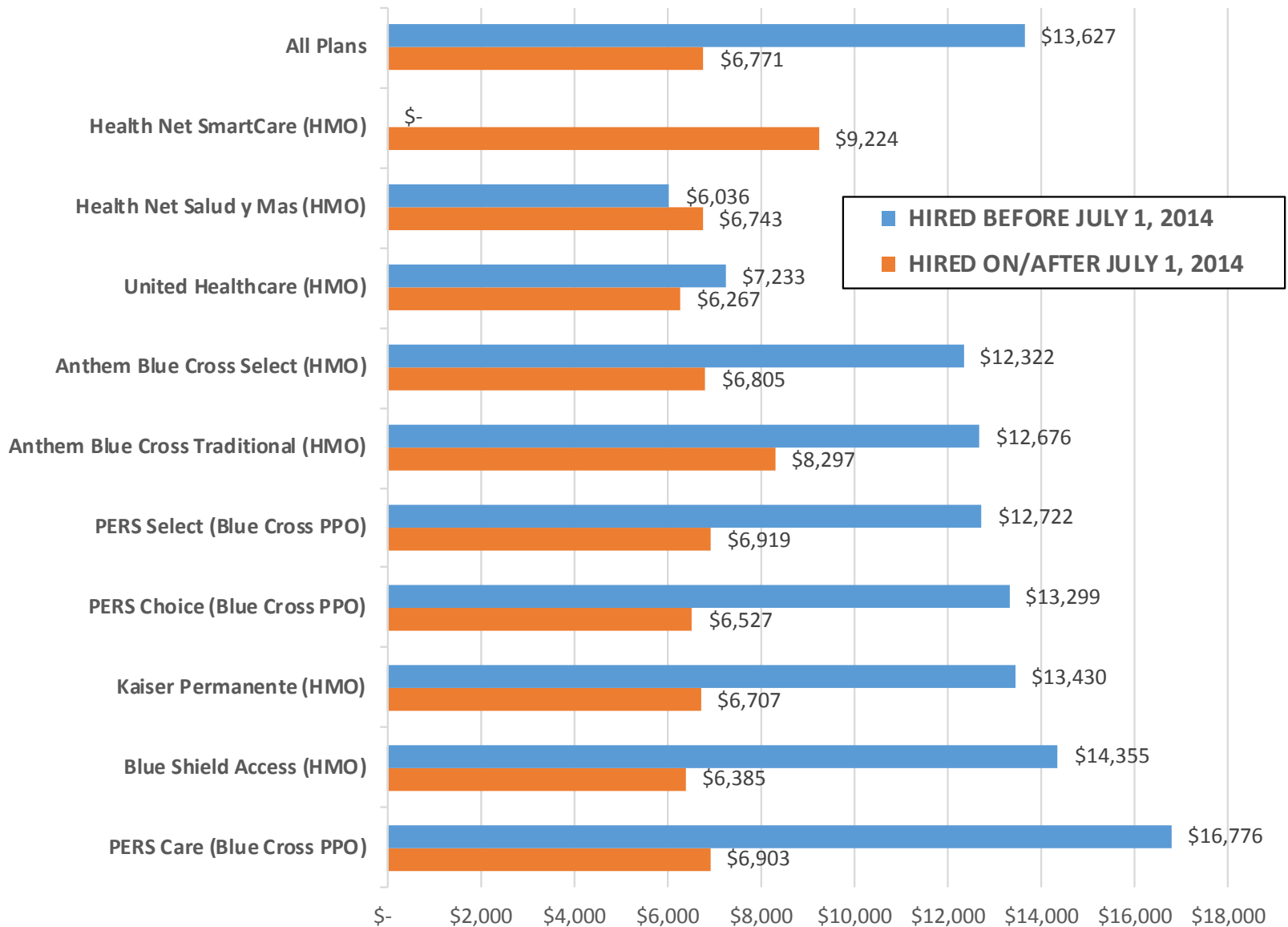
Medical Plan	FULL TIME EMPLOYEE HIRED BEFORE JULY 1, 2014				FULL TIME EMPLOYEE HIRED ON/AFTER JULY 1, 2014			
	District	Employee	Total Cost	District Share	District	Employee	Total Cost	District Share
Health Net Salud y Más (HMO)	\$485	\$0	\$485	100%	\$461	\$24	\$485	95%
PERS Select (PPO)	\$688	\$0	\$688	100%	\$461	\$227	\$688	67%
Health Net SmartCare (HMO)	\$693	\$0	\$693	100%	\$461	\$232	\$693	67%
United Healthcare (HMO)	\$723	\$0	\$723	100%	\$461	\$262	\$723	64%
Blue Shield Access (HMO)	\$736	\$0	\$736	100%	\$461	\$275	\$736	63%
PERS Choice (PPO)	\$744	\$0	\$744	100%	\$461	\$285	\$744	62%
Kaiser Permanente (HMO)	\$771	\$0	\$771	100%	\$461	\$310	\$771	60%
PERS Care (PPO)	\$771	\$37	\$808	95%	\$461	\$347	\$808	57%
Anthem Blue Cross Select (HMO)	\$792	\$0	\$792	100%	\$461	\$331	\$792	58%
Anthem Blue Cross Trad. (HMO)	\$942	\$0	\$942	100%	\$461	\$481	\$942	49%

Date of Hire Affects Medical Plan Selection

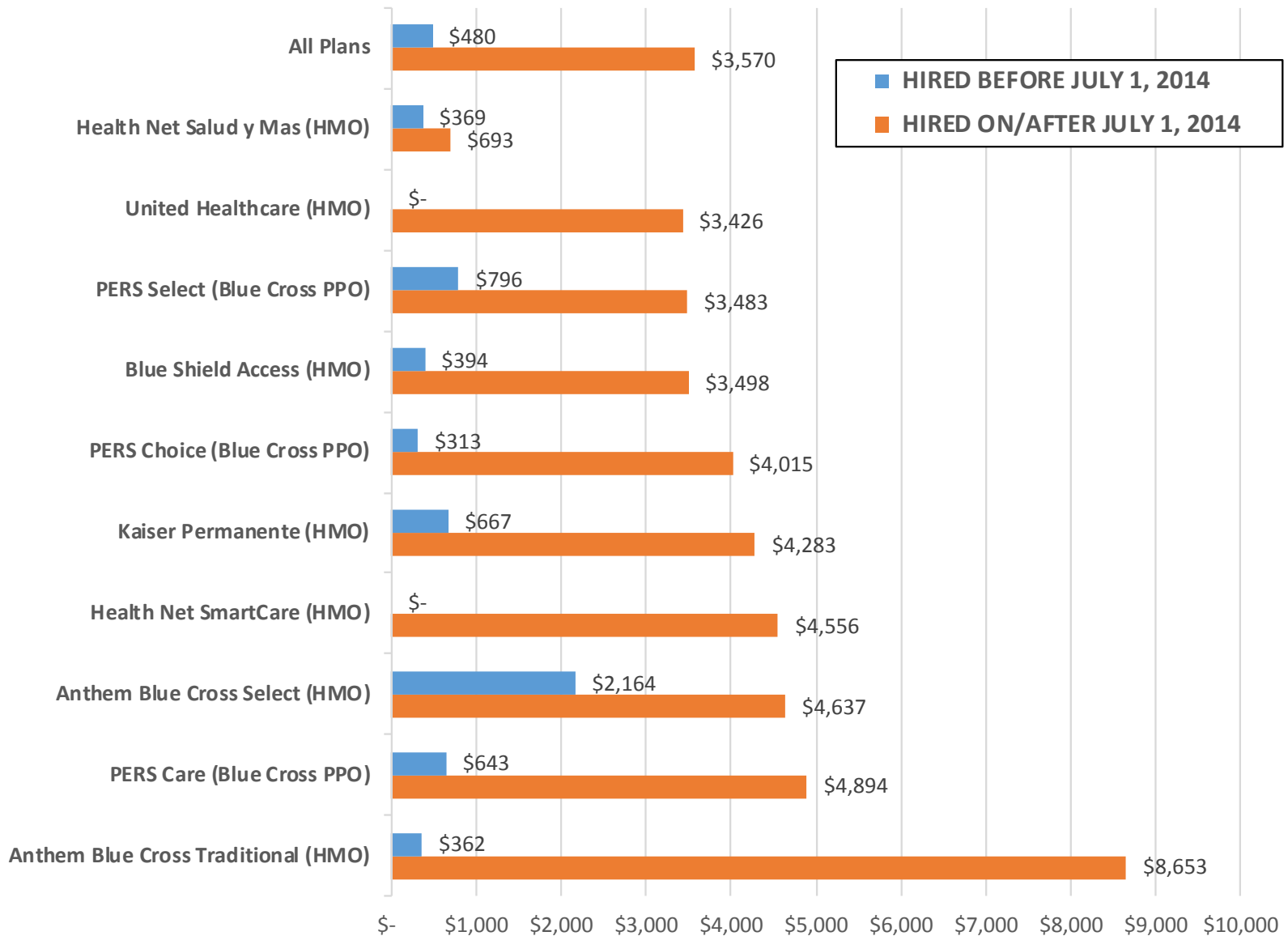
- Employees hired before July 1, 2014 tend to select plans with higher premiums (paid 100% by the District); cost is not the primary consideration
- Plans with lower employee costs are preferable to employees hired on/after July 1, 2014

Medical Plan	EMPLOYEES HIRED BEFORE JULY 1, 2014				EMPLOYEES HIRED ON/AFTER JULY 1, 2014			
	Single	Multi-Party	Total	% of Total	Single	Multi-Party	Total	% of Total
Health Net Salud y Más (HMO)	4	1	5	1%	22	15	37	15%
PERS Select (PPO)	11	12	23	3%	27	17	44	18%
Health Net SmartCare (HMO)	0	0	0	0%	2	4	6	2%
United Healthcare (HMO)	1	0	1	0%	15	5	20	8%
Blue Shield Access (HMO)	68	175	243	28%	11	3	14	6%
PERS Choice (PPO)	116	172	288	32%	17	8	25	10%
Kaiser Permanente (HMO)	105	163	268	30%	47	20	67	27%
PERS Care (PPO)	5	17	22	2%	10	5	15	6%
Anthem Blue Cross Select (HMO)	3	4	7	1%	13	5	18	7%
Anthem Blue Cross Trad. (HMO)	16	10	26	3%	1	1	2	1%
TOTALS	329	554	883	100%	165	83	248	100%

District's Average Annual Medical Cost per Insured Employee



Insured Employee Average Annual Medical Premium Cost



63% Selected HMO Plans / 37% Selected PPO Plans

• Coverage Types

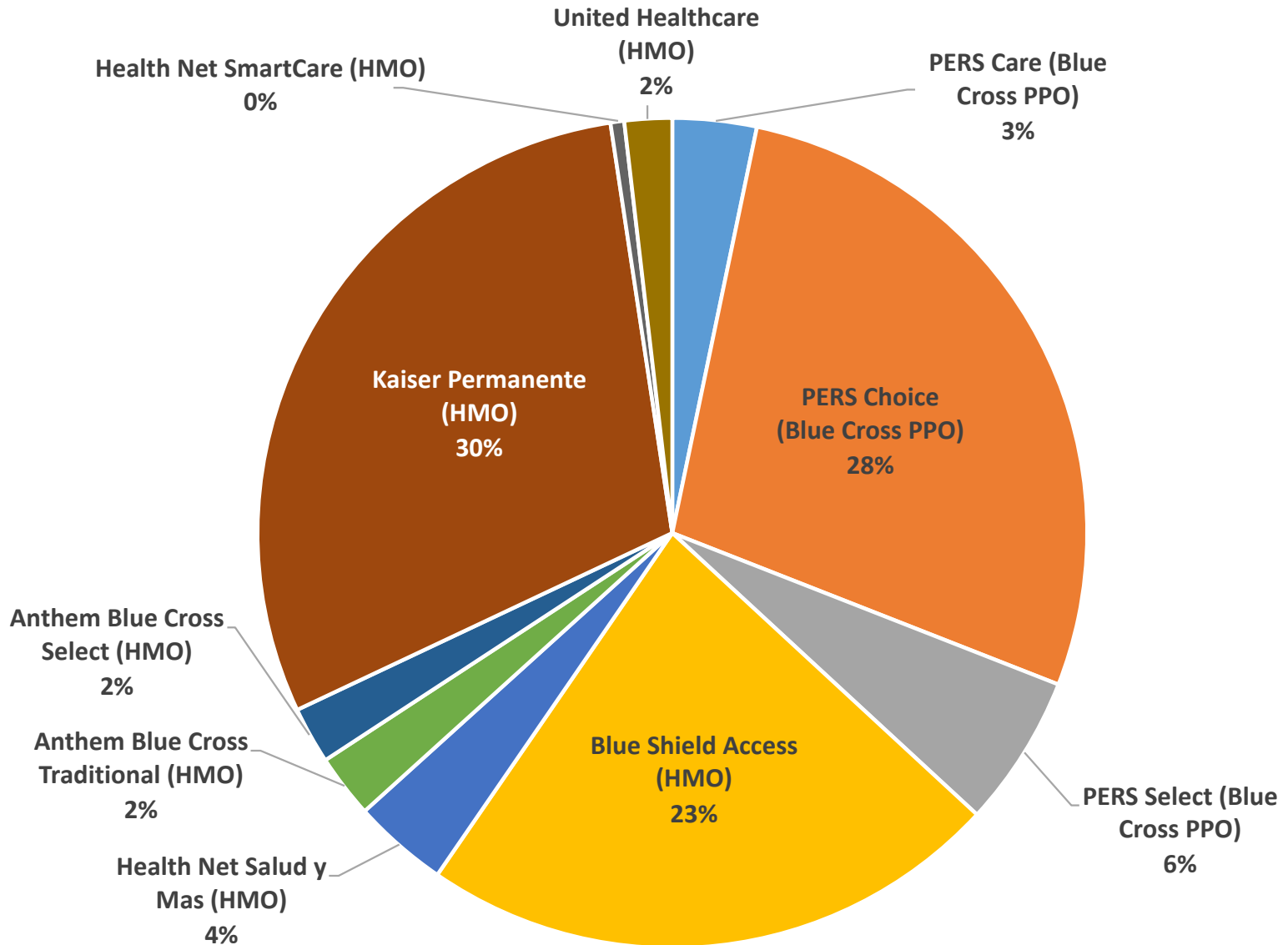
- Single 44%
- 2-Party 21%
- Family 35%

All Medical Plans	Hired Before 7/1/14	Hired On or After 7/1/14	Total
Single	329	165	494
2-Party	205	31	236
Family	<u>349</u>	<u>52</u>	<u>401</u>
TOTAL	883	248	1,131

PPOs Only	Hired Before 7/1/14	Hired On or After 7/1/14	Total
Single	132	54	186
2-Party	70	14	84
Family	<u>131</u>	<u>16</u>	<u>147</u>
TOTAL	333	84	417

HMOs Only	Hired Before 7/1/14	Hired On or After 7/1/14	Total
Single	197	111	308
2-Party	135	17	152
Family	<u>218</u>	<u>36</u>	<u>254</u>
TOTAL	550	164	714

81% Selected Kaiser HMO, PERS Choice PPO or Blue Shield HMO



Medical Plan Selection Details

PPOs

Employee Coverage	Hired Before 7/1/14	Hired On or After 7/1/14	Total
PERS Care (Blue Cross PPO)			
Single	5	10	15
2-Party	9	2	11
Family	<u>8</u>	<u>3</u>	<u>11</u>
TOTAL	22	15	37
PERS Choice (Blue Cross PPO)			
Single	116	17	133
2-Party	61	4	65
Family	<u>111</u>	<u>4</u>	<u>115</u>
TOTAL	288	25	313
PERS Select (Blue Cross PPO)			
Single	11	27	38
2-Party	0	8	8
Family	<u>12</u>	<u>9</u>	<u>21</u>
TOTAL	23	44	67

HMOs

Employee Coverage	Hired Before 7/1/14	Hired On or After 7/1/14	Total
Blue Shield Access (HMO)			
Single	68	11	79
2-Party	60	0	60
Family	<u>115</u>	<u>3</u>	<u>118</u>
TOTAL	243	14	257
Health Net Salud y Mas (HMO)			
Single	4	22	26
2-Party	0	8	8
Family	<u>1</u>	<u>7</u>	<u>8</u>
TOTAL	5	37	42
Anthem Blue Cross Traditional (HMO)			
Single	16	1	17
2-Party	10	0	10
Family	<u>0</u>	<u>1</u>	<u>1</u>
TOTAL	26	2	28

HMOs

Employee Coverage	Hired Before 7/1/14	Hired On or After 7/1/14	Total
Anthem Blue Cross Select (HMO)			
Single	3	13	16
2-Party	0	0	0
Family	<u>4</u>	<u>5</u>	<u>9</u>
TOTAL	7	18	25
Kaiser Permanente (HMO)			
Single	105	47	152
2-Party	65	6	71
Family	<u>98</u>	<u>14</u>	<u>112</u>
TOTAL	268	67	335
Health Net SmartCare (HMO)			
Single	0	2	2
2-Party	0	1	1
Family	<u>0</u>	<u>3</u>	<u>3</u>
TOTAL	0	6	6
United Healthcare (HMO)			
Single	1	15	16
2-Party	0	2	2
Family	<u>0</u>	<u>3</u>	<u>3</u>
TOTAL	1	20	21

Medical Plans – Average Annual Cost / Insured Employee

- On average, the District bears 91.3% of medical premium costs
 - For employees hired before 7/1/2014, the District's share is 96.6%
 - For employees hired on or after 7/1/2014, the District's share is 65.5%

Medical Plan	EMPLOYEES HIRED BEFORE JULY 1, 2014			EMPLOYEES HIRED ON/AFTER JULY 1, 2014			TOTAL		
	District	Employee	Total	District	Employee	Total	District	Employee	Total
Health Net Salud y Mas (HMO)	\$6,036	\$369	\$6,404	\$6,743	\$693	\$7,436	\$6,659	\$655	\$7,314
PERS Select (PPO)	\$12,722	\$796	\$13,518	\$6,919	\$3,483	\$10,403	\$8,911	\$2,561	\$11,472
Health Net SmartCare (HMO)	\$0	\$0	\$0	\$9,224	\$4,556	\$13,780	\$9,224	\$4,556	\$13,780
United Healthcare (HMO)	\$7,233	\$0	\$7,233	\$6,267	\$3,426	\$9,693	\$6,313	\$3,262	\$9,576
Blue Shield Access (HMO)	\$14,355	\$394	\$14,749	\$6,385	\$3,498	\$9,883	\$13,921	\$563	\$14,484
PERS Choice (PPO)	\$13,299	\$313	\$13,612	\$6,527	\$4,015	\$10,542	\$12,758	\$609	\$13,367
Kaiser Permanente (HMO)	\$13,430	\$667	\$14,097	\$6,707	\$4,283	\$10,990	\$12,086	\$1,390	\$13,476
PERS Care (PPO)	\$16,766	\$643	\$17,419	\$6,903	\$4,894	\$11,798	\$12,773	\$2,367	\$15,140
Anthem BC Select (HMO)	\$12,322	\$2,164	\$14,486	\$6,805	\$4,637	\$11,443	\$8,350	\$3,945	\$12,295
Anthem BC Trad. (HMO)	\$12,676	\$362	\$13,038	\$8,297	\$8,653	\$16,950	\$12,363	\$954	\$13,318
AVERAGE	\$13,627	\$480	\$14,107	\$6,771	\$3,570	\$10,341	\$12,124	\$1,157	\$13,281

Medical Plans – FY 2018 Total Cost Comparison

- The District expended \$13.71 million on medical premiums (91.3%)
- The total contribution from employees was \$1.31 million (8.7%)

Medical Plan	EMPLOYEES HIRED BEFORE JULY 1, 2014			EMPLOYEES HIRED ON/AFTER JULY 1, 2014			TOTAL		
	District	Employees	Total	District	Employees	Total	District	Employees	Total
Health Net Salud y Mas (HMO)	\$30,178	\$1,844	\$32,022	\$249,491	\$25,655	\$275,146	\$279,669	\$27,499	\$307,168
PERS Select (PPO)	\$292,596	\$18,314	\$310,909	\$304,443	\$153,269	\$457,712	\$597,038	\$171,583	\$768,621
Health Net SmartCare (HMO)	\$0	\$0	\$0	\$55,341	\$27,336	\$82,677	\$55,341	\$27,336	\$82,677
United Healthcare (HMO)	\$7,233	\$0	\$7,233	\$125,344	\$68,511	\$193,855	\$132,577	\$68,511	\$201,088
Blue Shield Access (HMO)	\$3,488,245	\$95,821	\$3,584,066	\$89,384	\$48,974	\$138,358	\$3,577,629	\$144,795	\$3,722,425
PERS Choice (PPO)	\$3,830,192	\$90,174	\$3,920,366	\$163,166	\$100,376	\$263,542	\$3,993,358	\$190,550	\$4,183,908
Kaiser Permanente (HMO)	\$3,599,327	\$178,781	\$3,778,108	\$449,358	\$286,983	\$736,341	\$4,048,685	\$465,764	\$4,514,449
PERS Care (PPO)	\$369,063	\$14,155	\$383,218	\$103,548	\$73,417	\$176,965	\$472,611	\$87,573	\$560,184
Anthem BC Select (HMO)	\$86,251	\$15,151	\$101,402	\$122,498	\$83,468	\$205,967	\$208,750	\$98,619	\$307,369
Anthem BC Trad. (HMO)	\$329,582	\$9,417	\$338,999	\$16,593	\$17,307	\$33,900	\$346,175	\$26,723	\$372,899
TOTAL	\$12,032,667	\$423,657	\$12,456,325	\$1,679,168	\$885,295	\$2,564,463	\$13,711,835	\$1,308,952	\$15,020,787