**Projection Model Explanations**

**All of the analysis for the models below are based off the base 10 year spreadsheet which projected a 4.7% contribution increase for the Employer, Employee, Dependent and Non-Medicare Retiree for Plan Year 2021 and 2022. The projected fund balance for 2021 based on this model is $65,081,473.**

1. Model # 1 is based on the projected contribution increase for the Employer at 4.5% with the Employee, Dependent and Non-Medicare Retiree at a zero percent. There are no plan design changes in this model. This decreases the projected fund balance in 2021 by $4,759,305. The impact to the Contribution Rate for Employer, Employee, Dependent and Non-Medicare Retiree increases from 4.7% to 5.0% for plan year 2022.
2. Model # 2 shows the result of moving Plan A from a Three Tier Deductible ($1,000/$2,000/$3,000) to a Two Tier Deductible ($1,000/$2,000). This decreases the projected fund balance in 2021 by $6,405,010. The impact to the Contribution Rate for Employer, Employee, Dependent and Non-Medicare Retiree increases from 4.7% to 5.1% for plan year 2022.
3. Model # 3 shows the result of reducing the Plan A Out Of Pocket Max. from $6,250 to $5,250 for a single and from $12,500 to $10,500 for family. This decreases the projected fund balance in 2021 by $7,260,776. The impact to the Contribution Rate for Employer, Employee, Dependent and Non-Medicare Retiree increases from 4.7% to 5.2% for plan year 2022.
4. Model #4 shows the result of reducing the Plan A PCP office visit from $40 to $35. This decreases the projected fund balance in 2021 by $4,995,190. The impact to the Contribution Rate for Employer, Employee, Dependent and Non-Medicare Retiree increases from 4.7% to 5.1% for plan year 2022.
5. Model #5 is based on the projected contribution increase of 1% for the Employee and Employee + dependent tiers and a contribution decrease of 2% for the Employee + Spouse and Employee + Family tiers. The Employer contribution is 4.5%. There are no plan design changes in this model. This decreases the projected fund balance in 2021 by $5,425,321. The impact to the Contribution Rate for Employer, Employee, Dependent and Non-Medicare Retiree increases from 4.7% to 5.1% for plan year 2022.
6. Model #6 is based on the projected contribution increase of zero percent for the Employee and Employee + dependent tiers and a contribution decrease of 2% for the Employee + Spouse and Employee + Family tiers. The Employer contribution is 4.5%. There are no plan design changes in this model. This decreases the projected fund balance in 2021 by $5,812,279. The impact to the Contribution Rate for Employer, Employee, Dependent and Non-Medicare Retiree increases from 4.7% to 5.1% for plan year 2022.
7. Model #7 Combines models 1 through 4. This decreases the projected fund balance in 2021 by $9,166,853. The impact to the Contribution Rate for Employer, Employee, Dependent and Non-Medicare Retiree increases from 4.7% to 5.3% for plan year 2022.
8. Model #8 Combines models 2 through 6 with the exclusion of Model #5. This decreases the projected fund balance in 2021 by $10,219,827. The impact to the Contribution Rate for Employer, Employee, Dependent and Non-Medicare Retiree increases from 4.7% to 5.4% for plan year 2022.
9. Model #9 Combines models 2 through 5. This decreases the projected fund balance in 2021 by $9,832,867. The impact to the Contribution Rate for Employer, Employee, Dependent and Non-Medicare Retiree increases from 4.7% to 5.4% for plan year 2022.
10. Model #10 Combines models 1 and 2. This decreases the projected fund balance in 2021 by $6,405,010. The impact to the Contribution Rate for Employer, Employee, Dependent and Non-Medicare Retiree increases from 4.7% to 5.1% for plan year 2022.
11. Model #11 Combines models 1, 2 and 4. This decreases the projected fund balance in 2021 by $6,642,758. The impact to the Contribution Rate for Employer, Employee, Dependent and Non-Medicare Retiree increases from 4.7% to 5.2% for plan year 2022.