

FDAC EMPLOYMENT BENEFITS AUTHORITY

Board of Directors Teleconference Special Meeting

Wednesday, July 29, 2015

2:30 p.m. – 4:00p.m.

Call-in Number: 1-800-250-2600

Participant PIN: 451 9494

400 Squaw Creek Road, Olympic Valley, CA
1364 Tavern Road, Alpine, CA
630 Second St. West, Sonoma, CA

5221 Deer Valley Road, Rescue, CA
7 Erba Lane, Scotts Valley, CA
37 Jones Street, Murphys, CA

Agenda

- | <u><i>Item</i></u> | | <u><i>Action</i></u> |
|--------------------|---|----------------------|
| 1. | Call to Order and Introductions | |
| 2. | Approval of Agenda Items | Action |
| 3. | Public Comment
<i>At this time, members of the public may address the Board on any item that is not on the agenda. No action may be taken on items that are not on the agenda unless authorized by law. Comments are limited to three minutes per person.</i> | Discussion |
| 4. | Consent Calendar
<i>The Board will review and may approve the following:</i>
A. Minutes – July 22, 2015 | Info/Action |
| 5. | 2016 Gross Rates
<i>The Board will review the draft gross rates as presented by the broker, and may revise and/or approve for publication to renewal and new plan participants.</i> | Info/Action |
| 6. | Open Enrollment Call Center
<i>The Board will receive an update regarding proposals received by the broker for a Call Center during the 2016 Open Enrollment.</i> | Info/Action |
| 7. | Director Comments | Information |
| 8. | Public Comments | Information |
| 9. | Next Meeting | Info/Action |
| 10. | Adjourn | Action |

FDAC EBA Board of Directors Meeting

July 22, 2015

In Attendance

Jean Moore, President
Dan Grebil, Vice President
Tom Keating, Secretary/Treasurer
Georgette Darcy
Steve Kovacs (by phone until 9:33 a.m.)

Consultants/Guests

Melissa Dixon, FDAC EBA Administrator
David McMurchie
Bordan Darm, Gallagher
Carol Anderson, Gallagher
Kelly Furtado, Gallagher
Ashley Marra, EBS/Workterra

President Jean Moore convened the meeting at 9:02 a.m. President Moore welcomed everyone and established a quorum.

Approval of Agenda Items

Director Tom Keating moved to approve the agenda; Director Georgette Darcy seconded and the motion passed unanimously.

Ayes: Jean Moore, Dan Grebil, Tom Keating, Georgette Darcy, Steve Kovacs

Noes:

Absent:

Public Comment

There was no public comment.

Consent Calendar

Director Dan Grebil moved to approve the consent calendar, which included minutes from the last Board meeting and preliminary financial reports from June 2015. Director Keating seconded.

Ayes: Jean Moore, Dan Grebil, Tom Keating, Georgette Darcy, Steve Kovacs

Noes:

Absent:

Kaiser Late Payments

Broker Bordan Darm brought to the Board's attention that BRMS had made two late payment to Kaiser on behalf of the EBA, one in November 2014 and the other in May 2015. In both cases, the payment was due on the 15th of the month and paid on the 19th. This is coming after the meeting held on October 8, 2014, when the late payments to Kaiser were first discovered and it was communicated to BRMS that this was unacceptable. The late payments assessed to the EBA account for 2016 equal approximately \$9,000. Director Grebil moved to direct legal counsel to draft a letter to BRMS seeking payment equal to the late fees assessed to the EBA account. Director Steve Kovacs seconded.

Ayes: Jean Moore, Dan Grebil, Tom Keating, Georgette Darcy, Steve Kovacs

Noes:

Absent:

Workterra Implementation Update

Ashley Marra from Workterra reported that some of the information provided to Workterra from BRMS was incorrect, and some has yet to be received. The July and August invoices have gone out, and Workterra is working with several districts to adjust incorrect invoices. Approximately 20 agencies have paid their July premiums. The \$120,000 still held with BRMS should be transferred to Workterra by the end of the month. Marra will continue to communicate with Administrator Melissa Dixon regarding correcting district invoices and paying the carriers for July.

Director Kovacs moved to direct legal counsel to include in the letter to BRMS an outline of the items still required by Workterra to finalize the transition, and an expectation that they will cooperate more fully until said items are received. Director Keating seconded.

Ayes: Jean Moore, Dan Grebil, Tom Keating, Georgette Darcy, Steve Kovacs

Noes:

Absent:

2016 Carrier Renewal Rates

Darm reported on the renewal rates proposed by all carriers, noting that ultimately VSP and Standard offered a 0% increase for two years. Kaiser offered a 3.4% rate decrease, and Health Net a 10% increase, for a total medical increase of 3.8%. Delta Dental and MetLife offered a 5% increase for dental. Darm then recommended the Board consider other options in order to make the non-Kaiser offerings competitive against CalPERS. The Board discussed options and rates at length.

The Board broke at 11:02 a.m. and reconvened at 11:26 a.m.

Director Keating moved to self-fund the non-Kaiser medical at 100% reinsurance, with an HRA plan option added. Director Grebil seconded.

Ayes: Jean Moore, Dan Grebil, Tom Keating, Georgette Darcy, Steve Kovacs

Noes:

Absent:

Director Grebil moved to accept the Kaiser carrier rates as presented; Director Darcy seconded.

Ayes: Jean Moore, Dan Grebil, Tom Keating, Georgette Darcy, Steve Kovacs

Noes:

Absent:

Director Kovacs moved to self-fund Delta Dental for 2016 at a 0% increase on the carrier rates and accept MetLife as projected. Director Grebil seconded.

Ayes: Jean Moore, Dan Grebil, Tom Keating, Georgette Darcy, Steve Kovacs

Noes:

Absent:

Director Kovacs moved to accept the 0% increase two-year rate guarantee from VSP as presented; Director Grebil seconded.

Ayes: Jean Moore, Dan Grebil, Tom Keating, Georgette Darcy, Steve Kovacs

Noes:

Absent:

Director Kovacs moved to allow the districts to have the option of adding prescription and non-prescription safety glasses on the vision plans. Director Keating seconded.

Ayes: Jean Moore, Dan Grebil, Tom Keating, Georgette Darcy, Steve Kovacs

Noes:

Absent:

Director Grebil moved to accept the 0% increase two-year rate guarantee from Standard; Director Keating seconded.

Ayes: Jean Moore, Dan Grebil, Tom Keating, Georgette Darcy, Steve Kovacs

Noes:

Absent:

Director Keating moved to accept the EAP renewal as presented, with no plan changes. Director Darcy seconded.

Ayes: Jean Moore, Dan Grebil, Tom Keating, Georgette Darcy, Steve Kovacs

Noes:

Absent:

Darm will return to the Board with proposed gross rates based on the Board's actions at this meeting.

Agency Ratification of Selected Coverage, Plans and Rates

Darm requested a form be issued to each agency prior to open enrollment each year wherein the administrator would check off which plans the district is offering to its employees. Director Keating approved the creation and implementation of said form, and Director Darcy seconded.

Ayes: Jean Moore, Dan Grebil, Tom Keating, Georgette Darcy, Steve Kovacs

Noes:

Absent:

FDAC EBA Marketing to Other Fire Districts

Darm informed the Board that of the 356 districts on the contact list, 70 had requested call-backs and nine were formally requesting quotes. Director Kovacs moved that Darm could release the rates in order to market for 2016 after the gross rates were approved by the Board. Director Keating seconded.

Ayes: Jean Moore, Dan Grebil, Tom Keating, Georgette Darcy, Steve Kovacs

Noes:

Absent:

Consultant Reports

Administrator Dixon reported that after the gross rates were approved, she would revise the 2015-16 operating budget and bring back to the Board for approval prior to September 30.

Darm introduced to the Board the concept of using a Call Center to assist with open enrollment, in order to facilitate getting employees to utilize the new Workterra online open enrollment system. He will secure proposals and bring back to the Board for consideration.

Next Meeting

Administrator Dixon will confer with Darm and schedule the next meeting within the next two weeks.

Adjourn

Director Keating moved to adjourn the meeting at 1:17 p.m. Director Kovacs seconded.

Ayes: Jean Moore, Dan Grebil, Tom Keating, Georgette Darcy, Steve Kovacs

Noes:

Absent:

Respectfully submitted,

Melissa Dixon

FDAC EBA - Annual Gross Premium Development

2016	Enrollment	2015 Gross Premium	2016 Carrier Premium	FDAC EBA Administration	Broker	TPA	Reserve	2016 Gross Premium
Medical Program								
Kaiser	166	\$ 2,781,570	\$ 2,316,109	1.65% \$ 38,165	2.94% \$ 68,029	1.24% \$ 28,700	0.88% \$ 20,286	6.70% \$ 2,471,288
Blue Shield (Self-Funded)	132	\$ 2,792,686	\$ 2,377,768	1.65% \$ 39,181	2.94% \$ 69,840	1.24% \$ 29,464	0.88% \$ 20,826	6.70% \$ 2,537,079
Total / Annual \$ Total	298	\$ 5,574,256	\$ 4,693,877	1.65% \$ 77,346	2.94% \$ 137,869	1.24% \$ 58,163	0.88% \$ 41,112	6.70% \$ 5,008,367
Dental Program								
Delta Dental	508	\$ 770,445	\$ 688,905	1.65% \$ 11,352	2.94% \$ 20,235	1.24% \$ 8,536	6.01% \$ 41,418	11.84% \$ 770,445
MetLife	25	\$ 12,959	\$ 11,672	1.65% \$ 192	2.94% \$ 343	1.24% \$ 145	5.20% \$ 606	11.02% \$ 12,959
Total / Annual \$ Total	533	\$ 783,404	\$ 700,577	1.65% \$ 11,544	2.94% \$ 20,577	1.24% \$ 8,681	6.00% \$ 42,025	11.82% \$ 783,404
Vision Program								
Vision Service Plan - VSP	794	\$ 161,283	\$ 144,455	1.65% \$ 2,380	2.94% \$ 4,243	1.24% \$ 1,790	5.83% \$ 8,415	11.65% \$ 161,283
Life Insurance Program								
Basic Life	935	\$ 83,850	\$ 76,260	1.65% \$ 1,257	2.94% \$ 2,240	1.24% \$ 945	4.13% \$ 3,148	9.95% \$ 83,850
Basic AD&D	887	\$ 29,851	\$ 27,077	1.65% \$ 446	2.94% \$ 795	1.24% \$ 336	4.42% \$ 1,197	10.24% \$ 29,851
Basic Dependent Life	67	\$ 1,085	\$ 989	1.65% \$ 16	2.94% \$ 29	1.24% \$ 12	3.93% \$ 39	9.76% \$ 1,085
Optional Life - Employee	218	\$ 72,405	\$ 65,779	1.65% \$ 1,084	2.94% \$ 1,932	1.24% \$ 815	4.25% \$ 2,795	10.07% \$ 72,405
Optional Life - Spouse	88	\$ 11,604	\$ 10,540	1.65% \$ 174	2.94% \$ 310	1.24% \$ 131	4.27% \$ 450	10.09% \$ 11,604
Optional Life - Dependent Child(ren)	28	\$ 185	\$ 168	1.65% \$ 3	2.94% \$ 5	1.24% \$ 2	4.18% \$ 7	10.00% \$ 185
Total / Annual \$ Total		\$ 198,980	\$ 180,814	1.65% \$ 2,979	2.94% \$ 5,311	1.24% \$ 2,241	4.22% \$ 7,635	10.05% \$ 198,980
EAP Program								
Horizon Health - VSP	723	\$ 6,854	\$ 6,854	0.00% \$ -	0.00% \$ -	0.00% \$ -	0.00% \$ -	0.00% \$ 6,854
Total Benefit Program								
All Lines of Coverage		\$ 6,724,777	\$ 5,726,577	1.65% \$ 94,250	2.93% \$ 168,000	1.24% \$ 70,875	1.73% \$ 99,186	7.55% \$ 6,158,887

Note: % shown as a percentage of 2016 Premium

FDAC EBA - Gross PEPM Rate Development

2016	Enrollment	2015 Gross Premium	2016 Carrier Premium	FDAC EBA Administration		Broker		TPA		Reserve		2016 Gross Premium	
Medical Program													
Kaiser	166	\$ 1,396.37	\$ 1,162.71	1.65%	\$ 19.16	2.94%	\$ 34.15	1.24%	\$ 14.41	0.88%	\$ 10.18	6.70%	\$ 1,240.61
<u>Blue Shield (Self-Funded)</u>	<u>132</u>	<u>\$ 1,763.06</u>	<u>\$ 1,501.12</u>	<u>1.65%</u>	<u>\$ 24.74</u>	<u>2.94%</u>	<u>\$ 44.09</u>	<u>1.24%</u>	<u>\$ 18.60</u>	<u>0.88%</u>	<u>\$ 13.15</u>	<u>6.70%</u>	<u>\$ 1,601.69</u>
Total / Annual \$ Total	298	\$ 1,558.80	\$ 1,312.61	1.65%	\$ 21.63	2.94%	\$ 38.55	1.24%	\$ 16.26	0.88%	\$ 11.50	6.70%	\$ 1,400.55
Dental Program													
Delta Dental	508	\$ 126.39	\$ 113.01	1.65%	\$ 1.86	2.94%	\$ 3.32	1.24%	\$ 1.40	6.01%	\$ 6.79	11.84%	\$ 126.39
<u>MetLife</u>	<u>25</u>	<u>\$ 43.20</u>	<u>\$ 38.91</u>	<u>1.65%</u>	<u>\$ 0.64</u>	<u>2.94%</u>	<u>\$ 1.14</u>	<u>1.24%</u>	<u>\$ 0.48</u>	<u>5.20%</u>	<u>\$ 2.02</u>	<u>11.02%</u>	<u>\$ 43.20</u>
Total / Annual \$ Total	533	\$ 122.48	\$ 109.53	1.65%	\$ 1.80	2.94%	\$ 3.22	1.24%	\$ 1.36	6.00%	\$ 6.57	11.82%	\$ 122.48
Vison Program													
Vision Service Plan - VSP	794	\$ 16.93	\$ 15.16	1.65%	\$ 0.25	2.94%	\$ 0.45	1.24%	\$ 0.19	5.83%	\$ 0.88	11.65%	\$ 16.93
Life Insurance Program													
Basic Life	935	\$ 7.47	\$ 6.80	1.65%	\$ 0.11	2.94%	\$ 0.20	1.24%	\$ 0.08	4.13%	\$ 0.28	9.95%	\$ 7.47
Basic AD&D	887	\$ 2.80	\$ 2.54	1.65%	\$ 0.04	2.94%	\$ 0.07	1.24%	\$ 0.03	4.42%	\$ 0.11	10.24%	\$ 2.80
Basic Dependent Life	67	\$ 1.35	\$ 1.23	1.65%	\$ 0.02	2.94%	\$ 0.04	1.24%	\$ 0.02	3.93%	\$ 0.05	9.76%	\$ 1.35
Optional Life - Employee	218	\$ 27.68	\$ 25.15	1.65%	\$ 0.41	2.94%	\$ 0.74	1.24%	\$ 0.31	4.25%	\$ 1.07	10.07%	\$ 27.68
Optional Life - Spouse	88	\$ 10.99	\$ 9.98	1.65%	\$ 0.16	2.94%	\$ 0.29	1.24%	\$ 0.12	4.27%	\$ 0.43	10.09%	\$ 10.99
Optional Life - Dependent Child(ren)	28	\$ 0.55	\$ 0.50	1.65%	\$ 0.01	2.94%	\$ 0.01	1.24%	\$ 0.01	4.18%	\$ 0.02	10.00%	\$ 0.55
EAP Program													
Horizon Health - VSP	723	\$ 0.79	\$ 0.79	0.00%	\$ -	0.00%	\$ -	0.00%	\$ -	0.00%	\$ -	0.00%	\$ 0.79

Note: % shown as a percentage of 2016 Premium

FDAC EBA - Medical Gross Rate Development

Plan	Lives	2015 Gross Rates		2016 Carrier Rate		2016 Administration		2016 Broker		2016 TPA		2016 Reserve		2016 Gross Rate								
						%	\$	%	\$	%	\$	%	\$	Rate	% Change*	\$ Change*						
Blue Shield Basic EOA																						
EE Only	4	\$	745.38	\$	634.29	1.65%	\$	10.45	2.94%	\$	18.63	1.24%	\$	7.86	0.88%	\$	5.56	\$	676.79	-9.20%	\$	(68.59)
EE + 1 Dep	3	\$	1,490.76	\$	1,268.58	1.65%	\$	20.90	2.94%	\$	37.26	1.24%	\$	15.72	0.88%	\$	11.11	\$	1,353.57	-9.20%	\$	(137.19)
EE + Family	6	\$	1,937.98	\$	1,649.13	1.65%	\$	27.17	2.94%	\$	48.44	1.24%	\$	20.43	0.88%	\$	14.44	\$	1,759.62	-9.20%	\$	(178.36)
Total	13	\$	228,980	\$	194,852	1.65%	\$	3,211	2.94%	\$	5,723	1.24%	\$	2,414	0.88%	\$	1,707	\$	207,907	-9.20%	\$	(21,073)
Blue Shield Premium EOA																						
EE Only	14	\$	861.44	\$	732.66	1.65%	\$	12.07	2.94%	\$	21.52	1.24%	\$	9.08	0.88%	\$	6.42	\$	781.75	-9.25%	\$	(79.69)
EE + 1 Dep	13	\$	1,722.28	\$	1,465.30	1.65%	\$	24.15	2.94%	\$	43.04	1.24%	\$	18.16	0.88%	\$	12.83	\$	1,563.48	-9.22%	\$	(158.80)
EE + Family	29	\$	2,241.05	\$	1,904.89	1.65%	\$	31.39	2.94%	\$	55.95	1.24%	\$	23.60	0.88%	\$	16.68	\$	2,032.52	-9.31%	\$	(208.53)
Total	56	\$	1,193,283	\$	1,014,575	1.65%	\$	16,718	2.94%	\$	29,800	1.24%	\$	12,572	0.88%	\$	8,886	\$	1,082,552	-9.28%	\$	(110,731)
Blue Shield Basic PPO																						
EE Only	5	\$	967.63	\$	827.63	1.65%	\$	13.64	2.94%	\$	24.31	1.24%	\$	10.26	0.88%	\$	7.25	\$	883.08	-8.74%	\$	(84.55)
EE + 1 Dep	3	\$	1,935.27	\$	1,655.27	1.65%	\$	27.28	2.94%	\$	48.62	1.24%	\$	20.51	0.88%	\$	14.50	\$	1,766.17	-8.74%	\$	(169.10)
EE + Family	14	\$	2,516.06	\$	2,151.84	1.65%	\$	35.46	2.94%	\$	63.20	1.24%	\$	26.66	0.88%	\$	18.85	\$	2,296.01	-8.75%	\$	(220.05)
Total	22	\$	550,426	\$	470,757	1.65%	\$	7,757	2.94%	\$	13,827	1.24%	\$	5,833	0.88%	\$	4,123	\$	502,297	-8.74%	\$	(48,128)
Blue Shield Premium PPO																						
EE Only	11	\$	1,054.33	\$	896.19	1.65%	\$	14.77	2.94%	\$	26.32	1.24%	\$	11.10	0.88%	\$	7.85	\$	956.23	-9.30%	\$	(98.10)
EE + 1 Dep	9	\$	2,108.70	\$	1,792.42	1.65%	\$	29.54	2.94%	\$	52.65	1.24%	\$	22.21	0.88%	\$	15.70	\$	1,912.51	-9.30%	\$	(196.19)
EE + Family	7	\$	2,741.30	\$	2,330.13	1.65%	\$	38.40	2.94%	\$	68.44	1.24%	\$	28.87	0.88%	\$	20.41	\$	2,486.25	-9.30%	\$	(255.05)
Total	27	\$	597,180	\$	507,609	1.65%	\$	8,364	2.94%	\$	14,910	1.24%	\$	6,290	0.88%	\$	4,446	\$	541,619	-9.30%	\$	(55,561)
Blue Shield HSA PPO																						
EE Only	6	\$	708.70	\$	604.24	1.65%	\$	9.96	2.94%	\$	17.75	1.24%	\$	7.49	0.88%	\$	5.29	\$	644.72	-9.03%	\$	(63.98)
EE + 1 Dep	1	\$	1,417.41	\$	1,208.49	1.65%	\$	19.91	2.94%	\$	35.50	1.24%	\$	14.97	0.88%	\$	10.58	\$	1,289.46	-9.03%	\$	(127.95)
EE + Family	7	\$	1,842.64	\$	1,571.04	1.65%	\$	25.89	2.94%	\$	46.14	1.24%	\$	19.47	0.88%	\$	13.76	\$	1,676.30	-9.03%	\$	(166.34)
Total	14	\$	222,817	\$	189,975	1.65%	\$	3,130	2.94%	\$	5,580	1.24%	\$	2,354	0.88%	\$	1,664	\$	202,703	-9.03%	\$	(20,114)
Kaiser Basic PPO																						
EE Only	0	\$	631.47	\$	530.68	1.65%	\$	8.74	2.94%	\$	15.59	1.24%	\$	6.58	0.88%	\$	4.65	\$	566.23	-10.33%	\$	(65.24)
EE + 1 Dep	0	\$	1,262.93	\$	1,061.36	1.65%	\$	17.49	2.94%	\$	31.17	1.24%	\$	13.15	0.88%	\$	9.30	\$	1,132.47	-10.33%	\$	(130.46)
EE + Family	0	\$	1,641.81	\$	1,379.76	1.65%	\$	22.74	2.94%	\$	40.53	1.24%	\$	17.10	0.88%	\$	12.08	\$	1,472.20	-10.33%	\$	(169.61)
Total	0	\$	-	\$	-		\$	-		\$	-		\$	-		\$	-	\$	-		\$	-
Kaiser Premium PPO																						
EE Only	42	\$	654.42	\$	544.91	1.65%	\$	8.98	2.94%	\$	16.01	1.24%	\$	6.75	0.88%	\$	4.77	\$	581.42	-11.15%	\$	(73.00)
EE + 1 Dep	17	\$	1,308.84	\$	1,089.83	1.65%	\$	17.96	2.94%	\$	32.01	1.24%	\$	13.50	0.88%	\$	9.55	\$	1,162.85	-11.15%	\$	(145.99)
EE + Family	107	\$	1,701.51	\$	1,416.78	1.65%	\$	23.35	2.94%	\$	41.61	1.24%	\$	17.56	0.88%	\$	12.41	\$	1,511.71	-11.16%	\$	(189.80)
Total	166	\$	2,781,570	\$	2,316,109	1.65%	\$	38,165	2.94%	\$	68,029	1.24%	\$	28,700	0.88%	\$	20,286	\$	2,471,288	-11.15%	\$	(310,282)
Total																						
Blue Shield	132	\$	2,792,686	\$	2,377,768	1.65%	\$	39,181	2.94%	\$	69,840	1.24%	\$	29,464	0.88%	\$	20,826	\$	2,537,079	-9.15%	\$	(255,608)
Kaiser	166	\$	2,781,570	\$	2,316,109	1.65%	\$	38,165	2.94%	\$	68,029	1.24%	\$	28,700	0.88%	\$	20,286	\$	2,471,288	-11.15%	\$	(310,282)
Total	298	\$	5,574,256	\$	4,693,877	1.65%	\$	77,346	2.94%	\$	137,869	1.24%	\$	58,163	0.88%	\$	41,112	\$	5,008,367	-10.15%	\$	(565,890)

Note: % shown as a percentage of 2016 Premium. * % and \$ change from 2015 Gross Rate

FDAC EBA: Delta Dental Renewal Rates

Divisions	Division Name	2015 & 2016 Carrier Rates (0.0%)			2015 & 2016 Gross Rates (0.0%)			Enrollment				Annual Premium			
		EE Only	EE + 1 Dep	EE + Family	EE Only	EE + 1 Dep	EE + Family	EE Only	EE + 1 Dep	EE + Family	Total	Carrier Premium	Gross Premium	% Diff.	\$ Diff.
00001	09001 Alpine Fire Protection District	\$ 45.39	\$ 86.87	\$ 148.25	\$ 55.42	\$ 101.30	\$ 169.73	2	4	10	16	\$ 23,049	\$ 26,560	15.2%	\$ 3,511
00002	09002 Arcata Fire Protection	\$ 51.28	\$ 127.72	\$ 127.72	\$ 56.98	\$ 141.91	\$ 141.91	7	4	13	24	\$ 30,362	\$ 33,736	11.1%	\$ 3,374
00003	09003 Bennett Valley	\$ 36.55	\$ 72.70	\$ 126.63	\$ 40.61	\$ 80.76	\$ 140.70	2	1	0	3	\$ 1,750	\$ 1,944	11.1%	\$ 194
00004	09004 Bodega Bay Fire Protection	\$ 47.01	\$ 93.51	\$ 160.72	\$ 52.25	\$ 103.90	\$ 178.58	2	2	6	10	\$ 14,944	\$ 16,605	11.1%	\$ 1,661
00005	09005 Branciforte Fire Protection	\$ 51.74	\$ 105.90	\$ 160.15	\$ 57.49	\$ 117.66	\$ 177.94	1	0	2	3	\$ 4,464	\$ 4,960	11.1%	\$ 496
00006	09006 Burney Fire Protection District	\$ 49.50	\$ 131.17	\$ 131.17	\$ 54.46	\$ 144.28	\$ 144.28	1	0	2	3	\$ 3,742	\$ 4,116	10.0%	\$ 374
00007	09007 Central Calaveras Fire	\$ 38.87	\$ 75.48	\$ 129.67	\$ 43.19	\$ 83.94	\$ 144.07	1	1	1	3	\$ 2,928	\$ 3,254	11.1%	\$ 326
00008	09008 Cloverdale Fire Protection	\$ 53.60	\$ 106.59	\$ 183.22	\$ 59.56	\$ 118.44	\$ 203.58	1	3	0	4	\$ 4,480	\$ 4,979	11.1%	\$ 498
00010	09010 Ebbetts Pass	\$ 38.87	\$ 75.47	\$ 129.67	\$ 43.19	\$ 83.86	\$ 144.07	3	3	17	23	\$ 30,569	\$ 33,964	11.1%	\$ 3,395
00011	09011 Gold Ridge	\$ 37.04	\$ 73.66	\$ 126.63	\$ 41.16	\$ 81.86	\$ 140.76	5	5	4	14	\$ 12,720	\$ 14,138	11.1%	\$ 1,417
00012	09012 Happy Valley Fire Protection	\$ 47.03	\$ 93.51	\$ 160.72	\$ 52.26	\$ 103.90	\$ 178.58	0	0	3	3	\$ 5,786	\$ 6,429	11.1%	\$ 643
00013	09013 Higgins Fire	\$ 39.61	\$ 74.59	\$ 125.51	\$ 49.00	\$ 87.86	\$ 144.45	12	2	7	21	\$ 18,037	\$ 21,298	18.1%	\$ 3,262
00014	09014 Kelseyville Fire Protection	\$ 54.56	\$ 108.52	\$ 186.53	\$ 60.62	\$ 120.57	\$ 207.25	9	5	5	19	\$ 23,595	\$ 26,216	11.1%	\$ 2,621
00015	09015 Lake County Fire Protection	\$ 74.87	\$ 204.41	\$ 204.41	\$ 83.20	\$ 227.13	\$ 227.13	5	7	7	19	\$ 38,833	\$ 43,150	11.1%	\$ 4,317
00016	09016 Mammoth Lakes Fire Protection	\$ 53.60	\$ 106.81	\$ 183.22	\$ 59.56	\$ 118.66	\$ 203.58	3	3	5	11	\$ 16,768	\$ 18,631	11.1%	\$ 1,863
00018	09018 Mokelumne Rural Fire	\$ 37.80	\$ 91.31	\$ 135.25	\$ 47.00	\$ 106.47	\$ 155.28	1	1	7	9	\$ 12,910	\$ 14,885	15.3%	\$ 1,975
00019	09019 Penn Valley Fire Protection	\$ 39.02	\$ 78.86	\$ 134.91	\$ 50.90	\$ 92.64	\$ 154.90	7	4	1	12	\$ 8,682	\$ 10,581	21.9%	\$ 1,899
00020	09020 Rincon Valley Fire Protection	\$ 85.61	\$ 85.61	\$ 85.61	\$ 95.12	\$ 95.12	\$ 95.12	2	4	0	6	\$ 6,164	\$ 6,849	11.1%	\$ 685
00021	09021 Rincon Valley Fire Protection	\$ 136.09	\$ 136.09	\$ 136.09	\$ 151.20	\$ 151.20	\$ 151.20	1	3	13	17	\$ 27,762	\$ 30,845	11.1%	\$ 3,082
00022	09022 Ross Valley Fire Dept.	\$ 50.05	\$ 99.56	\$ 171.12	\$ 55.61	\$ 110.63	\$ 190.14	9	2	8	19	\$ 24,222	\$ 26,914	11.1%	\$ 2,692
00023	09023 Ross Valley Fire Dept.	\$ 42.24	\$ 84.00	\$ 144.38	\$ 46.93	\$ 93.33	\$ 160.42	5	1	8	14	\$ 17,403	\$ 19,336	11.1%	\$ 1,933
00024	09024 Russian River	\$ 48.66	\$ 97.33	\$ 166.85	\$ 54.07	\$ 108.14	\$ 185.39	5	2	7	14	\$ 19,271	\$ 21,412	11.1%	\$ 2,141
00026	09026 North County Fire Protection	\$ 45.40	\$ 86.67	\$ 148.25	\$ 50.43	\$ 96.26	\$ 164.73	17	17	31	65	\$ 82,091	\$ 91,204	11.1%	\$ 9,113
00027	09027 Southern Marin Fire Protection	\$ 58.68	\$ 111.05	\$ 183.44	\$ 65.19	\$ 123.37	\$ 203.83	12	12	41	65	\$ 114,694	\$ 127,437	11.1%	\$ 12,743
00028	09028 Tiburon Fire	\$ 66.88	\$ 146.36	\$ 146.36	\$ 79.43	\$ 167.47	\$ 167.47	7	9	16	32	\$ 49,526	\$ 56,913	14.9%	\$ 7,387
00029	09029 Windsor Fire Protection	\$ 77.50	\$ 77.50	\$ 77.50	\$ 108.68	\$ 108.68	\$ 108.68	2	5	8	15	\$ 13,950	\$ 19,562	40.2%	\$ 5,612
00031	09031 Lakeside Fire Protection	\$ 51.27	\$ 107.80	\$ 166.66	\$ 54.84	\$ 107.80	\$ 166.66	4	12	12	28	\$ 41,983	\$ 42,155	0.4%	\$ 171
00032	09032 Amador Fire Protection District	\$ 41.67	\$ 81.34	\$ 135.41	\$ 45.85	\$ 89.48	\$ 148.97	10	7	4	21	\$ 18,333	\$ 20,169	10.0%	\$ 1,836
00034	09034 Murphys Fire Protection District	\$ 48.11	\$ 92.63	\$ 146.41	\$ 52.92	\$ 101.89	\$ 164.43	0	0	1	1	\$ 1,757	\$ 1,973	12.3%	\$ 216
00035	09035 Salida Fire Protection District	\$ 43.74	\$ 89.07	\$ 143.83	\$ 48.55	\$ 98.87	\$ 159.66	1	0	4	5	\$ 7,429	\$ 8,246	11.0%	\$ 818
00036	09036 Meeks Bay Fire Protection District	\$ 47.42	\$ 96.24	\$ 153.52	\$ 57.79	\$ 105.61	\$ 169.45	3	3	3	9	\$ 10,698	\$ 11,983	12.0%	\$ 1,284
Total	11.8% Rate Adjustment							140	122	246	508	\$ 688,905	\$ 770,445	11.8%	\$ 81,541

FDAC EBA: MetLife DHMO Renewal Rates

2015		2015 Carrier Rates			2015 Gross Rates			Enrollment				Annual Premium			
Divisions	Division Name	EE Only	EE + 1 Dep	EE + Family	EE Only	EE + 1 Dep	EE + Family	EE Only	EE + 1 Dep	EE + Family	Total	Carrier Premium	Gross Premium	% Diff.	\$ Diff.
5734740	0002 Alpine Fire Protection District	\$ 16.98	\$ 32.26	\$ 45.01	\$ 22.62	\$ 38.49	\$ 51.72	0	1	0	1	\$ 387	\$ 462	19.3%	\$ 75
5734740	0005 Lakeside Fire Protection	\$ 16.98	\$ 32.26	\$ 45.01	\$ 23.23	\$ 39.11	\$ 52.34	0	5	6	11	\$ 5,176	\$ 6,115	18.1%	\$ 939
5734740	0002 Mokelunme Hills Fire	\$ 16.98	\$ 32.26	\$ 45.01	\$ 17.61	\$ 33.49	\$ 46.72	2	2	0	4	\$ 1,182	\$ 1,226	3.8%	\$ 45
5734740	0003 North County Fire Protection	\$ 16.98	\$ 32.26	\$ 45.01	\$ 17.61	\$ 33.49	\$ 46.72	1	1	7	9	\$ 4,372	\$ 4,538	3.8%	\$ 166
Total								3	9	13	25	\$ 11,117	\$ 12,341	11.0%	\$ 1,224
2016		2016 Proposed Carrier Rates (5.0% est.)			2016 Proposed Gross Rates (5.0% est.)			Enrollment				Annual Premium			
Divisions	Division Name	EE Only	EE + 1 Dep	EE + Family	EE Only	EE + 1 Dep	EE + Family	EE Only	EE + 1 Dep	EE + Family	Total	Carrier Premium	Gross Premium	% Diff.	\$ Diff.
5734740	0002 Alpine Fire Protection District	\$ 17.83	\$ 33.87	\$ 47.26	\$ 23.75	\$ 40.41	\$ 54.31	0	1	0	1	\$ 406	\$ 485	19.3%	\$ 78
5734740	0005 Lakeside Fire Protection	\$ 17.83	\$ 33.87	\$ 47.26	\$ 24.39	\$ 41.07	\$ 54.96	0	5	6	11	\$ 5,435	\$ 6,421	18.1%	\$ 986
5734740	0002 Mokelunme Hills Fire	\$ 17.83	\$ 33.87	\$ 47.26	\$ 18.49	\$ 35.16	\$ 49.06	2	2	0	4	\$ 1,241	\$ 1,288	3.8%	\$ 47
5734740	0003 North County Fire Protection	\$ 17.83	\$ 33.87	\$ 47.26	\$ 18.49	\$ 35.16	\$ 49.06	1	1	7	9	\$ 4,590	\$ 4,765	3.8%	\$ 175
Total								3	9	13	25	\$ 11,672	\$ 12,959	11.0%	\$ 1,286

FDAC EBA: Vision Service Plan (VSP) Renewal Rates

Plan # Fire District	2015 & 2016 Carrier Rates (0.0%)			2015 & 2016 Gross Rates (0.0%)			Enrollment				Annual Premium			
	EE Only	EE + 1 Dep	EE + Family	EE Only	EE + 1 Dep	EE + Family	EE Only	EE + 1 Dep	EE + Family	Total	Carrier Premium	Gross Premium	% Diff.	\$ Diff.
A 1 Felton Fire Department	\$ 5.43	\$ 10.87	\$ 17.49	\$ 5.79	\$ 11.58	\$ 18.64	0	2	0	2	\$ 261	\$ 278	6.5%	\$ 17
A 1 Russian River Fire Protection District	\$ 5.43	\$ 10.87	\$ 17.49	\$ 5.97	\$ 11.96	\$ 19.24	5	1	7	13	\$ 1,925	\$ 2,118	10.0%	\$ 192
A 1 Schell-Vista Fire Protection District	\$ 5.43	\$ 10.87	\$ 17.49	\$ 5.98	\$ 11.96	\$ 19.24	1	0	0	1	\$ 65	\$ 72	10.1%	\$ 7
A 1 Southern Marin Fire Protection District	\$ 5.43	\$ 10.87	\$ 17.49	\$ 5.97	\$ 11.96	\$ 19.24	10	4	38	52	\$ 9,149	\$ 10,064	10.0%	\$ 915
A 2 Meeks Bay Fire Protection District	\$ 4.88	\$ 9.78	\$ 15.73	\$ 5.37	\$ 10.75	\$ 17.31	3	3	3	9	\$ 1,094	\$ 1,203	10.0%	\$ 109
A 2 Penn Valley Fire Protection District	\$ 4.88	\$ 9.78	\$ 15.73	\$ 5.37	\$ 10.67	\$ 17.30	6	4	1	11	\$ 1,010	\$ 1,106	9.6%	\$ 97
A 2 Woodbridge Fire Protection District	\$ 4.88	\$ 9.78	\$ 15.73	\$ 5.37	\$ 10.75	\$ 17.31	3	4	3	10	\$ 1,211	\$ 1,332	10.0%	\$ 121
B 3 Central Calaveras Fire & Rescue Prot. Dist.	\$ 6.48	\$ 12.98	\$ 20.89	\$ 7.14	\$ 14.28	\$ 22.98	1	1	1	3	\$ 484	\$ 533	10.0%	\$ 49
B 3 Gold Ridge Fire Protection District	\$ 6.48	\$ 12.98	\$ 20.89	\$ 7.14	\$ 14.28	\$ 22.98	5	4	4	13	\$ 2,015	\$ 2,217	10.0%	\$ 202
B 3 Happy Valley Fire Protection District	\$ 6.48	\$ 12.98	\$ 20.89	\$ 7.14	\$ 14.28	\$ 22.98	0	0	3	3	\$ 752	\$ 827	10.0%	\$ 75
B 3 Lake County Fire Protection District	\$ 6.48	\$ 12.98	\$ 20.89	\$ 7.14	\$ 14.28	\$ 22.98	6	7	6	19	\$ 3,061	\$ 3,368	10.0%	\$ 307
B 3 Mammoth Lakes Fire Protection	\$ 6.48	\$ 12.98	\$ 20.89	\$ 7.14	\$ 14.28	\$ 22.98	3	3	5	11	\$ 1,954	\$ 2,150	10.0%	\$ 196
B 3 Salida Fire Protection District	\$ 6.48	\$ 12.98	\$ 20.89	\$ 7.14	\$ 14.28	\$ 22.98	1	4	5	10	\$ 1,954	\$ 2,150	10.0%	\$ 196
B 3 Windsor Fire Protection District	\$ 6.48	\$ 12.98	\$ 20.89	\$ 7.14	\$ 14.28	\$ 22.98	1	4	8	13	\$ 2,706	\$ 2,977	10.0%	\$ 271
B 4 Alpine Fire Protection District	\$ 5.82	\$ 11.67	\$ 18.78	\$ 6.41	\$ 12.84	\$ 20.67	1	5	9	15	\$ 2,798	\$ 3,080	10.1%	\$ 281
B 4 Amador Fire Protection District	\$ 5.82	\$ 11.67	\$ 18.78	\$ 7.06	\$ 14.13	\$ 22.74	10	7	4	21	\$ 2,580	\$ 3,126	21.1%	\$ 546
B 4 American Canyon Fire Protection District	\$ 5.82	\$ 11.67	\$ 18.78	\$ 6.41	\$ 12.84	\$ 20.67	5	7	12	24	\$ 4,034	\$ 4,440	10.1%	\$ 406
B 4 Ben Lomond Fire District	\$ 5.82	\$ 11.67	\$ 18.78	\$ 6.41	\$ 12.84	\$ 20.67	2	2	0	4	\$ 420	\$ 462	10.1%	\$ 42
B 4 Bodega Bay Fire Protection District	\$ 5.82	\$ 11.67	\$ 18.78	\$ 6.41	\$ 12.84	\$ 20.67	1	2	3	6	\$ 1,026	\$ 1,129	10.1%	\$ 103
B 4 Branciforte Fire Protection District	\$ 5.82	\$ 11.67	\$ 18.78	\$ 6.41	\$ 12.84	\$ 20.67	1	0	2	3	\$ 521	\$ 573	10.1%	\$ 52
B 4 Cloverdale Fire Protection	\$ 5.82	\$ 11.67	\$ 18.78	\$ 6.41	\$ 12.84	\$ 20.67	2	2	0	4	\$ 420	\$ 462	10.1%	\$ 42
B 4 Ebbetts Pass Fire District	\$ 5.82	\$ 11.67	\$ 18.78	\$ 6.41	\$ 12.84	\$ 20.67	3	3	17	23	\$ 4,461	\$ 4,910	10.1%	\$ 449
B 4 Forestville Fire Protection District	\$ 5.82	\$ 11.67	\$ 18.78	\$ 6.41	\$ 12.84	\$ 20.67	3	2	2	7	\$ 940	\$ 1,035	10.1%	\$ 95
B 4 Higgins Fire Protection District	\$ 5.82	\$ 11.67	\$ 18.78	\$ 6.41	\$ 12.84	\$ 20.67	9	2	7	18	\$ 2,486	\$ 2,737	10.1%	\$ 251
B 4 Mokelumne Hill Fire Protection District	\$ 5.82	\$ 11.67	\$ 18.78	\$ 6.41	\$ 12.84	\$ 20.67	1	2	0	3	\$ 350	\$ 385	10.0%	\$ 35
B 4 Mokelumne Rural Fire Protection District	\$ 5.82	\$ 11.67	\$ 18.78	\$ 6.41	\$ 12.84	\$ 20.67	1	1	7	9	\$ 1,787	\$ 1,967	10.1%	\$ 180
B 4 North County Fire Protection District	\$ 5.82	\$ 11.67	\$ 18.78	\$ 6.41	\$ 12.84	\$ 20.67	12	14	21	47	\$ 7,531	\$ 8,289	10.1%	\$ 758
B 4 Rescue Fire Protection District	\$ 5.82	\$ 11.67	\$ 18.78	\$ 6.41	\$ 12.84	\$ 20.67	0	1	6	7	\$ 1,492	\$ 1,642	10.1%	\$ 150
B 4 Rincon Valley Fire Protection District	\$ 5.82	\$ 11.67	\$ 18.78	\$ 6.41	\$ 12.84	\$ 20.67	5	5	9	19	\$ 3,078	\$ 3,387	10.1%	\$ 310
B 5 Ross Valley Fire Department	\$ 5.24	\$ 10.48	\$ 16.87	\$ 5.75	\$ 11.54	\$ 18.56	6	1	3	10	\$ 1,110	\$ 1,221	9.9%	\$ 110
C 6 Stanislaus Consolidated Fire Prot. Dist.	\$ 8.11	\$ 16.22	\$ 26.11	\$ 8.91	\$ 17.85	\$ 28.74	14	8	51	73	\$ 18,899	\$ 20,799	10.1%	\$ 1,900
C 7 Kelseyville Fire Protection District	\$ 7.08	\$ 14.16	\$ 22.79	\$ 8.04	\$ 16.04	\$ 25.84	8	5	6	19	\$ 3,170	\$ 3,595	13.4%	\$ 425
C 7 Lakeside Fire Protection District	\$ 7.30	\$ 14.58	\$ 23.47	\$ 8.04	\$ 16.04	\$ 25.84	3	10	5	18	\$ 3,421	\$ 3,765	10.1%	\$ 344
C 7 Murphys Fire Protection District	\$ 7.30	\$ 14.58	\$ 23.47	\$ 8.04	\$ 16.04	\$ 25.84	0	0	1	1	\$ 282	\$ 310	10.1%	\$ 28
C 7 Tiburon Fire Protection District	\$ 7.30	\$ 14.58	\$ 23.47	\$ 8.04	\$ 16.04	\$ 25.84	5	7	16	28	\$ 6,169	\$ 6,791	10.1%	\$ 622
C 7 Truckee Fire Protection District	\$ 7.30	\$ 14.58	\$ 23.47	\$ 8.04	\$ 16.04	\$ 25.84	5	17	26	48	\$ 10,735	\$ 11,817	10.1%	\$ 1,082
C 8 Burney Fire Protection District	\$ 6.55	\$ 13.09	\$ 21.07	\$ 7.21	\$ 14.41	\$ 23.19	1	0	2	3	\$ 584	\$ 643	10.1%	\$ 59
C 8 Central Fire Protection District	\$ 6.36	\$ 12.71	\$ 20.47	\$ 7.21	\$ 14.41	\$ 23.19	14	31	33	78	\$ 13,903	\$ 15,755	13.3%	\$ 1,852
C 8 Novato Fire Protection District	\$ 6.55	\$ 13.09	\$ 21.07	\$ 7.21	\$ 14.41	\$ 23.19	21	32	60	113	\$ 21,848	\$ 24,047	10.1%	\$ 2,200
C 8 Scotts Valley Fire District	\$ 4.25	\$ 8.52	\$ 13.71	\$ 9.82	\$ 14.66	\$ 20.55	4	9	10	23	\$ 2,769	\$ 4,521	63.2%	\$ 1,751
Total							182	216	396	794	\$ 144,455	\$ 161,283	11.6%	\$ 16,828

FDAC EBA: Life/AD&D, Vol. Life, & EAP 2016 Carrier and Gross Rates

Coverage	Carrier Rate	Gross Rate	% Diff.	\$ Diff.
Basic Group Life	\$ 0.13	\$ 0.14	7.7%	\$ 0.01
<u>Basic Group AD&D</u>	<u>\$ 0.05</u>	<u>\$ 0.06</u>	<u>20.0%</u>	<u>\$ 0.01</u>
Basic Group Life/AD&D	\$ 0.18	\$ 0.20	11.1%	\$ 0.02
Family Group Life	\$ 1.23	\$ 1.35	9.8%	\$ 0.12
Voluntary EE and SP Life - Age Banded				
0 - 29	\$ 0.06	\$ 0.07	16.7%	\$ 0.01
30 - 34	\$ 0.08	\$ 0.09	12.5%	\$ 0.01
35 - 39	\$ 0.10	\$ 0.11	10.0%	\$ 0.01
40 - 44	\$ 0.12	\$ 0.13	8.3%	\$ 0.01
45 - 49	\$ 0.13	\$ 0.14	7.7%	\$ 0.01
50 - 54	\$ 0.19	\$ 0.21	10.5%	\$ 0.02
55 - 59	\$ 0.30	\$ 0.33	10.0%	\$ 0.03
60 - 64	\$ 0.55	\$ 0.61	10.9%	\$ 0.06
65 - 69	\$ 0.85	\$ 0.94	10.6%	\$ 0.09
70 - 74	\$ 1.64	\$ 1.80	9.8%	\$ 0.16
75 - +	\$ 2.65	\$ 2.92	10.2%	\$ 0.27
Horizon Health EAP	\$ 0.79	\$ 0.79	0.0%	\$ -

FDAC EBA: Standard Group Life 2016 Renewal

District	Description	Ees	Volume	Carrier Premium	Gross Premium	% Diff.	\$ Diff.
Alpine Fire Protection District	100K	16	\$ 1,565,000	\$ 2,441	\$ 2,686	10.0%	\$ 244
Amador Fire Protection District		23	\$ 230,000	\$ 359	\$ 395	10.0%	\$ 36
American Canyon Fire Protection District		17	\$ 850,000	\$ 1,326	\$ 1,459	10.0%	\$ 133
Arcata Fire		24	\$ 1,200,000	\$ 1,872	\$ 2,059	10.0%	\$ 187
Ben Lomond Fire District		29	\$ 290,000	\$ 452	\$ 498	10.0%	\$ 45
Boulder Creek Fire District	Fire Chief	1	\$ 200,000	\$ 312	\$ 343	10.0%	\$ 31
Branciforte Fire Protection District		3	\$ 300,000	\$ 468	\$ 515	10.0%	\$ 47
Burney Fire Protection District		3	\$ 75,000	\$ 117	\$ 129	10.2%	\$ 12
Central Fire Protection District	General Employees	49	\$ 4,900,000	\$ 7,644	\$ 8,408	10.0%	\$ 764
Central Fire Protection District	Retirees	42	\$ 3,225,000	\$ 5,031	\$ 5,535	10.0%	\$ 504
Cloverdale Fire District		3	\$ 300,000	\$ 468	\$ 515	10.0%	\$ 47
Ebbetts Pass Fire District		23	\$ 1,150,000	\$ 1,794	\$ 1,973	10.0%	\$ 179
Felton Fire Department	General Employees	1	\$ 100,000	\$ 156	\$ 172	10.0%	\$ 16
Felton Fire Department	Managers/Chiefs	1	\$ 100,000	\$ 156	\$ 172	10.0%	\$ 16
Felton Fire Department	Volunteer Staff	30	\$ 3,000,000	\$ 4,680	\$ 5,148	10.0%	\$ 468
Fortuna Fire Protection District		5	\$ 50,000	\$ 78	\$ 86	10.0%	\$ 8
Happy Valley Fire Protection District		3	\$ 150,000	\$ 234	\$ 257	10.0%	\$ 23
Higgins Fire Protection District		17	\$ 1,665,000	\$ 2,597	\$ 2,857	10.0%	\$ 260
Kelseyville Fire Protect District		26	\$ 1,282,538	\$ 2,001	\$ 2,201	10.0%	\$ 200
Lake County Fire Protection District		24	\$ 240,000	\$ 374	\$ 412	10.0%	\$ 37
Mokelumne Hill Fire Protection District		8	\$ 64,538	\$ 101	\$ 111	10.0%	\$ 10
Mokelumne Rural Fire Protection District		6	\$ 150,000	\$ 234	\$ 258	10.2%	\$ 24
Murphys Fire District		1	\$ 50,000	\$ 78	\$ 86	10.0%	\$ 8
Nevada Consolidated Fire Protection District		35	\$ 3,500,000	\$ 5,460	\$ 6,006	10.0%	\$ 546
North Central Fire Protection District		2	\$ 30,000	\$ 47	\$ 51	9.7%	\$ 5
North County Fire Protection Dist.		65	\$ 650,000	\$ 1,014	\$ 1,115	10.0%	\$ 101
North San Juan Fire Protection District		12	\$ 262,538	\$ 410	\$ 450	10.0%	\$ 41
Novato Fire Protection District		75	\$ 4,479,000	\$ 6,987	\$ 7,686	10.0%	\$ 699
Penn Valley Fire Protection District	Fire Chiefs	1	\$ 50,000	\$ 78	\$ 86	10.0%	\$ 8
Penn Valley Fire Protection District	General Employees	11	\$ 275,000	\$ 429	\$ 473	10.2%	\$ 44
Rincon Valley Fire Protection District		76	\$ 760,000	\$ 1,186	\$ 1,277	7.7%	\$ 91
Ross Valley Fire Department		33	\$ 330,000	\$ 515	\$ 566	10.0%	\$ 51
Salida Fire Protection District		7	\$ 350,000	\$ 546	\$ 588	7.7%	\$ 42
Scotts Valley Fire District	Active Fire Chiefs	4	\$ 300,000	\$ 468	\$ 515	9.9%	\$ 47
Scotts Valley Fire District	Fire Chiefs Retirees	1	\$ 75,000	\$ 117	\$ 129	9.9%	\$ 12
Scotts Valley Fire District	FT Employees	21	\$ 1,155,000	\$ 1,802	\$ 1,981	9.9%	\$ 179
Scotts Valley Fire District	PT Employees	16	\$ 160,000	\$ 250	\$ 275	10.0%	\$ 25
Scotts Valley Fire District	Retirees 50K	2	\$ 57,538	\$ 90	\$ 99	10.0%	\$ 9
Scotts Valley Fire District	Retirees 75K Closed Plan	3	\$ 198,769	\$ 310	\$ 341	9.9%	\$ 31
Southern Marin Fire Protection District		49	\$ 2,450,000	\$ 3,822	\$ 4,204	10.0%	\$ 382
Stanislaus Consolidated Fire Protection Dist.		77	\$ 7,550,000	\$ 11,778	\$ 12,956	10.0%	\$ 1,178
Tiburon Fire Protection District		27	\$ 675,000	\$ 1,053	\$ 1,160	10.2%	\$ 107
Valley of the Moon Fire Protection District		40	\$ 3,865,000	\$ 6,029	\$ 6,632	10.0%	\$ 603
<u>Windsor Fire Protection District</u>		<u>23</u>	<u>\$ 575,000</u>	<u>\$ 897</u>	<u>\$ 988</u>	<u>10.2%</u>	<u>\$ 91</u>
Total		935	\$ 48,884,923	\$ 76,260	\$ 83,850	10.0%	\$ 7,589

FDAC EBA: Standard Group AD&D 2016 Renewal

District	Description	Ees	Volume	Carrier Premium	Gross Premium	% Diff.	\$ Diff.
Alpine Fire Protection District	100K	16	\$ 1,565,000	\$ 939	\$ 1,033	10.0%	\$ 94
Amador Fire Protection District		23	\$ 230,000	\$ 138	\$ 152	10.0%	\$ 14
American Canyon Fire Protection District		17	\$ 850,000	\$ 510	\$ 561	10.0%	\$ 51
Arcata Fire		24	\$ 1,200,000	\$ 720	\$ 792	10.0%	\$ 72
Ben Lomond Fire District		29	\$ 290,000	\$ 174	\$ 191	10.0%	\$ 17
Boulder Creek Fire District	Fire Chief	1	\$ 200,000	\$ 120	\$ 132	10.0%	\$ 12
Branciforte Fire Protection District		3	\$ 300,000	\$ 180	\$ 198	10.0%	\$ 18
Burney Fire Protection District		3	\$ 75,000	\$ 45	\$ 50	10.4%	\$ 5
Central Fire Protection District	General Employees	49	\$ 4,900,000	\$ 2,940	\$ 3,234	10.0%	\$ 294
Cloverdale Fire District		3	\$ 300,000	\$ 180	\$ 198	10.0%	\$ 18
Ebbetts Pass Fire District		23	\$ 1,150,000	\$ 690	\$ 759	10.0%	\$ 69
Felton Fire Department	General Employees	1	\$ 100,000	\$ 60	\$ 66	10.0%	\$ 6
Felton Fire Department	Managers/Chiefs	1	\$ 100,000	\$ 60	\$ 66	10.0%	\$ 6
Felton Fire Department	Volunteer Staff	30	\$ 3,000,000	\$ 1,800	\$ 1,980	10.0%	\$ 180
Fortuna Fire Protection District		5	\$ 50,000	\$ 30	\$ 33	10.0%	\$ 3
Happy Valley Fire Protection District		3	\$ 150,000	\$ 90	\$ 99	10.0%	\$ 9
Higgins Fire Protection District		17	\$ 1,665,000	\$ 999	\$ 1,099	10.0%	\$ 100
Kelseyville Fire Protect District		26	\$ 1,282,600	\$ 770	\$ 846	10.0%	\$ 77
Lake County Fire Protection District		24	\$ 240,000	\$ 144	\$ 158	10.0%	\$ 14
Mokelumne Hill Fire Protection District		8	\$ 64,600	\$ 39	\$ 43	10.2%	\$ 4
Mokelumne Rural Fire Protection District		6	\$ 150,000	\$ 90	\$ 99	10.4%	\$ 9
Murphys Fire District		1	\$ 50,000	\$ 30	\$ 33	10.0%	\$ 3
Nevada Consolidated Fire Protection District		35	\$ 3,500,000	\$ 2,100	\$ 2,310	10.0%	\$ 210
North Central Fire Protection District		2	\$ 30,000	\$ 18	\$ 20	9.3%	\$ 2
North County Fire Protection Dist.		65	\$ 650,000	\$ 390	\$ 429	10.0%	\$ 39
North San Juan Fire Protection District		12	\$ 262,600	\$ 158	\$ 173	9.7%	\$ 15
Novato Fire Protection District		75	\$ 4,479,000	\$ 2,687	\$ 2,956	10.0%	\$ 269
Penn Valley Fire Protection District	Fire Chiefs	1	\$ 50,000	\$ 30	\$ 33	10.0%	\$ 3
Penn Valley Fire Protection District	General Employees	11	\$ 275,000	\$ 165	\$ 182	10.4%	\$ 17
Rincon Valley Fire Protection District		76	\$ 760,000	\$ 456	\$ 547	20.0%	\$ 91
Ross Valley Fire Department		18	\$ 180,000	\$ 108	\$ 119	10.0%	\$ 11
Salida Fire Protection District		6	\$ 300,000	\$ 180	\$ 216	20.0%	\$ 36
Scotts Valley Fire District	Active Fire Chiefs	4	\$ 300,000	\$ 180	\$ 198	9.9%	\$ 18
Scotts Valley Fire District	FT Employees	21	\$ 1,155,000	\$ 693	\$ 761	9.8%	\$ 68
Scotts Valley Fire District	PT Employees	16	\$ 160,000	\$ 96	\$ 106	10.0%	\$ 10
Southern Marin Fire Protection District		49	\$ 2,450,000	\$ 1,470	\$ 1,617	10.0%	\$ 147
Stanislaus Consolidated Fire Protection Dist.		77	\$ 7,550,000	\$ 4,530	\$ 4,983	10.0%	\$ 453
Tiburon Fire Protection District		27	\$ 675,000	\$ 405	\$ 447	10.4%	\$ 42
Valley of the Moon Fire Protection District		40	\$ 3,865,000	\$ 2,319	\$ 2,551	10.0%	\$ 232
Windsor Fire Protection District		23	\$ 575,000	\$ 345	\$ 381	10.4%	\$ 36
Total		871	\$ 45,128,800	\$ 27,077	\$ 29,851	10.2%	\$ 2,774

FDAC EBA: Standard Dependent Group Life 2016 Renewal

District	Ees	Carrier Premium	Gross Premium	% Diff.	\$ Diff.
Branciforte Fire Protection District	1	\$ 15	\$ 16	9.8%	\$ 1
Central Fire Protection District	37	\$ 546	\$ 599	9.8%	\$ 53
Felton Fire Department	1	\$ 15	\$ 16	9.8%	\$ 1
Kelseyville Fire Protect District	17	\$ 251	\$ 275	9.8%	\$ 24
Mokelumne Hill Fire Protection District	4	\$ 59	\$ 65	9.8%	\$ 6
<u>Mokelumne Rural Fire Protection District</u>	<u>7</u>	<u>\$ 103</u>	<u>\$ 113</u>	<u>9.8%</u>	<u>\$ 10</u>
Total	67	\$ 989	\$ 1,085	9.8%	\$ 96

FDAC EBA: Standard Voluntary Employee Life 2016 Renewal

District	Ees	Carrier Premium	Gross Premium	% Diff.	\$ Diff.
Alpine Fire Protection District	11	\$ 5,054	\$ 5,559	10.0%	\$ 505
Amador Fire Protection District	4	\$ 576	\$ 634	10.0%	\$ 58
American Canyon Fire Protection District	8	\$ 2,400	\$ 2,640	10.0%	\$ 240
Ben Lomond Fire District	1	\$ 360	\$ 396	10.0%	\$ 36
Branciforte Fire Protection District	1	\$ 29	\$ 32	10.0%	\$ 3
Burney Fire Protection District	1	\$ 96	\$ 106	10.0%	\$ 10
Cloverdale Fire District	1	\$ 360	\$ 396	10.0%	\$ 36
Ebbetts Pass Fire District	8	\$ 2,484	\$ 2,732	10.0%	\$ 248
Higgins Fire Protection District	5	\$ 672	\$ 739	10.0%	\$ 67
Kelseyville Fire Protect District	13	\$ 3,086	\$ 3,395	10.0%	\$ 309
Lake County Fire Protection District	8	\$ 2,146	\$ 2,360	10.0%	\$ 215
Mokelumne Rural Fire Protection District	1	\$ 144	\$ 158	10.0%	\$ 14
Murphys Fire District	1	\$ 312	\$ 343	10.0%	\$ 31
Nevada Consolidated Fire Protection District	15	\$ 5,808	\$ 6,389	10.0%	\$ 581
North Central Fire Protection District	1	\$ 137	\$ 150	10.0%	\$ 14
North County Fire Protection Dist.	19	\$ 6,000	\$ 6,600	10.0%	\$ 600
North San Juan Fire Protection District	1	\$ 530	\$ 583	10.0%	\$ 53
Novato Fire Protection District	32	\$ 8,146	\$ 8,961	10.0%	\$ 815
Penn Valley Fire Protection District	3	\$ 744	\$ 818	10.0%	\$ 74
Rincon Valley Fire Protection District	12	\$ 3,360	\$ 3,744	11.4%	\$ 384
Ross Valley Fire Department	8	\$ 2,400	\$ 2,640	10.0%	\$ 240
Salida Fire Protection District	1	\$ 180	\$ 198	10.0%	\$ 18
Scotts Valley Fire District	15	\$ 5,650	\$ 6,215	10.0%	\$ 565
Southern Marin Fire Protection District	18	\$ 6,485	\$ 7,133	10.0%	\$ 648
Stanislaus Consolidated Fire Protection Dist.	7	\$ 1,788	\$ 1,967	10.0%	\$ 179
Tiburon Fire Protection District	9	\$ 2,556	\$ 2,812	10.0%	\$ 256
Valley of the Moon Fire Protection District	9	\$ 2,474	\$ 2,722	10.0%	\$ 247
<u>Windsor Fire Protection District</u>	<u>5</u>	<u>\$ 1,802</u>	<u>\$ 1,983</u>	<u>10.0%</u>	<u>\$ 180</u>
Total	218	\$ 65,779	\$ 72,405	10.1%	\$ 6,626

FDAC EBA: Standard Voluntary Spouse Life 2016 Renewal

District	Ees	Carrier Premium	Gross Premium	% Diff.	\$ Diff.
Alpine Fire Protection District	5	\$ 449	\$ 494	10.0%	\$ 45
Amador Fire Protection District	2	\$ 192	\$ 211	10.0%	\$ 19
American Canyon Fire Protection District	2	\$ 222	\$ 244	10.0%	\$ 22
Branciforte Fire Protection District	1	\$ 14	\$ 16	10.0%	\$ 1
Burney Fire Protection District	1	\$ 48	\$ 53	10.0%	\$ 5
Ebbetts Pass Fire District	4	\$ 804	\$ 884	10.0%	\$ 80
Higgins Fire Protection District	2	\$ 79	\$ 87	10.0%	\$ 8
Kelseyville Fire Protect District	5	\$ 671	\$ 738	10.0%	\$ 67
Nevada Consolidated Fire Protection District	8	\$ 1,536	\$ 1,690	10.0%	\$ 154
North County Fire Protection Dist.	5	\$ 553	\$ 609	10.0%	\$ 55
Novato Fire Protection District	13	\$ 1,349	\$ 1,484	10.0%	\$ 135
Penn Valley Fire Protection District	1	\$ 120	\$ 132	10.0%	\$ 12
Rincon Valley Fire Protection District	4	\$ 384	\$ 432	12.5%	\$ 48
Ross Valley Fire Department	3	\$ 480	\$ 528	10.0%	\$ 48
Scotts Valley Fire District	3	\$ 350	\$ 385	10.0%	\$ 35
Scotts Valley Fire District	3	\$ 408	\$ 449	10.0%	\$ 41
Southern Marin Fire Protection District	13	\$ 1,728	\$ 1,901	10.0%	\$ 173
Stanislaus Consolidated Fire Protection Dist.	3	\$ 210	\$ 231	10.0%	\$ 21
Tiburon Fire Protection District	5	\$ 355	\$ 391	10.0%	\$ 36
Valley of the Moon Fire Protection District	2	\$ 150	\$ 165	10.0%	\$ 15
<u>Windsor Fire Protection District</u>	<u>3</u>	<u>\$ 438</u>	<u>\$ 482</u>	<u>10.0%</u>	<u>\$ 44</u>
Total	88	\$ 10,540	\$ 11,604	10.1%	\$ 1,064

FDAC EBA: Standard Voluntary Child Life 2016 Renewal

District	Ees	Carrier Premium	Gross Premium	% Diff.	\$ Diff.
Alpine Fire Protection District	3	\$ 18	\$ 20	10.0%	\$ 2
Amador Fire Protection District	1	\$ 6	\$ 7	10.0%	\$ 1
American Canyon Fire Protection District	1	\$ 6	\$ 7	10.0%	\$ 1
Ebbetts Pass Fire District	1	\$ 6	\$ 7	10.0%	\$ 1
Higgins Fire Protection District	2	\$ 12	\$ 13	10.0%	\$ 1
Kelseyville Fire Protect District	2	\$ 12	\$ 13	10.0%	\$ 1
North County Fire Protection Dist.	3	\$ 18	\$ 20	10.0%	\$ 2
Novato Fire Protection District	5	\$ 30	\$ 33	10.0%	\$ 3
Penn Valley Fire Protection District	1	\$ 6	\$ 7	10.0%	\$ 1
Ross Valley Fire Department	1	\$ 6	\$ 7	10.0%	\$ 1
Southern Marin Fire Protection District	1	\$ 6	\$ 7	10.0%	\$ 1
Tiburon Fire Protection District	3	\$ 18	\$ 20	10.0%	\$ 2
Valley of the Moon Fire Protection District	1	\$ 6	\$ 7	10.0%	\$ 1
<u>Windsor Fire Protection District</u>	<u>3</u>	<u>\$ 18</u>	<u>\$ 20</u>	<u>10.0%</u>	<u>\$ 2</u>
Total	27	\$ 168	\$ 185	10.0%	\$ 17

FDAC EBA: Horizon Health EAP 2016 Renewal

District	Ees	Carrier Premium	Gross Premium	% Diff.	\$ Diff.
Alpine Fire Protection District	16	\$ 152	\$ 152	0.0%	\$ -
Amador Fire Protection District	23	\$ 218	\$ 218	0.0%	\$ -
American Canyon Fire Protection District	15	\$ 142	\$ 142	0.0%	\$ -
Arcata Fire	23	\$ 218	\$ 218	0.0%	\$ -
Ben Lomond Fire District	29	\$ 275	\$ 275	0.0%	\$ -
Boulder Creek Fire District	1	\$ 9	\$ 9	0.0%	\$ -
Branciforte Fire Protection District	3	\$ 28	\$ 28	0.0%	\$ -
Burney Fire Protection District	3	\$ 28	\$ 28	0.0%	\$ -
Central Fire Protection District	90	\$ 853	\$ 853	0.0%	\$ -
Cloverdale Fire District	3	\$ 28	\$ 28	0.0%	\$ -
Ebbetts Pass Fire District	23	\$ 218	\$ 218	0.0%	\$ -
Felton Fire Department	32	\$ 303	\$ 303	0.0%	\$ -
Fortuna Fire Protection District	5	\$ 47	\$ 47	0.0%	\$ -
Happy Valley Fire Protection District	3	\$ 28	\$ 28	0.0%	\$ -
Higgins Fire Protection District	17	\$ 161	\$ 161	0.0%	\$ -
Kelseyville Fire Protect District	26	\$ 246	\$ 246	0.0%	\$ -
Lake County Fire Protection District	24	\$ 228	\$ 228	0.0%	\$ -
Mokelumne Hill Fire Protection District	8	\$ 76	\$ 76	0.0%	\$ -
Mokelumne Rural Fire Protection District	6	\$ 57	\$ 57	0.0%	\$ -
Murphys Fire District	1	\$ 9	\$ 9	0.0%	\$ -
North Central Fire Protection District	2	\$ 19	\$ 19	0.0%	\$ -
North County Fire Protection Dist.	65	\$ 616	\$ 616	0.0%	\$ -
North San Juan Fire Protection District	12	\$ 114	\$ 114	0.0%	\$ -
Penn Valley Fire Protection District	12	\$ 114	\$ 114	0.0%	\$ -
Rincon Valley Fire Protection District	20	\$ 190	\$ 190	0.0%	\$ -
Ross Valley Fire Department	33	\$ 313	\$ 313	0.0%	\$ -
Russian River Fire Protection District	12	\$ 114	\$ 114	0.0%	\$ -
Scotts Valley Fire District	41	\$ 389	\$ 389	0.0%	\$ -
Southern Marin Fire Protection District	48	\$ 455	\$ 455	0.0%	\$ -
Stanislaus Consolidated Fire Protection Dist.	76	\$ 720	\$ 720	0.0%	\$ -
Tiburon Fire Protection District	27	\$ 256	\$ 256	0.0%	\$ -
<u>Windsor Fire Protection District</u>	<u>24</u>	<u>\$ 228</u>	<u>\$ 228</u>	<u>0.0%</u>	<u>\$ -</u>
Total	723	\$ 6,854	\$ 6,854	0.0%	\$ -