

2025 -vs.- 2024 GROSS/NET TOTAL HEALTH BENEFITS PROGRAM MAXIMUM CONTRACTUAL COST COMPARISONS**

<u>2025[†]</u>	<u>\$ change from 2024</u>	<u>% change from 2024</u>	<u>2024[†]</u>	<u>Component</u>	<u>Wbk. Tab</u>
\$ 16,147.56	\$ (16,147.56)	-50.00%	\$ 32,295.12	(optional) Health Insurance Buy-Out	F
\$ 656,291.96	\$ 42,517.08 +	6.93%	\$ 613,774.88	Health and Rx Insurance (Active and Retirees)	G
\$ 492,798.22 ^{45 accts.} *	\$ (3,004.06)	-0.61% ^{±0 acct.}	\$ 495,802.28 ^{45 accts.} *	Employer HRA Contributions (maximum* funding) * - not all of which is typically claimed or expended	H
\$ 40,123.20	\$ 656.88 +	1.66%	\$ 39,466.32	Dental/Vision Insurance or Benefits	I
\$ 13,500.00	\$ -	0.00%	\$ 13,500.00	NFP Consulting Fee	J
\$ 2,455.00	\$ -	0.00%	\$ 2,455.00	HRA Administration Fees	O
\$ 2,834.60	\$ 9.60 +	0.34%	\$ 2,825.00	Flexible Spending Account Admin. Fees	M
\$ 1,224,150.54	\$ 24,031.94 +	2.00%	\$ 1,200,118.60	GROSS TOTALS	
\$ (126,788.96)	\$ (16,453.30)	-14.91%	\$ (110,335.66)	LESS: Employee/Retiree Cost Shares	
\$ (258,719.07)	\$ 1,577.13	0.61%	\$ (260,296.20)	LESS: projected underutilization of HRAs*	
\$ 838,642.51	\$ 9,155.77 +	1.10%	\$ 829,486.74	NET TOTALS	

** - assuming "full employment" with maximum participation, plus maximum utilization (*none of which typically occur*).

† - in general, cost-sharing is 82% Joint Sewage Board plus 18% (Active) Employee/Dependent/Participant, and either 75% (or 50%) Joint Sewage Board plus 25% (or 50%) Retiree/Dependent/Participant.

* - for this illustration, a [conservative] 47.5% HRA utilization is assumed; no adjustment is made for under-enrollments (e.g., due to vacancies).

(continues on the reverse)

2025 -vs.- 2024 COMPARISON OF EMPLOYEE/RETIREE COST SHARING OF HEALTH BENEFITS PROGRAM COSTS

2025[†]	\$ change from 2024	% change from 2024	2024[†]	Component
\$ 60.70	\$ 4.36 +	7.74%	\$ 56.34	[per Pay Period] Active Employee Individual [or Surv. Spouse of Dec'd Employee]
\$103.21	\$ 7.44 +	7.77%	\$ 95.77	[per Pay Period] Active Employee + Child[ren]
\$121.43	\$ 8.77 +	7.78%	\$112.66	[per Pay Period] Active Employee + Spouse
\$173.04	\$ 12.49 +	7.78%	\$160.55	[per Pay Period] Active Employee + Family
\$ 26.36	\$ 6.05 +	29.79%	\$ 20.31	[per Pay Period] Medicare-Eligible Dependent of Active Employee
\$169.59	\$ 12.83 +	8.18%	\$156.76	[per Month] pre-Medicare "25% Retiree" Individual
\$288.31	\$ 21.82 +	8.19%	\$266.49	[per Month] pre-Medicare "25% Retiree" + Child[ren]
\$339.18	\$ 25.66 +	8.18%	\$313.52	[per Month] pre-Medicare "25% Retiree" + Spouse
\$483.34	\$ 36.57 +	8.19%	\$446.77	[per Month] pre-Medicare "25% Retiree" + Family
\$339.18	\$ 25.66 +	8.18%	\$313.52	[per Month] pre-Medicare "50% Retiree" Individual
\$576.61	\$ 43.63 +	8.19%	\$532.98	[per Month] pre-Medicare "50% Retiree" + Child[ren]
\$678.37	\$ 51.34 +	8.19%	\$627.03	[per Month] pre-Medicare "50% Retiree" + Spouse
\$966.67	\$ 73.14 +	8.19%	\$893.53	[per Month] pre-Medicare "50% Retiree" + Family
\$678.36	\$ 52.31 +	8.36%	\$626.05	[per Month] pre-Medicare [100%] Surviving Spouse of Deceased Retiree
\$ 66.25	\$ 17.90 +	37.02%	\$ 48.35	[per Month] Medicare-eligible "25% Retiree" Individual or Spouse
\$132.51	\$ 35.80 +	37.02%	\$ 96.71	[per Month] Medicare-eligible "50% Retiree" Individual or Spouse
\$265.02	\$ 71.60 +	37.02%	\$193.42	[per Month] Medicare-eligible [100%] Surviving Spouse of Deceased Retiree

[†] - in general, cost-sharing is 82% Joint Sewage Board plus 18% (Active) Employee/Dependent/Participant, and either 75% (or 50%) Joint Sewage Board plus 25% (or 50%) Retiree/Dependent/Participant.