

**ACTIVE & NON-MEDICARE ELIGIBLE RETIREE HEALTH PLANS
PARTICIPANTS & RATES
CALENDAR (PLAN) YEARS 2011 & 2012**

2011 (Mercer)		Actives				Retirees	
		Plan I	Rates	Plan II	Rates	Plan II	Rates
EE/Retiree Only		51	\$ 881	461	\$ 556	93	\$ 819
EE/Retiree + Spouse		24	\$ 1,930	216	\$ 1,239	22	\$ 1,638
EE + Child(ren)		14	\$ 1,535	123	\$ 991		
EE + Family		18	\$ 2,626	158	\$ 1,703		
Total		107		958		115	

2012 (Keenan)		Actives				Retirees	
		Plan I	Rates	Plan II	Rates	Plan II	Rates
EE/Retiree Only		47	\$ 881	433	\$ 556.38	52	\$ 923
EE/Retiree + Spouse		29	\$ 1,930	186	\$1,239.38	9	\$ 1,845
EE + Child(ren)		10	\$ 1,535	126	\$ 991.47		
EE + Family		11	\$ 2,626	162	\$1,703.11		
Total		97		907		61	

Non-Medicare Eligible Retirees - 2012 Rates

Rate Determination Factors: Rates are based on actuarial analysis of claims experience, projected enrollment, trend factors in the Northern California region, administrative costs, stop loss coverage cost, and plan design. Keenan and Associates non-Medicare retiree renewal rating for 2012 was based on the claims experience of 120 lives. Keenan believes keeping the \$922 Per Retiree Per Month (PRPM) rate is the appropriate recommendation for the remaining retirees participating in the plan.