

**2025 PROJECTED CENSUS FOR EMPLOYEES AND RETIREES PER VARIOUS SUBSCRIBER CONTRACT OPTIONS/PACKAGES**  
(Excellus SimplyBlue Plus Bronze 4 [SB+B4] and AETNA Medicare [P01] ESA PPO Plan)

# of Contracts as of 11/01/2024	CATEGORY	[full employment] # projected for 2025
<b>ACTIVE EMPLOYEE DIVISION</b>		
7	Family - SimplyBlue Plus Bronze 4 (SB+B4)	8.00000
8	Employee + Spouse - SimplyBlue Plus Bronze 4 (SB+B4) (or Domestic Partner)	9.00000
1	Employee + Child[ren] - SimplyBlue Plus Bronze 4 (SB+B4)	2.00000
21	Individual - SimplyBlue Plus Bronze 4 (SB+B4)	24.00000
1	Individual (Spouse or Dependent) - AETNA Medicare [P01] ESA PPO Plan of Active Employee	1.00000
0	[Widow/Widower] Individual - AETNA Medicare [P01] ESA PPO Plan of deceased Active Employee	0.00000
1	Buyout - CSEA-represented	2.00000
1	Buyout - Salaried/Management	1.00000
39	<b>SUBTOTAL (not including AETNA Medicare [P01] ESA PPO Plan)</b>	46.00000
14	# of employees enrolled in Flexible Spending Account (FSA) program	16
67 est.	Covered Lives enrolled in SimplyBlue Plus Bronze 4 (SB+B4)	79.50000 est.
2.813	average Covered Lives per Active Employee household unit (including Employees in multiple person enrollments)	2.868

18.0% = Employee Share for year

**NOTES**

- ▶ (extrapolated to account for aggregate 2025 budgeted positions [as if fully-filled])
- ▶ (extrapolated to account for aggregate 2025 budgeted positions [as if fully-filled])
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- ( not included in Subtotal, below, which is intended to reflect employee headcount only [however, is included in "Covered Lives" ###, below]
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- ▶ (extrapolated to account for aggregate 2025 budgeted positions [as if fully-filled])

\*\*\* - fractional numbers, if any, represent level "average per month" during year

2.850 = "rating factor" to be used for Active Employee multiple person per capita allocations  
^ - Excellus coefficient (Family = 3.85 with Employee)

<b>RETIREE DIVISION</b>		
<b>Non-Medicare Eligible Retiree Subdivision</b>		
0	Family (Retiree) - SimplyBlue Plus Bronze 4 (SB+B4)	0.00000
0	Retiree + Spouse - SimplyBlue Plus Bronze 4 (SB+B4)	0.00000
0	Retiree + Child[ren] - SimplyBlue Plus Bronze 4 (SB+B4)	0.00000
0	Individual (Retiree) - SimplyBlue Plus Bronze 4 (SB+B4)	0.00000
0	[Widow] Individual - SimplyBlue Plus Bronze 4 (SB+B4)	0.00000
0	<b>SUBTOTAL</b>	0.00000
0	Covered Lives enrolled in SimplyBlue Plus Bronze 4 (SB+B4)	0.00000
0.000	average Covered Lives per pre-M/C Retiree household unit (including Retirees in multiple person enrollments)	0.000

( \*\*\* - fractional numbers, if any, represent level "average per month" during year)

(Non-M/C Widows of Retirees only [M/C-eligible Spouses, and Spouses of M/C-eligible Retirees, appear below])

\*\*\* - fractional numbers, if any, represent level "average per month" during year

( <== maximum number during the year)

2.000 = "rating factor" to be used for Retiree Family per capita allocations  
^ - Excellus coefficient

<b>Medicare Eligible Retiree Subdivision</b> (includes non-Medicare Eligible Spouses & Dependents)		
0	Retiree + Spouse - SimplyBlue Plus Bronze 4 (SB+B4)	0.00000
26	[75%] Individual - AETNA Medicare [P01] ESA PPO Plan with \$9/\$25/\$40 M/C Subsidized Rx Plan	27.00000
1	[50%] Individual - AETNA Medicare [P01] ESA PPO Plan with \$9/\$25/\$40 M/C Subsidized Rx Plan	1.00000
N/A	[75%] Individual - Medicare Supplement F Copay Policy with \$9/\$25/\$40 M/C Subsidized Rx Plan	N/A
3	Individual [Spouse of Retiree] - SimplyBlue Plus Bronze 4 (SB+B4)	2.00000
1	Individual [Widow/Widower or Child] - AETNA Medicare [P01] ESA PPO Plan ↳ of Deceased Retiree	1.00000
31	<b>SUBTOTAL</b>	31.00000
31	Covered Lives enrolled in SimplyBlue Plus Bronze 4 (SB+B4), Medicare [P01] ESA PPO Plan, and Medicare Subsidized \$10/\$25/\$40 Rx Plan	31.00000
1.000	average Covered Lives per M/C-eligible Retiree household unit (including Retirees in multiple person enrollments)	1.000

\*\*\* - fractional numbers, if any, represent level "average per month" during year (i.e., changes, if any, due to change in Medicare status during the year)

( \*\* - not available as of 01/01/2017  
( [\*\*AETNA Medicare [P01] ESA PPO Plan is available to these Retirees beginning 01/01/21])

(Non-M/C Spouses of Medicare-eligible Retirees only [M/C-eligible Spouses appear as "Individuals", above])

\*\*\* - fractional numbers, if any, represent level "average per month" during year

(max. number during the year, net of "transfers-in" from Non-Medicare Eligible subdivision)

\*\*\* - fractional numbers, if any, represent level "average per month" during year

2.000 = "rating factor" to be used for Retiree Family per capita allocations  
^ - Excellus coefficient

98	overall average number of Covered Lives per month enrolled in all options/tiers	110.50000
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**2025 DATA INPUT FOR HEALTH BENEFITS PROGRAM UNDERWRITING WORKBOOK**

(NOTE: to manually increment years [current, +1, and -1], consider going to TAB A, Cell (A1) and doing a manual "Find & Replace" [recommend not doing global else unintended changes be made])

**TAB A - [Notice Face Pages for Hourly/CSEA Employees]** computed (may require rounding adjustments), **no data input** (requires manually incrementing the year on Tab and within Sheet)

**TAB B - [Notice Face Pages for Salaried/Management Employees]** computed (may require rounding adjustments), **no data input** (requires manually incrementing the year on Tab and within Sheet)

**TAB C - [Notice Face Pages for Retirees]** computed (may require rounding adjustments), **no data input** (requires manually incrementing the year on Tab and within Sheet)

**TAB D - [Census Data and Rates]** input data into the yellow-backgrounded cells, (requires manually incrementing the year on Tab and within Sheet and updating **NOTES** column)

**TAB E - [Gross Rates]** computed (may require rounding adjustments), **no data input** (requires manually incrementing the year on Tab and within Sheet); need to manually colorize Range (U91:U98)

**TAB F - [Medical Insurance Buy-Out]** input data into the yellow-backgrounded cells, below (TAB F requires manually incrementing the year on Tab and within Sheet and updating, if Buy-Out Amount Changes from \$5,000.00/year)

<b>ACTIVE EMPLOYEES – HOURLY electing Buy-Out</b>	
1	= # of NYS-ERS-Tier 3 & 4 Employees electing Buy-Out
0	= # of NYS-ERS-Tier 5 Employees electing Buy-Out
1	= # of NYS-ERS-Tier 6 Employees electing Buy-Out
<b>ACTIVE EMPLOYEES – SALARIED electing Buy-Out</b>	
1	= # of NYS-ERS-Tier 3 & 4 Employees electing Buy-Out
0	= # of NYS-ERS-Tier 5 Employees electing Buy-Out
0	= # of NYS-ERS-Tier 6 Employees electing Buy-Out

**TAB G - [Health Insurance Costs]** input data into the yellow-backgrounded cells, below (TAB G requires manually incrementing the year on Tab and within Sheet and updating label, if Admin. Cost Unit Amounts Change)

\$ -	= Medical/Rx plan document initial set-up costs (\$-0- for 2025)
\$ -	= Medical/Rx plan initial SPD set-up costs (\$-0- for 2025)
\$ 2,750.00	= Medical/Rx plan document and SPD annual updating costs (\$2,750.00 for 2025 - allowance)
\$ 1,887.64	= per month for <b>FAMILY</b> Excellus Simply Blue Plus <b>Bronze 4</b> coverage
\$ 1,324.66	= per month for <b>EMPLOYEE + SPOUSE</b> Excellus Simply Blue Plus <b>Bronze 4</b> coverage
\$ 1,125.96	= per month for <b>EMPLOYEE + CHILD[REN]</b> Excellus Simply Blue Plus <b>Bronze 4</b> coverage
\$ 662.33	= per month for <b>INDIVIDUAL</b> Excellus Simply Blue Plus <b>Bronze 4</b> coverage
\$ 251.86	= per month for <b>INDIVIDUAL</b> Aetna <b>MEDICARE [P01] ESA PPO Plan</b> coverage
n/a	= per month for <b>INDIVIDUAL</b> Excellus Supplemental F + Supplemental Rx coverage (≠ available in 2025)

and !!!!! check for rounding adjustments, if needed, in allocation sums  
and check for throughput of AF105:AF107 value to Tab E, Cell (U91)

**TAB H - [HRA Funding]** input data into the yellow-backgrounded cells, below [TAB H requires manually incrementing the year within Sheet; updating text in Cell (C9), if HRA Amounts Change; and if AF113:AF114 ≠ 0, incorporating into Tab E, Cell (U98) checksum]

\$ 15,400.00	= employer's maximum contribution for year to HRA of eligible participant with a multi-person enrollment (based on proposed Plan Amendment [for integration with <b>Bronze 4+</b> ])
\$ 7,700.00	= employer's maximum contribution for year to HRA of eligible participant with a single-person enrollment (based on proposed Plan Amendment [for integration with <b>Bronze 4+</b> ])

**TAB I - [Dental-Vision Claims]** input data into the yellow-backgrounded cells, below (TAB I requires manually incrementing the year within Sheet and updating labels, if Admin. Cost Unit Amounts Change)

\$ 35,878.08	= annual gross budget for 2025 Dental Benefits based upon estimated enrollments in Excellus Fully-Insured PPO Group Dental Insurance Policy
\$ 133.88	= per month for <b>FAMILY</b> Excellus Fully Insured Full Feature PPO Dental Group Insurance Policy coverage
\$ 83.40	= per month for <b>EMPLOYEE + SPOUSE</b> Excellus Fully Insured Full Feature PPO Dental Group Insurance Policy coverage
\$ 83.82	= per month for <b>EMPLOYEE + CHILD[REN]</b> Excellus Fully Insured Full Feature PPO Dental Group Insurance Policy coverage
\$ 41.69	= per month for <b>INDIVIDUAL</b> Excellus Fully Insured Full Feature PPO Dental Group Insurance Policy coverage
\$ 4,245.12	= annual gross budget for 2025 Vision Benefits based upon estimated enrollments in Guardian Fully-Insured, Full Feature PPO Group Vision Insurance Policy
\$ 14.94	= per month for <b>FAMILY</b> Guardian Fully Insured Full Feature PPO Vision Group Insurance Policy coverage
\$ 9.26	= per month for <b>EMPLOYEE + SPOUSE</b> Guardian Fully Insured Full Feature PPO Vision Group Insurance Policy coverage
\$ 9.45	= per month for <b>EMPLOYEE + CHILD[REN]</b> Guardian Fully Insured Full Feature PPO Vision Group Insurance Policy coverage
\$ 5.50	= per month for <b>INDIVIDUAL</b> Guardian Fully Insured Full Feature PPO Vision Group Insurance Policy coverage
est. \$ -	= [n/a] based on final 2021 Dental Benefits numbers (with allowance for run-out claims), either: (Claims Paid Favorable Experience Dividend) or Claims Paid Negative Experience Surcharge for 2022
est. \$ -	= [n/a] based on final 2021 Vision Benefits numbers (with allowance for run-out claims), either: (Claims Paid Favorable Experience Dividend) or Claims Paid Negative Experience Surcharge for 2022

and !!!!! check for rounding adjustments, if needed, in allocation sums  
and check for throughput of AF111:AF112 value to Tab E, Cell (U92)

**TAB J - [Health Benefits Consulting Fees]** input data into the yellow-backgrounded cell, below (TAB J requires manually incrementing the year within Sheet)

\$ 13,500.00	= annual Not-To-Exceed fee for Health Benefit Consulting contract/extension (NFP)
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and !!!!! check for rounding adjustments, if needed, in allocation sums  
and check for throughput of AF111:AF112 value to Tab E, Cell (U93)

**TAB K - [Health Insurance Broker Fee]** requires no data input (TAB K requires manually incrementing the year within Sheet)

**TAB L - [Pre-Tax Premium Payment Administration Fee]** requires no data input (TAB L requires manually incrementing the year within Sheet)

**TAB M - [Flexible Benefit Plan Administration Fee]** input data into the yellow-backgrounded cells, below (TAB M requires manually incrementing the year within Sheet)

\$ -	= one-time implementation fee (not charged in 2025)
\$ -	= annual compliance fees (plan amendments/restatements [included])
\$ 300.00	= annual compliance fees (discrimination testing [\$300.00 - allowance])
\$ 350.00	= annual compliance fees (required return filings [\$350.00 - allowance])
\$ 696.60	= three Member group meetings/presentations (\$125.00 each plus travel costs [each 160 miles @ \$0.67/mile - allowance])
\$ 300.00	= two consultations (\$150.00 each - allowance)
\$ 1,188.00	= administration costs (for 2025, \$99.00/month "minimum fee" or, if higher, \$3.25/each enrollee per month)

and !!!!! check for rounding adjustments, if needed, in allocation sums  
and check for throughput of AF113:AF115 value to Tab E, Cell (U94)

**TAB N - [COBRA Administration Fee]** requires no data input (TAB N requires manually incrementing the year within Sheet)

**TAB O - [Health Reimbursement Account (HRA) Administration Fee]** input data into the yellow-backgrounded cells, below (TAB O requires manually incrementing the year within Sheet)

\$ -	= one-time implementation fee (not charged in 2025)
\$ 1,755.00	= administration cost (for 2025, \$3.25/month per account)
\$ -	= annual compliance fees (plan amendments/restatements [included])
\$ 350.00	= annual compliance fees (discrimination testing [\$350.00] - allowance)
\$ 350.00	= annual compliance fees (required return filings [\$350.00] - allowance)

and !!!!! check for rounding adjustments, if needed, in allocation sums  
and check for throughput of AF113:AF114 value to Tab E, Cell (U95)

**TAB P - not used in 2025 [Dental & Vision Claim Administration Fee]** input data into the yellow-backgrounded cells, below (TAB P requires manually incrementing the year within Sheet)

\$ -	= one-time implementation fee (not charged in 2025)
\$ -	= dental administration costs (\$300.00/month minimum fee for fewer than 63 Subscriber contracts [for 63 or more, add \$4.96/each per month]; not charged in 2025)
\$ -	= vision administration costs ("included" in dental [above] for 2025)
\$ -	= dental SPD and plan document upkeep/update costs ("included" in dental for 2025)
\$ -	= vision SPD and plan document upkeep/update costs ("included" in vision for 2025)

and !!!!! check for rounding adjustments, if needed, in allocation sums  
and check for throughput of AF117:AF118 value to Tab E, Cell (U96)

**TAB Q - [Administration of Employee Conversion of Sick Leave to Retiree Health Insurance Premium Credits]** requires no data input (TAB Q requires manually incrementing the year within Sheet)

**TAB R - [Education and Assistance Costs]** requires no data input (TAB R requires manually incrementing the year within Sheet)

**2025 HEALTH BENEFITS PROGRAM GROSS COST TO EMPLOYEES AND RETIREES PER VARIOUS SUBSCRIBER CONTRACT OPTIONS/PACKAGES**  
 (some components may not appear to "add-up", multiply or divide evenly due to rounding)

Computed as follows:

**SB+B4 / Aetna Medicare [P01] ESA PPO Plan with 10/25/40 Rx Plan (nationwide)**

Classification / Item	EMPLOYEE - FAMILY (non-Medicare Eligible)			RETIREE - FAMILY (neither Retiree nor Spouse Medicare Eligible*)		RETIREE - FAMILY (One Spouse is Medicare Eligible*; Other Spouse is Not)		RETIREE - FAMILY (both Retiree and Spouse Medicare Eligible*)		EMPLOYEE plus CHILD[REN] (non-Medicare Eligible)			RETIREE / SURV. SP. - INDIVIDUAL (non-Medicare Eligible)		MEDICARE-COV. SPOUSE/DEP. or RETIREE / SURV. SP. - INDIVIDUAL (Medicare Eligible*)			
	ANNUAL	MONTHLY	per PAY PERIOD	ANNUAL	MONTHLY	ANNUAL	MONTHLY	ANNUAL	MONTHLY	ANNUAL	MONTHLY	per PAY PERIOD	ANNUAL	MONTHLY	ANNUAL	MONTHLY	per PAY PERIOD	
# of Subscriber Contracts		8.00								2.00								10.00
GROSS TOTAL COST TO EMPLOYEE - 18.0% (per time period)	total - \$4,498.87	\$374.90	\$173.04							total - \$2,683.64	\$223.64	\$103.21	total - \$3,459.62	\$288.30				
Health / Rx Insurance -	\$4,091.28	\$340.94	\$157.36							\$2,440.44	\$203.37	\$93.86	\$3,389.40	\$282.45				\$37,611.12
Dental/Vision Claim Benefits -	\$301.81	\$25.15	\$11.61							\$180.03	\$15.00	\$6.92	\$0.00	\$0.00	\$105.90	\$8.83	\$4.07	\$2,774.54
NFP Consulting Fee -	\$67.08	\$5.59	\$2.58							\$40.08	\$3.34	\$1.54	\$55.56	\$4.63	\$23.52	\$1.96	\$0.90	\$616.80
Flex Spending Admin Fee -	\$21.01	\$1.75	\$0.81							\$12.54	\$1.05	\$0.48	\$0.00	\$0.00	\$7.37	\$0.61	\$0.28	\$193.16
HRA Administrative Fee -	\$17.69	\$1.47	\$0.68							\$10.55	\$0.88	\$0.41	\$14.66	\$1.22	\$0.00	\$0.00	\$0.00	\$162.62
# of Subscriber Contracts					0.00								25% share Retirees	0.00				0.00
GROSS TOTAL COST TO RETIREE - 25% (per time period)				total - \$5,800.05	\$483.34								total - \$2,035.18	\$169.60				
Health / Rx Insurance -				\$5,682.24	\$473.52								\$1,993.80	\$166.15				\$0.00
Dental/Vision Claim Benefits -				\$0.00	\$0.00								\$0.00	\$0.00				\$0.00
NFP Consulting Fee -				\$93.24	\$7.77								\$32.76	\$2.73				\$0.00
Flex Spending Admin Fee -				\$0.00	\$0.00								\$0.00	\$0.00				\$0.00
HRA Administrative Fee -				\$24.57	\$2.05								\$8.62	\$0.72				\$0.00
# of Subscriber Contracts													NON-MEDICARE-ELIGIBLE WIDOW OF NON-MEDICARE ELIGIBLE RETIREE	MC-COVERED WIDOW OF DECEASED EMPLOYEE				0.00
GROSS TOTAL COST TO SURV. SPOUSE - 100% (per time period)													100% share Widows	0.00	100% share Widows	0.00		
Health / Rx Insurance -													total - \$8,140.36	\$678.36	total - \$3,180.24	\$265.02		\$0.00
Dental/Vision Claim Benefits -													\$7,975.08	\$664.59	\$3,049.44	\$254.12		\$0.00
NFP Consulting Fee -													\$0.00	\$0.00	\$0.00	\$0.00		\$0.00
Flex Spending Admin Fee -													\$130.80	\$10.90	\$130.80	\$10.90		\$0.00
HRA Administrative Fee -													\$0.00	\$0.00	\$0.00	\$0.00		\$0.00

**SB+B4 / Aetna Medicare [P01] ESA PPO Plan with 10/25/40 Rx Plan (nationwide)**

Classification / Item	EMPLOYEE plus SPOUSE (non-Medicare Eligible)			RETIREE - FAMILY (neither Retiree nor Spouse Medicare Eligible*)		RETIREE / SURV. SP. - INDIVIDUAL (non-Medicare Eligible)		RETIREE - FAMILY (both Retiree and Spouse Medicare Eligible*)		EMPLOYEE - INDIVIDUAL (non-Medicare Eligible)			RETIREE / SURV. SP. - INDIVIDUAL (non-Medicare Eligible)		RETIREE / SURV. SP. - INDIVIDUAL (Medicare Eligible*)				
	ANNUAL	MONTHLY	per PAY PERIOD	ANNUAL	MONTHLY	ANNUAL	MONTHLY	ANNUAL	MONTHLY	ANNUAL	MONTHLY	per PAY PERIOD	ANNUAL	MONTHLY	ANNUAL	MONTHLY			
# of Subscriber Contracts		9.00										24.00					34.00		
GROSS TOTAL COST TO EMPLOYEE - 18.0% (per time period)	total - \$3,156.99	\$263.08	\$121.43							total - \$1,578.56	\$131.55	\$60.70							
Health / Rx Insurance -	\$2,871.00	\$239.25	\$110.42							\$1,435.56	\$119.63	\$55.21					\$61,817.16		
Dental/Vision Claim Benefits -	\$211.79	\$17.65	\$8.15							\$105.90	\$8.83	\$4.07			\$0.00	\$0.00	\$4,447.71		
NFP Consulting Fee -	\$47.04	\$3.92	\$1.81							\$23.52	\$1.96	\$0.90			\$65.40	\$5.45	\$1,053.24		
Flex Spending Admin Fee -	\$14.75	\$1.23	\$0.57							\$7.37	\$0.61	\$0.28			\$0.00	\$0.00	\$309.63		
HRA Administrative Fee -	\$12.41	\$1.03	\$0.48							\$6.21	\$0.52	\$0.24			\$0.00	\$0.00	\$260.73		
# of Subscriber Contracts					25% share Retiree & Spouse	0.00							NON-MC-COVERED WIDOW OF NON-MC-ELIGIBLE RETIREE	MC-COVERED WIDOW OF MC-ELIGIBLE RETIREE			50% share Retirees	1.00	34.00
GROSS TOTAL COST TO RETIREE - 25% (per time period)				total - \$4,070.24	\$339.19					total - \$4,053.00	\$337.75				total - \$2,035.18	\$169.60			
Health / Rx Insurance -				\$3,987.60	\$332.30					\$3,987.60	\$332.30				\$1,993.80	\$166.15		\$24,571.32	
Dental/Vision Claim Benefits -				\$0.00	\$0.00					\$0.00	\$0.00				\$0.00	\$0.00		\$0.00	
NFP Consulting Fee -				\$65.40	\$5.45					\$65.40	\$5.45				\$32.76	\$2.73		\$950.04	
Flex Spending Admin Fee -				\$0.00	\$0.00					\$0.00	\$0.00				\$0.00	\$0.00		\$0.00	
HRA Administrative Fee -				\$17.24	\$1.44					\$0.00	\$0.00				\$8.62	\$0.72		\$17.24	

- NOTES -**
- 1) figures in green are based on November 1, 2024 roster/census, +1.0 [Active] Family, +1.0 [Active] Employee+Spouse, +1.0 [Active] Employee+Child[ren], +3.0 [Active] Individual, and +1.0 [Active CSEA-represented] Buyout to fill vacant budgeted positions beginning 2025 (adjusted forward for "Medicare eligible" status per note 4, below); figures in purple are assumptions; and figures in blue are extrapolated or computed amounts (and may not add/multiply/divide evenly due to rounding)
  - 2) a "Subscriber" is the person through whom eligibility has been accrued (this is typically the Employee or Retiree of the Joint Sewage Board)
  - 3) a "Member" is a person entitled to benefits under the various policies and programs (this includes "Subscribers", spouses, unemancipated children and, in some cases, surviving spouses, Alternate Payees and/or Alternate Recipients)
  - 4) \* - "Medicare eligible" status, for purposes of this chart and its computations, is based upon attainment of age 65 on or before January 1, 2025.
  - 5) ^ denotes that a rounding adjustment of -\$0.01 has been applied to the adjacent cell
  - 6) ^^ denotes that a rounding adjustment of +\$0.01 has been applied to the adjacent cell

**\$ 1,224,150.54 TOTAL 2025 PROGRAM COST (@ FULL ENROLLMENT [ACTIVE + RETIREES])**

ALLOCATED COST DIFFERENTIALS (for aggregate checksum) // ## = excess // ## = deficit	
\$ (32.36)	Health-Rx Ins
\$ 3.12	Dent Vis Insurance
\$ (2.00)	NFPconsultingFee
\$ 28.52	FlexPlanAdminFee
\$ 1.58	HRAAdminFee
<b>\$ (1.14)</b>	<b>OVERALL DIFFERENTIAL</b>

**TOTALS**

Health / Rx Insurance -	\$123,999.60
Dental/Vision Claim Benefits -	\$7,222.25
NFP Consulting Fee -	\$2,620.08
Flex Spending Admin Fee -	\$502.79
HRA Administrative Fee -	\$440.59
<b>GRAND TOTAL Employee/Retiree Share</b>	<b>\$134,785.31</b>





**2025 EXCELLUS AND AETNA HEALTH AND PRESCRIPTION DRUG INSURANCE PROGRAM PREMIUM COST PER VARIOUS SUBSCRIBER CONTRACT OPTIONS/PACKAGES**  
 (some components may not appear to "add-up", multiply or divide evenly due to rounding)

By publication, Excellus has established the following monthly premiums for 2025 SimplyBlue Plus Bronze 4+ [SB+B4] Medical Insurance and Prescription Drug Insurance coverage, and Aetna has set premiums for Medicare [P01] ESA PPO Plan Supplemental Insurance:

<p><u>\$656,291.96</u>                  \$653,541.96                  \$2,750.00</p>	<p><b>- TOTAL ANNUAL COST TO BE ALLOCATED</b>                  - annual total of monthly cost projected based on "as of 11/01/24" census of Subscriber Contracts, plus 1 Family, plus 1 Employee+Spouse, plus 1 Employee+Child[ren], plus 3 Individual as of 4Q24 to account for filling of vacant positions                  - Medical/Rx SPD and plan document costs (\$500 set-up [not charged for 2025]; \$1,100.00 initial SPD [not charged for 2025]; \$2,750.00 updating [as needed or annual])</p>
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Apportioned as follows:

Classification / Item	EMPLOYEE - FAMILY (non-Medicare Eligible)			RETIREE - FAMILY (neither Retiree nor Spouse nor child[ren] Medicare Eligible*)		RETIREE - FAMILY (One Spouse is Medicare Eligible*; Other Spouse is Not)		RETIREE - FAMILY (both Retiree and Spouse Medicare Eligible*)		EMPLOYEE plus CHILD[REN] (non-Medicare Eligible)			RETIREE / SURV. SP. - INDIVIDUAL (non-Medicare Eligible)		MEDICARE-COV. SPOUSE/DEP. or RETIREE / SURV. SP. - INDIVIDUAL (Medicare Eligible*)			CROSS-TOTAL (to extent informative)		
	ANNUAL	MONTHLY	per PAY PERIOD	ANNUAL	MONTHLY	ANNUAL	MONTHLY	ANNUAL	MONTHLY	ANNUAL	MONTHLY	per PAY PERIOD	ANNUAL	MONTHLY	per PAY PERIOD	ANNUAL	MONTHLY		per PAY PERIOD	
<b>ACTIVE EMPLOYEES</b>																				
# of Subscriber Contracts										2.00			0.00		1.00			11		
"rating factor" for # covered "Members" (individuals) per Subscriber Contract	2.85									1.70			1.70		1.00			27.200		
ALLOCATED COST (per time period)	insured premium - SB+B4:Fam. \$1,887.64 total - \$22,729.08 \$1,894.09 \$874.20 18.0% (employee) - \$4,091.28 \$340.94 \$157.36 82.0% (Board) - \$18,637.80 \$1,553.15 \$716.84									insured premium - SB+B4:E+C \$1,125.96 total - \$13,557.72 \$1,129.81 \$521.45 18.0% (employee) - \$2,440.44 \$203.37 \$93.86 82.0% (Board) - \$11,117.28 \$926.44 \$427.59			insured premium - SB+B4:E+C \$1,125.96 total - \$13,557.72 \$1,129.81 \$521.45 25% (Retiree) - \$3,389.40 \$282.45 \$117.29 75% (Board) - \$10,168.32 \$847.36 \$364.16		insured premium - M/C Adv. \$251.86 total - \$3,049.44 \$254.12 \$117.29 18.0% (employee) - \$548.88 \$45.74 \$21.11 82.0% (Board) - \$2,500.56 \$208.38 \$96.18			SUBTOTAL - \$8,153.79 \$211,998.54 18.0% (employee) - \$1,467.71 \$38,160.46 82.0% (Board) - \$6,686.08 \$173,838.08		
<b>RETIREES</b>																				
# of Subscriber Contracts				25% share Retirees 0.00		25% share Retirees 0.00							25% share Retirees (#MC) 0.000					0.000		
"rating factor" for # covered "Members" (individuals) per Subscriber Contract				2.85		2.00							1.00					0.000		
ALLOCATED COST (per time period)				insured premium - SB+B4:Fam. \$1,887.64 total - \$22,729.08 \$1,894.09 \$874.20 25% (Retiree) - \$5,682.24 \$473.52 75% (Board) - \$17,046.84 \$1,420.57		insured premium - (combo) \$670.71 total - \$875.24 \$875.24 25% (Retiree) - \$2,625.72 \$218.81 75% (Board) - \$7,877.16 \$656.43				insured premium - SB+B4:Indiv. \$662.33 total - \$7,975.08 \$664.59 \$306.73 25% (Retiree) - \$1,993.80 \$166.15 75% (Board) - \$5,981.28 \$498.44								SUBTOTAL - \$0.00 \$0.00 25% (Retiree) - \$0.00 \$0.00 75% (Board) - \$0.00 \$0.00		
<b>SURVIVING SPOUSES</b>																				
# of Subscriber Contracts													Surviving Spouse (#MC) 0.00		Surviving Spouse (MC) 0.00					0
"rating factor" for # covered "Members" (individuals) per Subscriber Contract													1.00		1.00					0.000
ALLOCATED COST (per time period)													insured premium - SB+B4:Indiv. \$662.33 total - \$7,975.08 \$664.59 \$306.73 100% (Surv. Spouse) - \$7,975.08 \$664.59 \$306.73 0% (Board) - \$0.00 \$0.00		insured premium - M/C Adv. \$251.86 total - \$3,049.44 \$254.12 \$117.29 100% (Surv. Spouse) - \$3,049.44 \$254.12 \$117.29 0% (Board) - \$0.00 \$0.00					SUBTOTAL - \$0.00 \$0.00 100% (Surv. Spouse) - \$0.00 \$0.00 0% (Board) - \$0.00 \$0.00
<b>ACTIVE EMPLOYEES</b>																				
# of Subscriber Contracts	9.00									24.00					1.00			35		
"rating factor" for # covered "Members" (individuals) per Subscriber Contract	2.00									1.00					1.00			44.000		
ALLOCATED COST (per time period)	insured premium - SB+B4:E+Sp \$1,324.66 total - \$15,950.28 \$1,329.19 \$613.47 18.0% (employee) - \$2,871.00 \$239.25 \$110.42 82.0% (Board) - \$13,079.28 \$1,089.94 \$503.05									insured premium - SB+B4:Indiv. \$662.33 total - \$7,975.08 \$664.59 \$306.73 100% (Surv. Spouse) - \$7,975.08 \$664.59 \$306.73 0% (Board) - \$0.00 \$0.00			insured premium - SB+B4:Indiv. \$662.33 total - \$7,975.08 \$664.59 \$306.73 18.0% (employee) - \$1,435.56 \$119.63 \$55.21 82.0% (Board) - \$6,539.52 \$544.96 \$251.52		insured premium - M/C Adv. \$251.86 total - \$3,049.44 \$254.12 \$117.29 50% (Retiree) - \$1,524.72 \$127.06 50% (Board) - \$1,524.72 \$127.06			SUBTOTAL - \$12,882.75 \$334,951.50 18.0% (employee) - \$2,318.82 \$60,289.32 82.0% (Board) - \$10,563.93 \$274,662.18		
<b>RETIREES</b>																				
# of Subscriber Contracts				25% share Retiree & Spouse 0.00						25% share Retiree & Spouse 0.00			25% share Retirees 2.00		25% share Retirees 27.00					29
"rating factor" for # covered "Members" (individuals) per Subscriber Contract				2.00									1.00		1.00			30.000		
ALLOCATED COST (per time period)				insured premium - SB+B4:E+Sp \$1,324.66 total - \$15,950.28 \$1,329.19 \$613.47 25% (Retiree) - \$3,987.60 \$332.30 75% (Board) - \$11,962.68 \$996.89						insured premium - SB+B4:Indiv. \$662.33 total - \$7,975.08 \$664.59 \$306.73 25% (Retiree) - \$3,987.60 \$332.30 75% (Board) - \$11,962.68 \$996.89			insured premium - SB+B4:Indiv. \$662.33 total - \$7,975.08 \$664.59 \$306.73 25% (Retiree) - \$1,993.80 \$166.15 75% (Board) - \$5,981.28 \$498.44		insured premium - M/C Adv. \$251.86 total - \$3,049.44 \$254.12 \$117.29 25% (Retiree) - \$762.36 \$63.53 75% (Board) - \$2,287.08 \$190.59			SUBTOTAL - \$9,109.13 \$109,309.56 25% (Retiree) - \$2,712.20 \$32,546.40 75% (Board) - \$6,142.81 \$73,713.72 50% (Retiree) - \$127.06 \$1,524.72 50% (Board) - \$127.06 \$1,524.72		

**NOTES -**

- figures in black are those costs/rates as proposed/published to be charged by Excellus and Aetna, as applicable;  
 figures in green are based on November 1, 2024 roster/census, +1.0 [Active] Family, +1.0 [Active] Employee+Spouse, +1.0 [Active] Employee+Child[ren], +3.0 [Active] Individual, and +1.0 [Active CSEA-represented] Buyout to fill vacant budgeted positions beginning 2025 (adjusted forward for "Medicare eligible" status per note 4, b)  
 figures in purple are assumptions; and  
 figures in blue are extrapolated or computed amounts (and may not add/multiply/divide evenly due to round)
- a "Subscriber" is the person through whom eligibility has been accrued (this is typically the Employee or Retiree of the Joint Sewage Board)
- a "Member" is a person entitled to benefits under the various policies and programs (this includes "Subscribers", spouses, unemancipated children and, in some cases, surviving spouses, Alternate Payees and/or Alternate Recipients)
- \* - "Medicare eligible" status, for purposes of this chart and its computations, is based upon attainment of age 65 on or before January 1, 20;
- ^ denotes that a rounding adjustment of -\$0.01 has been applied to the adjacent cell
- ^^ denotes that a rounding adjustment of +\$0.01 has been applied to the adjacent cell

**GRAND TOTAL # OF "RATING FACTOR" UNITS and annual "ALLOCATED COST" =**

**101.20 \$656,259.60**

(note: annual "ALLOCATED COST" may exceed "TOTAL ANNUAL COST TO BE ALLOCATED" due to rounding [this is OK for "solvency purposes"]  
 (note: annual "ALLOCATED COST" may be less than "TOTAL ANNUAL COST TO BE ALLOCATED" due to rounding [if "balanced" by other tabs, this is OK for "solvency purposes"])

N/A  
 (\$32.36)

**2025 LIFETIME BENEFIT SOLUTIONS HEALTH REIMBURSEMENT ACCOUNT PROGRAM COST AND APPORTIONMENT TO SUBSCRIBER CONTRACT PACKAGES/OPTIONS**

(some components may not appear to "add-up", multiply or divide evenly due to rounding)

The Joint Sewage Board has established the following annual budget for 2025 Health Reimbursement Account coverage:

**\$492,798.22**  
\$492,798.22

**- TOTAL ANNUAL COST TO BE ALLOCATED**

- annual budget [at maximum utilization] for 2025 Health Reimbursement Account based upon maximum \$7,700.00/year in Health Reimbursements per covered "Member" (not to exceed \$15,400.00/year per multi-person "Subscriber Unit")

Apportioned as follows:

**Coordinated with SimplyBlue Plus Bronze 4+ [SB+B4]**

Classification / Item	EMPLOYEE - FAMILY (non-Medicare Eligible)			RETIREE - FAMILY (neither Retiree nor Spouse Medicare Eligible*)		RETIREE - FAMILY (One Spouse is Medicare Eligible*; Other Spouse Is Not)		RETIREE - FAMILY (both Retiree and Spouse Medicare Eligible*)		EMPLOYEE plus CHILD(REN) INDIVIDUAL (non-Medicare Eligible)			RETIREE / SURV. SP. - INDIVIDUAL (non-Medicare Eligible)		MEDICARE-COV. SPOUSE/DEP. or RETIREE / SURV. SP. - INDIVIDUAL (Medicare Eligible*)			CROSS- TOTAL (to extent informative)	
	ANNUAL	MONTHLY	per PAY PERIOD	ANNUAL	MONTHLY	ANNUAL	MONTHLY	ANNUAL	MONTHLY	ANNUAL	MONTHLY	per PAY PERIOD	ANNUAL	MONTHLY	per PAY PERIOD	ANNUAL	MONTHLY		per PAY PERIOD
<b>ACTIVE EMPLOYEES</b>																			
# of Subscriber Contracts		8.00								2.00								10	
"rating factor" for # covered "Members" (individuals) per Subscriber Contract		2.85								1.70								26.20	
ALLOCATED COST (per time period)	total -	\$15,400.00	\$1,283.33	\$592.31						total -	\$15,400.00	\$1,283.33	\$592.31						
	0.0% (employee) -	\$0.00	\$0.00	\$0.00						0.0% (employee) -	\$0.00	\$0.00	\$0.00						
	100.0% (Board) -	\$15,400.00	\$1,283.33	\$592.31						100.0% (Board) -	\$15,400.00	\$1,283.33	\$592.31						
<b>RETIREES</b>																			
# of Subscriber Contracts				0.00		n/a							25% share Retirees & Child(ren)	0.00			0		
"rating factor" for # covered "Members" (individuals) per Subscriber Contract				0		0								1			0.00		
ALLOCATED COST (per time period)				total -	\$0.00	\$0.00	total -	\$0.00	\$0.00				total -	\$0.00	\$0.00				
				0% (Retiree) -	\$0.00	\$0.00	0% (Retiree) -	\$0.00	\$0.00				0% (Retiree) -	\$0.00	\$0.00				
				100% (Board) -	\$0.00	\$0.00	100% (Board) -	\$0.00	\$0.00				100% (Board) -	\$0.00	\$0.00				
<b>SURVIVING SPOUSES</b>																			
# of Subscriber Contracts													Surviving Spouse (#MC)	0.00			0		
"rating factor" for # covered "Members" (individuals) per Subscriber Contract													(of Deceased Retiree (#MC))	1			0.00		
ALLOCATED COST (per time period)													total -	\$7,700.00	\$641.67				
													0% (Surv. Spouse) -	\$0.00	\$0.00				
													100.0% (Board) -	\$7,700.00	\$641.67				

**Coordinated with SimplyBlue Plus Bronze 4+ [SB+B4]**

Classification / Item	EMPLOYEE plus SPOUSE (non-Medicare Eligible)			RETIREE - FAMILY (neither Retiree nor Spouse Medicare Eligible*)		RETIREE - FAMILY (One Spouse is Medicare Eligible*; Other Spouse Is Not)		RETIREE - FAMILY (both Retiree and Spouse Medicare Eligible*)		EMPLOYEE - INDIVIDUAL (non-Medicare Eligible)			RETIREE / SURV. SP. - INDIVIDUAL (non-Medicare Eligible)		RETIREE / SURV. SP. - INDIVIDUAL (Medicare Eligible*)		CROSS- TOTAL (to extent informative)	
	ANNUAL	MONTHLY	per PAY PERIOD	ANNUAL	MONTHLY	ANNUAL	MONTHLY	ANNUAL	MONTHLY	ANNUAL	MONTHLY	per PAY PERIOD	ANNUAL	MONTHLY	per PAY PERIOD	ANNUAL		MONTHLY
<b>ACTIVE EMPLOYEES</b>																		
# of Subscriber Contracts		9.00								24.00							33	
"rating factor" for # covered "Members" (individuals) per Subscriber Contract		2.00								1.00							42.00	
ALLOCATED COST (per time period)	total -	\$15,400.00	\$1,283.33	\$592.31						total -	\$7,700.00	\$641.67	\$296.15					
	0.0% (employee) -	\$0.00	\$0.00	\$0.00						0.0% (employee) -	\$0.00	\$0.00	\$0.00					
	100.0% (Board) -	\$15,400.00	\$1,283.33	\$592.31						100.0% (Board) -	\$7,700.00	\$641.67	\$296.15					
<b>RETIREES</b>																		
# of Subscriber Contracts				0.00		n/a		n/a					25% share Retirees (#MC)	0.00	25% share Retirees	2.00	2	
"rating factor" for # covered "Members" (individuals) per Subscriber Contract				0		0		0						1		1	2.00	
ALLOCATED COST (per time period)				total -	\$15,400.00	\$1,283.33	total -	\$0.00	\$0.00	total -	\$0.00	\$0.00	total -	\$7,700.00	\$641.67	total -	\$7,700.00	\$641.67
				0% (Retiree) -	\$0.00	\$0.00	0% (Retiree) -	\$0.00	\$0.00	0% (Retiree) -	\$0.00	\$0.00	0.0% (spouse) -	\$0.00	\$0.00	0.0% (Retiree) -	\$0.00	\$0.00
				100.0% (Board) -	\$15,400.00	\$1,283.33	100.0% (Board) -	\$0.00	\$0.00	100.0% (Board) -	\$0.00	\$0.00	100.0% (Board) -	\$7,700.00	\$641.67	100.0% (Board) -	\$7,700.00	\$641.67

(continues at right)

**NOTES -**

- figures in black are those costs/rates as proposed to be charged by Lifetime Benefit Solutions;  
figures in green are based on November 1, 2024 roster/census, +1.0 [Active] Family, +1.0 [Active] Employee+Spouse, +1.0 [Active] Employee+Child(ren), +3.0 [Active] Individual, and +1.0 [Active CSEA-represented] Buyout to fill vacant budgeted positions beginning 2025 (adjusted forward for "Medicare eligible" status per note 4, "rating factor" for # covered "Members" (individuals) per Subscriber Contract);  
figures in purple are assumptions; and  
figures in blue are extrapolated or computed amounts (and may not add/multiply/divide evenly due to rounding)
- a "Subscriber" is the person through whom eligibility has been accrued (this is typically the Employee or Retiree of the Joint Sewage Board)
- a "Member" is a person entitled to benefits under the various policies and programs (this includes "Subscribers", spouses, unemancipated children and, in some cases, surviving spouses, Alternate Payees and/or Alternate Recipients)
- \* - "Medicare eligible" status, for purposes of this chart and its computations, is based upon attainment of age 65 on or before January 1, 2025.
- ^ denotes that a rounding adjustment of -\$0.01 has been applied to the adjacent cell
- ^^ denotes that a rounding adjustment of +\$0.01 has been applied to the adjacent cell

Classification / Item	ANNUAL	MONTHLY	per PAY PERIOD
# of Subscriber Contracts		50% share Retirees	n/a
"rating factor" for # covered "Members" (individuals) per Subscriber Contract			1
ALLOCATED COST (per time period)	total -	\$0.00	\$0.00
	0% (Retiree) -	\$0.00	\$0.00
	100% (Board) -	\$0.00	\$0.00

GRAND TOTAL # OF "RATING FACTOR" UNITS and annual "ALLOCATED COST" = 70.20 \$492,798.22

(@ 100% utilization; typically 35-45% utilization)

(note: annual "ALLOCATED COST" may exceed "TOTAL ANNUAL COST TO BE ALLOCATED" due to rounding [this is OK for "solvency purposes"]  
(note: annual "ALLOCATED COST" may be less than "TOTAL ANNUAL COST TO BE ALLOCATED" due to rounding [if "balanced" by other tabs, this is OK for "solvency purposes"])

\$0.00  
\$0.00

**2025 EXCELLUS DENTAL AND GUARDIAN VISION INSURED BENEFITS PROGRAMS with DENTAL/VISION BENEFIT COSTS AND APPORTIONMENT TO SUBSCRIBER CONTRACT PACKAGES/OPTIONS**

(some components may not appear to "add-up", multiply or divide evenly due to rounding)

Excellus has established the following annual premium costs for 2025 Dental Insurance Benefits and Guardian has established the following annual premium costs for 2025 Vision Insurance Benefits coverage:

<b>\$40,123.20</b>	<b>- TOTAL ANNUAL [NET] COST TO BE ALLOCATED</b>
\$35,878.08	- annual gross budget for 2025 Dental Insurance Benefits based upon Excellus rates and projected enrollments
\$4,245.12	- annual budget for 2025 Vision Insurance Benefits based upon Guardian rates and projected enrollments
\$0.00 <i>estimated</i>	- based on final 2020 Dental Benefits numbers, either: (Claims Paid Favorable Experience Dividend) or Claims Paid Negative Experience Surcharge - used insured product beginning 01/01/2021
\$0.00 <i>estimated</i>	- based on final 2020 Vision Benefits numbers, either: (Claims Paid Favorable Experience Dividend) or Claims Paid Negative Experience Surcharge - used insured product beginning 01/01/2021

Apportioned as follows:

Classification / Item	EMPLOYEE - FAMILY (non-Medicare Eligible)			RETIREE - FAMILY (neither Retiree nor Spouse Medicare Eligible*)		RETIREE - FAMILY (One Spouse is Medicare Eligible*; Other Spouse is Not)		RETIREE - FAMILY (both Retiree and Spouse Medicare Eligible*)		EMPLOYEE plus CHILD[REN] (non-Medicare Eligible)			RETIREE / SURV. SPOUSE - INDIVIDUAL (non-Medicare Eligible)		MEDICARE-COV. SPOUSE/DEP. or RETIREE / SURV. SP. - INDIVIDUAL (Medicare Eligible*)			CROSS-TOTAL (to extent informative)	
	ANNUAL	MONTHLY	PERIOD	ANNUAL	MONTHLY	ANNUAL	MONTHLY	ANNUAL	MONTHLY	ANNUAL	MONTHLY	PERIOD	ANNUAL	MONTHLY	PERIOD	ANNUAL	MONTHLY		PERIOD
with: <b>SimplyBlue Plus Bronze 4+ [SB+B4]</b>																			
<b>ACTIVE EMPLOYEES</b>																			
# of Subscriber Contracts		8.00								2						0			10
"rating factor" for # covered "Members" (individuals) per Subscriber Contract		2.85								1.70						1.00			26.200
ALLOCATED COST (per time period)	total -	\$1,676.70	\$139.73	\$64.49						total -	\$1,000.14	\$83.35	\$38.47			total -	\$588.32	\$49.03	\$22.63
	18.0% (employee) -	\$301.81	\$25.15	\$11.61						18.0% (employee) -	\$180.03	\$15.00	\$6.92			18.0% (employee) -	\$105.90	\$8.83	\$4.07
	82.0% (Board) -	\$1,374.89	\$114.58	\$52.88						82.0% (Board) -	\$820.11	\$68.35	\$31.55			82.0% (Board) -	\$482.42	\$40.20	\$18.56
<b>RETIREES</b>																			
≠ Aetna Medicare PPO																			
# of Subscriber Contracts			25% share Retirees	n/a	25% share Retirees	n/a						25% share Retirees	n/a						0
"rating factor" for # covered "Members" (individuals) per Subscriber Contract				2.00		2.00							1.00						0.000
ALLOCATED COST (per time period)	total -	\$1,176.63	\$98.05		total -	\$1,176.63	\$98.05					total -	\$588.32	\$49.03					\$0.00
	25% (Retiree) -	\$294.16	\$24.51		25% (Retiree) -	\$294.16	\$24.51					25% (Retiree) -	\$147.08	\$12.26					\$0.00
	75% (Board) -	\$882.47	\$73.54		75% (Board) -	\$882.47	\$73.54					75% (Board) -	\$441.24	\$36.77					\$0.00
<b>SURVIVING SPOUSES</b>																			
≠ Aetna Medicare PPO																			
# of Subscriber Contracts													n/a			n/a			0
"rating factor" for # covered "Members" (individuals) per Subscriber Contract													1.00			1.00			0.000
ALLOCATED COST (per time period)	total -	\$588.32	\$49.03										total -	\$588.32	\$49.03				\$0.00
	100% (Surv. Spouse) -	\$588.32	\$49.03										100% (Surv. Spouse) -	\$588.32	\$49.03				\$0.00
	0% (Board) -	\$0.00	\$0.00										0% (Board) -	\$0.00	\$0.00				\$0.00
with: <b>SimplyBlue Plus Bronze 4+ [SB+B4]</b>																			
<b>ACTIVE EMPLOYEES</b>																			
# of Subscriber Contracts		9								24					50% share Retirees	n/a			33
"rating factor" for # covered "Members" (individuals) per Subscriber Contract		2.00								1.00						1.00			42.000
ALLOCATED COST (per time period)	total -	\$1,176.63	\$98.05	\$45.26						total -	\$588.32	\$49.03	\$22.63			total -	\$588.32	\$49.03	\$0.00
	18.0% (employee) -	\$211.79	\$17.65	\$8.15						18.0% (employee) -	\$105.90	\$8.83	\$4.07			50% (Retiree) -	\$294.16	\$24.51	\$0.00
	82.0% (Board) -	\$964.84	\$80.40	\$37.11						82.0% (Board) -	\$482.42	\$40.20	\$18.56			50% (Board) -	\$294.16	\$24.52	\$0.00
<b>RETIREES</b>																			
≠ Aetna Medicare PPO																			
# of Subscriber Contracts			25% share Retirees	n/a	25% share Retirees	n/a	25% share Retirees	n/a				25% share Retirees	n/a	25% share Retirees	n/a				0
"rating factor" for # covered "Members" (individuals) per Subscriber Contract				2		2.00		2.00					1.00			1.00			0.000
ALLOCATED COST (per time period)	total -	\$1,176.63	\$98.05		total -	\$1,176.63	\$98.05		total -	\$1,176.63	\$98.05		total -	\$588.32	\$49.03	total -	\$588.32	\$49.03	\$0.00
	25% (Retiree) -	\$294.16	\$24.51		25% (Retiree) -	\$294.16	\$24.51		25% (Retiree) -	\$294.16	\$24.51		25% (Retiree) -	\$147.08	\$12.26	25% (Retiree) -	\$147.08	\$12.26	\$0.00
	75% (Board) -	\$882.47	\$73.54		75% (Board) -	\$882.47	\$73.54		75% (Board) -	\$882.47	\$73.54		75% (Board) -	\$441.24	\$36.77	75% (Board) -	\$441.24	\$36.77	\$0.00
<b>NOTES -</b>																			
1) figures in black are those costs/rates as budgeted by the Joint Sewage Board;																			
figures in green are based on November 1, 2024 roster/census, +1.0 [Active] Family, +1.0 [Active] Employee+Spouse, +1.0 [Active] Employee+Child[ren], +3.0 [Active] Individual, and +1.0 [Active CSEA-represented] Buyout to fill vacant budgeted positions beginning 2025 (adjusted forward for "Medicare eligible" status per note 4, below);																			
figures in purple are assumptions; and																			
figures in blue are extrapolated or computed amounts (and may not add/multiply/divide evenly due to rounding)																			
2) a "Subscriber" is the person through whom eligibility has been accrued (this is typically the Employee or Retiree of the Joint Sewage Board)																			
3) a "Member" is a person entitled to benefits under the various policies and programs (this includes "Subscribers", spouses, unemancipated children and, in some cases, surviving spouses, Alternate Payees and/or Alternate Recipients)																			
4) "Medicare eligible" status, for purposes of this chart and its computations, is based upon attainment of age 65 on or before January 1, 2025; although Retirees can be permitted to participate, historically, the Sewage Board has not made this coverage available to Retirees																			
5) ^ denotes that a rounding adjustment of -\$0.01 has been applied to the adjacent cell																			
6) ^^ denotes that a rounding adjustment of +\$0.01 has been applied to the adjacent cell																			
(note: annual "ALLOCATED COST" may exceed "TOTAL ANNUAL COST TO BE ALLOCATED" due to rounding [this is OK for "solvency purposes"])																			
(note: annual "ALLOCATED COST" may be less than "TOTAL ANNUAL COST TO BE ALLOCATED" due to rounding [if "balanced" by other tabs, this is OK for "solvency purposes"])																			
<b>GRAND TOTAL # OF "RATING FACTOR" UNITS and annual "ALLOCATED COST" =</b>																		68.2	\$40,126.32
																			\$3.12
																			N/A

**2025 HEALTH BENEFITS CONSULTING COST AND APPORTIONMENT TO SUBSCRIBER CONTRACT PACKAGES/OPTIONS**  
 (some components may not appear to "add-up", multiply or divide evenly due to rounding)

By contract, the not-to-exceed annual consulting fee for NFP Corporate Services (NY), LLC. with respect to the health benefits program is:

<b>\$13,500.00</b>	<b>- TOTAL ANNUAL COST TO BE ALLOCATED</b>
\$13,500.00	- annual Not-To-Exceed fee per 2025 contract extension

Apportioned as follows:

Classification / Item	EMPLOYEE - FAMILY (non-Medicare Eligible)			RETIREE - FAMILY (neither Retiree nor Spouse Medicare Eligible*)		RETIREE - FAMILY (One Spouse is Medicare Eligible*; Other Spouse Is Not)		RETIREE - FAMILY (both Retiree and Spouse Medicare Eligible*)		EMPLOYEE plus CHILD[REN] (non-Medicare Eligible)			RETIREE / SURV. SPOUSE - INDIVIDUAL (non-Medicare Eligible)		MEDICARE-COV. SPOUSE/DEP. or RETIREE / SURV. SP. - INDIVIDUAL (Medicare Eligible*)			CROSS-TOTAL (to extent informative)						
	ANNUAL	MONTHLY	per PAY PERIOD	ANNUAL	MONTHLY	ANNUAL	MONTHLY	ANNUAL	MONTHLY	ANNUAL	MONTHLY	per PAY PERIOD	ANNUAL	MONTHLY	ANNUAL	MONTHLY	per PAY PERIOD							
<b>ACTIVE EMPLOYEES</b>	<b>SimplyBlue Plus Bronze 4 [SB+B4]</b>																							
# of Subscriber Contracts		8.00								2.00					1.00			11						
"rating factor" for # covered "Members" (individuals) per Subscriber Contract		2.85								1.70				1.70			1.00	27.200						
ALLOCATED COST (per time period)	total -	\$372.84	\$31.07	\$14.34						total -	\$222.36	\$18.53	\$8.55	total -	\$222.36	\$18.53	total -	\$130.80	\$10.90	\$5.03				
	18.0% (employee) -	\$67.08	\$5.59	\$2.58						18.0% (employee) -	\$40.08	\$3.34	\$1.54	25% (Retiree) -	\$55.56	\$4.63	18.0% (employee) -	\$23.52	\$1.96	\$0.90	18.0% (employee) -	\$136.85	\$3,558.10	
	82.0% (Board) -	\$305.76	\$25.48	\$11.76						82.0% (Board) -	\$182.28	\$15.19	\$7.01	75% (Board) -	\$166.80	\$13.90	82.0% (Board) -	\$107.28	\$8.94	\$4.13	82.0% (Board) -	\$112.23	\$2,917.98	
<b>RETIRES</b>	<b>Aetna Medicare [P01] ESA PPO Plan</b>																							
# of Subscriber Contracts				25% share Retirees (#MC)	0.00	25% share Retirees (#MC)	0.00						25% share Retirees (#MC)	0.00							0			
"rating factor" for # covered "Members" (individuals) per Subscriber Contract					2.85		2.00							1.00							0.000			
ALLOCATED COST (per time period)				total -	\$372.84	\$31.07	total -	\$261.60	\$21.80				total -	\$130.80	\$10.90							\$0.00	\$0.00	
				25% (Retiree) -	\$93.24	\$7.77	25% (Retiree) -	\$65.40	\$5.45				25% (Retiree) -	\$32.76	\$2.73							25% (Retiree) -	\$0.00	\$0.00
				75% (Board) -	\$279.60	\$23.30	75% (Board) -	\$196.20	\$16.35				75% (Board) -	\$98.04	\$8.17							75% (Board) -	\$0.00	\$0.00
<b>SURVIVING SPOUSES</b>	<b>Aetna Medicare [P01] ESA PPO Plan</b>																							
# of Subscriber Contracts													Surviving Spouse (#MC) (of Deceased Retiree [#MC])	0.00	Surviving Spouse (MC) (of Deceased Active Employee)	0.00					0			
"rating factor" for # covered "Members" (individuals) per Subscriber Contract														1.00							0.000			
ALLOCATED COST (per time period)													total -	\$130.80	\$10.90	total -	\$130.80	\$10.90				\$0.00	\$0.00	
													100% (Surv. Spouse) -	\$130.80	\$10.90	100% (Surv. Spouse) -	\$130.80	\$10.90				100% (Surv. Spouse) -	\$0.00	\$0.00
													0% (Board) -	\$0.00	\$0.00	0% (Board) -	\$0.00	\$0.00				0% (Board) -	\$0.00	\$0.00

Classification / Item	EMPLOYEE plus SPOUSE (non-Medicare Eligible)			RETIREE - FAMILY (neither Retiree nor Spouse Medicare Eligible*)		RETIREE - FAMILY (One Spouse is Medicare Eligible*; Other Spouse Is Not)		RETIREE - FAMILY (both Retiree and Spouse Medicare Eligible*)		EMPLOYEE - INDIVIDUAL (non-Medicare Eligible)			RETIREE / SURV. SP. - INDIVIDUAL (non-Medicare Eligible)		RETIREE / SURV. SP. - INDIVIDUAL (Medicare Eligible*)		CROSS-TOTAL (to extent informative)						
	ANNUAL	MONTHLY	per PAY PERIOD	ANNUAL	MONTHLY	ANNUAL	MONTHLY	ANNUAL	MONTHLY	ANNUAL	MONTHLY	per PAY PERIOD	ANNUAL	MONTHLY	ANNUAL	MONTHLY							
<b>ACTIVE EMPLOYEES</b>	<b>SimplyBlue Plus Bronze 4 [SB+B4]</b>																						
# of Subscriber Contracts		9.00				NON-MC-ELIGIBLE SPOUSE OF MC-ELIGIBLE RETIREE	Spouse (#MC eligible)	2.00							50% share Retirees	1.00		36.00					
"rating factor" for # covered "Members" (individuals) per Subscriber Contract		2.00						1.00								1.00		45.000					
ALLOCATED COST (per time period)	total -	\$261.60	\$21.80	\$10.06			total -	\$130.80	\$10.90	total -	\$130.80	\$10.90	\$5.03		total -	\$130.80	\$10.90	\$226.35	\$5,885.10				
	18.0% (employee) -	\$47.04	\$3.92	\$1.81			25% (Retiree) -	\$32.76	\$2.73	18.0% (employee) -	\$23.52	\$1.96	\$0.90		50% (Retiree) -	\$65.40	\$5.45	18.0% (employee) -	\$42.93	\$1,116.18			
	82.0% (Board) -	\$214.56	\$17.88	\$8.25			75% (Board) -	\$98.04	\$8.17	82.0% (Board) -	\$107.28	\$8.94	\$4.13		50% (Board) -	\$65.40	\$5.45	82.0% (Board) -	\$183.42	\$4,768.92			
<b>RETIRES</b>	<b>Aetna Medicare [P01] ESA PPO Plan</b>																						
# of Subscriber Contracts				25% share Retiree & Spouse	0.00			MEDICARE-COVERED RETIREE AND SPOUSE	25% share Retiree & Spouse	n/a	NON-MEDICARE-ELIGIBLE SPOUSE OF RETIREE	25% share Retirees	1.00	OUT-OF-AREA MC RETIREE OR SPOUSE	25% share Retirees	N/A	25% share Retirees	27.00	28				
"rating factor" for # covered "Members" (individuals) per Subscriber Contract					2.00					2.00		1.00		1.00			1.00		30.000				
ALLOCATED COST (per time period)				total -	\$261.60	\$21.80		total -	\$261.60	\$21.80	total -	\$130.80	\$10.90		total -	\$130.80	\$10.90	total -	\$130.80	\$10.90	\$327.00	\$3,924.00	
				25% (Retiree) -	\$65.40	\$5.45		25% (Retiree) -	\$65.40	\$5.45	25% (Retiree) -	\$32.76	\$2.73		25% (Retiree) -	\$32.76	\$2.73	25% (Retiree) -	\$32.76	\$2.73	25% (Retiree) -	\$81.90	\$982.80
				75% (Board) -	\$196.20	\$16.35		75% (Board) -	\$196.20	\$16.35	75% (Board) -	\$98.04	\$8.17		75% (Board) -	\$98.04	\$8.17	75% (Board) -	\$98.04	\$8.17	75% (Board) -	\$245.10	\$2,941.20

**NOTES -**

- figures in black are those costs/rates as charged by NFP Corporate Services (NY), LLC.; figures in green are based on November 1, 2024 roster/census, +1.0 [Active] Family, +1.0 [Active] Employee+Spouse, +1.0 [Active] Employee+Child[ren], +3.0 [Active] Individual, and +1.0 [Active CSEA-represented] Buyout to fill vacant budgeted positions beginning 2025 (adjusted forward for "Medicare eligible" status per note 4, below); figures in purple are assumptions; and figures in blue are extrapolated or computed amounts (and may not add/multiply/divide evenly due to rounding)
- a "Subscriber" is the person through whom eligibility has been accrued (this is typically the Employee or Retiree of the Joint Sewage Board)
- a "Member" is a person entitled to benefits under the various policies and programs (this includes "Subscribers", spouses, unemancipated children and, in some cases, surviving spouses, Alternate Payees and/or Alternate Recipients)
- "Medicare eligible" status, for purposes of this chart and its computations, is based upon attainment of age 65 on or before January 1, 2025.
- ^ denotes that a rounding adjustment of -\$0.01 has been applied to the adjacent cell
- ^^ denotes that a rounding adjustment of +\$0.01 has been applied to the adjacent cell

**GRAND TOTAL # OF "RATING FACTOR" UNITS and annual "ALLOCATED COST" =** 103.200 **\$13,498.00**

(note: annual "ALLOCATED COST" may exceed "TOTAL ANNUAL COST TO BE ALLOCATED" due to rounding [this is OK for "solvency purposes"])  
 (note: annual "ALLOCATED COST" may be less than "TOTAL ANNUAL COST TO BE ALLOCATED" due to rounding [if "balanced" by other tabs, this is OK for "solvency purposes"])



**2025 HEALTH AND PRESCRIPTION DRUG INSURANCE BROKER COST AND APPORTIONMENT TO SUBSCRIBER CONTRACT PACKAGES/OPTIONS**

Haylor, Freyer & Coon, Inc. has agreed to accept, as full compensation for its services as broker/agent (including the direct processing and administration of employee and retiree enrollment and status changes as well as collection and transmission of payments), the commissions paid it by Excellus and Guardian (which are built-into the monthly rates shown on Tab G "Health and Prescription Drug Insurance" and Tab I "Excellus Dental and Guardian Vision")

Binghamton-Johnson City Joint Sewage Board

**2025 PRE-TAX PREMIUM PAYMENT COST AND APPORTIONMENT TO SUBSCRIBER CONTRACT PACKAGES/OPTIONS**

Lifetime Benefit Solutions, Inc. has agreed to accept, as full compensation for its services as administrator (including the direct processing and administration of employee enrollment and status changes), the fees paid it for administration of the pre-tax Flexible Spending Health Reimbursement and Child Care Expense Reimbursement Plans/programs (the costs/rates for which are shown/apportioned on Tab M "Flexible Spending Plan Administration Fees")



Binghamton-Johnson City Joint Sewage Board

**2025 COBRA ADMINISTRATION FEES AND APPORTIONMENT TO SUBSCRIBER CONTRACT PACKAGES/OPTIONS**

Haylor, Freyer & Coon, Inc. has agreed to accept, as full compensation for its services as administrator (including the direct processing and administration of employee and retiree enrollment and status changes, the giving of notices, as well as collection and transmission of COBRA payments), the built-in administrative fee (not to exceed 2% of the premium cost) paid it by former employees/retirees/beneficiaries electing and maintaining COBRA coverage



**2025 HEALTH REIMBURSEMENT ACCOUNT ADMINISTRATIVE COST AND APPORTIONMENT TO SUBSCRIBER CONTRACT PACKAGES/OPTIONS**  
 (some components may not appear to "add-up", multiply or divide evenly due to rounding)

Lifetime Benefit Solutions, Inc. is expected to agree to accept, as full compensation for its services as administrator, the following fees:

<p><u>\$2,455.00</u></p> <p>\$0.00 - not charged for 2025</p> <p>\$1,755.00</p> <p>\$700.00</p>	<p><b>- TOTAL ANNUAL COST TO BE ALLOCATED</b></p> <p>- one-time implementation fee</p> <p>- administration cost (\$3.25/month per enrollee fee)</p> <p>- annual compliance costs (included for updating documents; \$350.00 for discrimination testing; and \$350.00/year fee for return preparation/filing)</p>
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Apportioned as follows:

Classification / Item	EMPLOYEE - FAMILY (non-Medicare Eligible)			RETIREE - FAMILY (neither Retiree nor Spouse nor child[ren] Medicare Eligible*)		RETIREE - FAMILY (One Spouse is Medicare Eligible*; Other Spouse Is Not)		RETIREE - FAMILY (both Retiree and Spouse Medicare Eligible*)		EMPLOYEE plus CHILD[REN] (non-Medicare Eligible)			RETIREE / SURV. SP. - INDIVIDUAL (non-Medicare Eligible)		MEDICARE-COV. SPOUSE/DEP. or RETIREE / SURV. SP. - INDIVIDUAL (Medicare Eligible*)			CROSS-TOTAL (to extent informative)				
	ANNUAL	MONTHLY	per PAY PERIOD	ANNUAL	MONTHLY	ANNUAL	MONTHLY	ANNUAL	MONTHLY	ANNUAL	MONTHLY	per PAY PERIOD	ANNUAL	MONTHLY	per PAY PERIOD	ANNUAL	MONTHLY		per PAY PERIOD			
<b>ACTIVE EMPLOYEES</b>																						
# of Subscriber Contracts		8.00								2.00									10.00			
"rating factor" for # covered "Members" (individuals) per Subscriber Contract		2.85								1.70				1.70				1.00	26.200			
ALLOCATED COST (per time period)		\$98.27	\$8.19	\$3.78						\$58.62	\$4.89	\$2.25		\$58.62	\$4.89			\$0.00	\$0.00	\$0.00	\$34.74	\$903.24
	18.0% (employee)	\$17.69	\$1.47	\$0.68						\$10.55	\$0.88	\$0.41		\$14.66	\$1.22			\$0.00	\$0.00	\$0.00	\$6.26	\$162.76
	82.0% (Board)	\$80.58	\$6.72	\$3.10						\$48.07	\$4.01	\$1.84		\$43.96	\$3.67			\$0.00	\$0.00	\$0.00	\$28.48	\$740.48
<b>RETIREES</b>																						
# of Subscriber Contracts					0.00														0			
"rating factor" for # covered "Members" (individuals) per Subscriber Contract					2.85														0.000			
ALLOCATED COST (per time period)					\$98.27	\$8.19								\$34.48	\$2.87				\$0.00	\$0.00	\$0.00	\$0.00
					25% (Retiree)	\$24.57	\$2.05							25% (Retiree)	\$8.62	\$0.72						
					75% (Board)	\$73.70	\$6.14							75% (Board)	\$25.86	\$2.15						
<b>SURVIVING SPOUSES</b>																						
# of Subscriber Contracts																			0.00			
"rating factor" for # covered "Members" (individuals) per Subscriber Contract																			0.000			
ALLOCATED COST (per time period)														\$34.48	\$2.87				\$0.00	\$0.00	\$0.00	\$0.00
														100% (Surv. Spouse)	\$34.48	\$2.87						
														0% (Board)	\$0.00	\$0.00						

Classification / Item	EMPLOYEE plus SPOUSE (non-Medicare Eligible)			RETIREE - FAMILY (neither Retiree nor Spouse Medicare Eligible*)		RETIREE - FAMILY (One Spouse is Medicare Eligible*; Other Spouse Is Not)		RETIREE - FAMILY (both Retiree and Spouse Medicare Eligible*)		EMPLOYEE - INDIVIDUAL (non-Medicare Eligible)			RETIREE / SURV. SP. - INDIVIDUAL (non-Medicare Eligible)		RETIREE / SURV. SP. - INDIVIDUAL (Medicare Eligible*)		CROSS-TOTAL (to extent informative)				
	ANNUAL	MONTHLY	per PAY PERIOD	ANNUAL	MONTHLY	ANNUAL	MONTHLY	ANNUAL	MONTHLY	ANNUAL	MONTHLY	per PAY PERIOD	ANNUAL	MONTHLY	per PAY PERIOD	ANNUAL		MONTHLY	per PAY PERIOD		
<b>ACTIVE EMPLOYEES</b>																					
# of Subscriber Contracts		9.00																	33.00		
"rating factor" for # covered "Members" (individuals) per Subscriber Contract		2.00																	42.00		
ALLOCATED COST (per time period)		\$68.96	\$5.75	\$2.65						\$34.48	\$2.87	\$1.33							\$55.77	\$1,450.02	
	18.0% (employee)	\$12.41	\$1.03	\$0.48						\$6.21	\$0.52	\$0.24							\$10.08	\$262.08	
	82.0% (Board)	\$56.55	\$4.72	\$2.17						\$28.27	\$2.35	\$1.09							\$45.69	\$1,187.94	
<b>RETIREES</b>																					
# of Subscriber Contracts					25% share Retiree & Spouse	0.00	25% share Retirees	1.00	25% share Retiree & Spouse	0.00	25% share Retirees' Spouses	2.00		25% share Retirees	N/A	25% share Retirees	27.00		3.00		
"rating factor" for # covered "Members" (individuals) per Subscriber Contract					2.00		1.00		2.00		1.00			1.00		1.00			3.000		
ALLOCATED COST (per time period)					\$68.96	\$5.75	\$34.48	\$2.87	\$0.00	\$0.00	\$34.48	\$2.87		\$0.00	\$0.00	\$0.00	\$0.00		\$8.61	\$103.32	
					25% (Retiree)	\$17.24	\$1.44	\$8.62	\$0.72	\$0.00	\$0.00	\$8.62	\$0.72	25% (Retiree)	\$0.00	\$0.00	\$0.00	\$0.00		\$2.16	\$25.92
					75% (Board)	\$51.72	\$4.31	\$25.86	\$2.15	\$0.00	\$0.00	\$25.86	\$2.15	75% (Board)	\$0.00	\$0.00	\$0.00	\$0.00		\$6.45	\$77.40

**NOTES -**

- figures in black are those costs/rates as charged by Lifetime Benefit Solutions, Inc;  
 figures in green are based on November 1, 2024 roster/census, +1.0 [Active] Family, +1.0 [Active] Employee+Spouse, +1.0 [Active] Employee+Child[ren], +3.0 [Active] Individual, and +1.0 [Active CSEA-represented] Buyout to fill vacant budgeted positions beginning 2025 (adjusted forward for "Medicare eligible" status per note 4, below)  
 figures in purple are assumptions; and  
 figures in blue are extrapolated or computed amounts (and may not add/multiply/divide evenly due to rounding)
- a "Subscriber" is the person through whom eligibility has been accrued (this is typically the Employee or Retiree of the Joint Sewage Board)
- a "Member" is a person entitled to benefits under the various policies and programs (this includes "Subscribers", spouses, unemancipated children and, in some cases, surviving spouses, Alternate Payees and/or Alternate Recipients)
- "Medicare eligible" status, for purposes of this chart and its computations, is based upon attainment of age 65 on or before January 1, 2025; although Retirees can be permitted to participate, historically, the Sewage Board has not made this coverage available to Medicare-eligible Retirees
- ^ denotes that a rounding adjustment of -\$0.01 has been applied to the adjacent cell
- ^^ denotes that a rounding adjustment of +\$0.01 has been applied to the adjacent cell

GRAND TOTAL # OF "RATING FACTOR" UNITS and annual "ALLOCATED COST" = 71.20 \$2,456.58

NOTE:  
There is no TAB P for 2025.

(note: annual "ALLOCATED COST" may exceed "TOTAL ANNUAL COST TO BE ALLOCATED" due to rounding [this is OK for "solvency purposes"]  
 (note: annual "ALLOCATED COST" may be less than "TOTAL ANNUAL COST TO BE ALLOCATED" due to rounding [if "balanced" by other tabs, this is OK for "solvency purposes"])

\$ 1.58  
N/A

**2025 ADMINISTRATION OF EMPLOYEE OPTION\*, UPON RETIREMENT, TO APPLY A PORTION OF ACCRUED, UNUSED SICK TIME TO FUTURE RETIREE-SHARE HEALTH PREMIUMS**

Haylor, Freyer & Coon, Inc. has agreed to accept, as full compensation for its services as provider/administrator of the employee option\*, upon retirement, to apply a portion of accrued, unused sick time to future retiree-share health care premiums, the commissions paid it by Excellus (which are built-into the monthly rates shown on Tab G "Health and Prescription Drug Insurance" and Tab I "Dental and Vision Insured Benefits").

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\* - effective after December 31, 2024, the option is no longer available to Salaried and/or Management employees in accordance with an amendment to the Board's *Policies and Benefits for Salaried and Management Staff*. [Although remaining through December 31, 2025 under Section 12.2.6 of the presently-effective Collective Bargaining Agreement (CBA) with CSEA, the CBA's wording makes no representations about the income tax treatment or tax reporting and payment obligations associated with exercise of the option].

NOTE:  
There is  
no TAB P  
for 2024.

**2025 EDUCATION AND ASSISTANCE PROGRAM COST AND APPORTIONMENT TO SUBSCRIBER CONTRACT PACKAGES/OPTIONS**

Haylor, Freyer & Coon, Inc. has agreed to accept, as full compensation for its services as provider/coordinator/facilitator of the education, claims assistance/ombudsman, "ClientConnect" website-based communication solution, and reference notebook maintenance services, the commissions paid it by Excellus (which are built-into the monthly rates shown on Tab G "Health and Prescription Drug Insurance" and Tab I "Dental and Vision Insured Benefits").