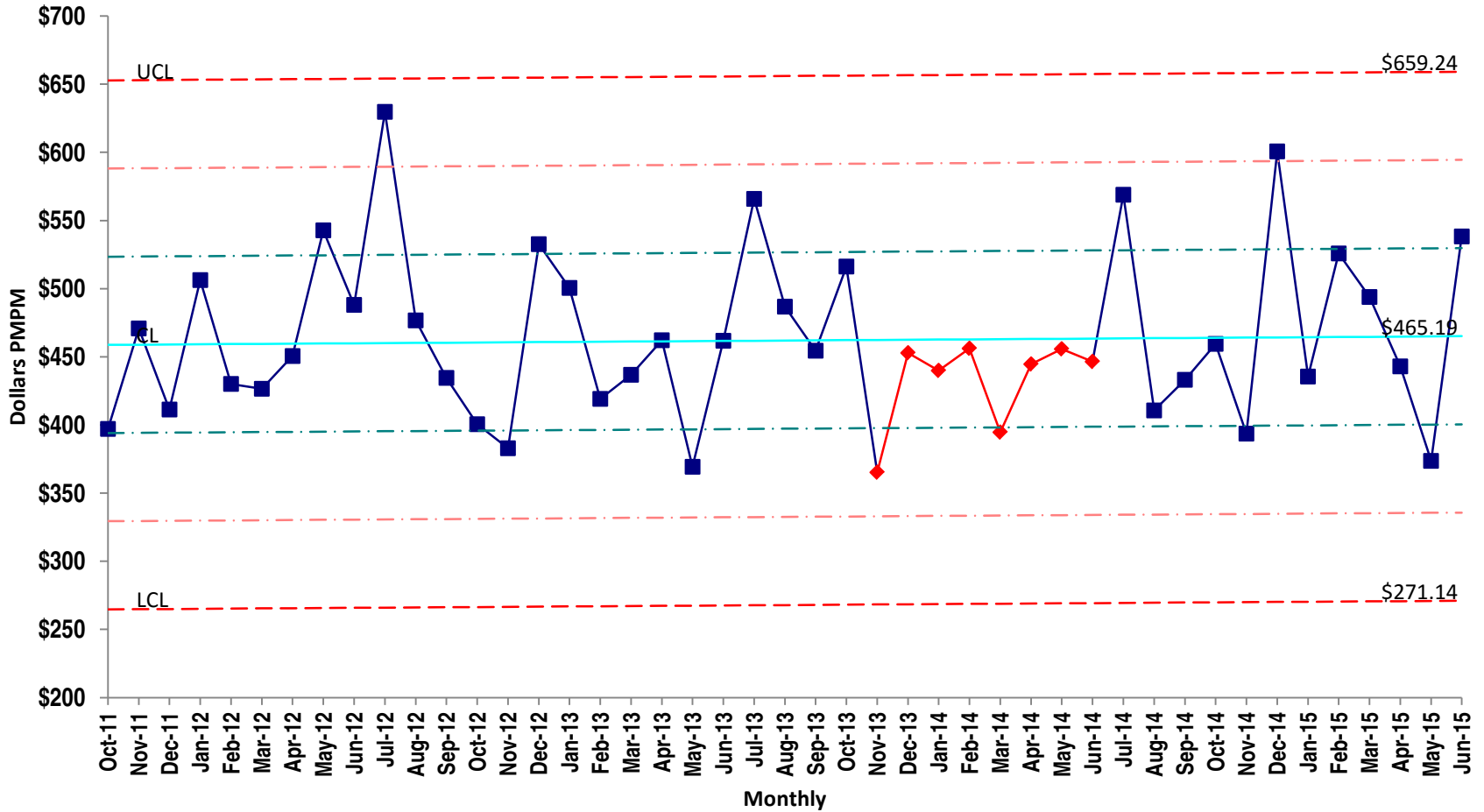


Summary of Trust Board

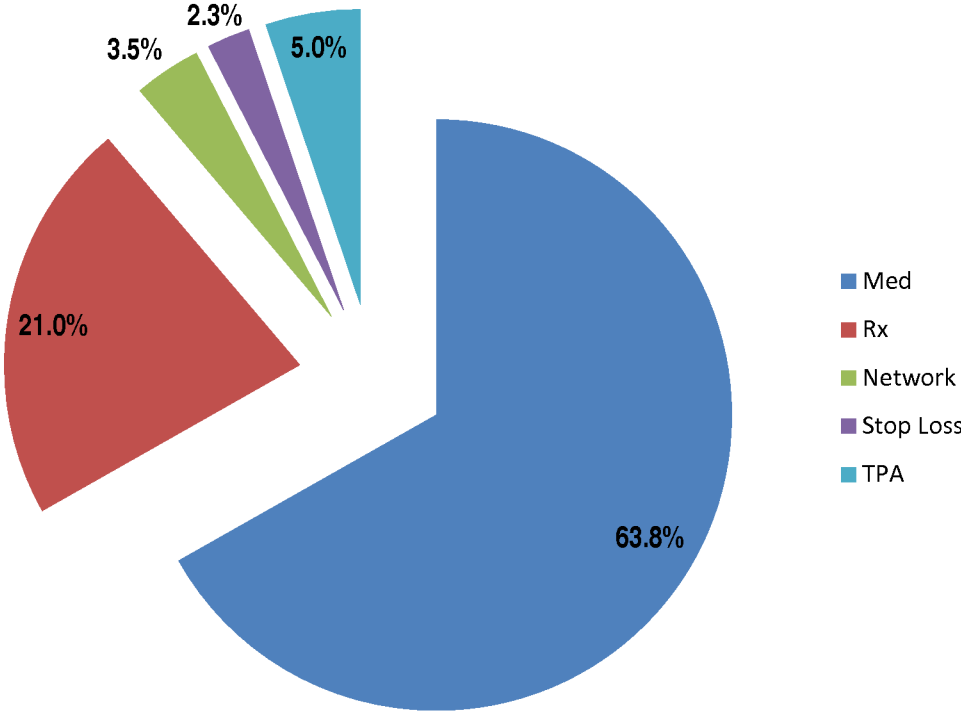
- There are ~ 4500 covered lives in plan
- Overall Medical Expenses have been fairly flat for past 5 years
- Rx has increased slightly and medical expense has decreased
- Added benefit of no copay for maintenance drugs to increase compliance
- Wellness incentives

TUSD Employee Benefit Trust PMPM



Distribution of Costs of Trust dollars

- 1. Medical costs are Hospital, physician specialty and primary
- 2. Pharmacy
- 3. Network access hospital and docs
- 4. Third Party Admin (TPA)
- 5. Stop Loss reinsurance



Structure of Self funded Health Benefit Plan

