

Attachment 3

| Health Insurance: CalPERS Health | | | | | | | | | |
|----------------------------------|---------------|------------------|-----------------|----------------------------------|--------------------------------------|------------------------------|----------------------------------|----------------------------------|--------------------------------------|
| Employee Group | Plan | Enrollment Level | Monthly Premium | Town Contribution 2025 (monthly) | Employee Contribution 2025 (monthly) | Town Contribution (annually) | Employee Contribution (annually) | Town Annual Cost for 5 families* | Town Cost - 4 year term- 5 families* |
| Mid Manager | PERS Gold | Single | \$ 1,144.10 | \$ 1,144.10 | \$ - | \$ 13,729.20 | \$ - | | |
| | | 2 Party | \$ 2,161.14 | \$ 2,135.98 | \$ 25.16 | \$ 25,631.76 | \$ 301.92 | | |
| | | 3+ Party | \$ 2,771.37 | \$ 2,662.23 | \$ 109.14 | \$ 31,946.76 | \$ 1,309.68 | \$ 159,733.80 | \$ 741,324.57 |
| | PERS Platinum | Single | \$ 1,608.02 | \$ 1,338.65 | \$ 269.37 | \$ 16,063.80 | \$ 3,232.44 | | |
| | | 2 Party | \$ 3,088.99 | \$ 2,135.98 | \$ 953.01 | \$ 25,631.76 | \$ 11,436.12 | | |
| | | 3+ Party | \$ 3,977.57 | \$ 2,662.23 | \$ 1,315.34 | \$ 31,946.76 | \$ 15,784.08 | \$ 159,733.80 | \$ 741,324.57 |
| TGEMA | PERS Gold | Single | \$ 1,144.10 | \$ 1,144.10 | \$ - | \$ 13,729.20 | \$ - | | |
| | | 2 Party | \$ 2,161.14 | \$ 2,048.73 | \$ 112.41 | \$ 24,584.76 | \$ 1,348.92 | | |
| | | 3+ Party | \$ 2,771.37 | \$ 2,432.86 | \$ 338.51 | \$ 29,194.32 | \$ 4,062.12 | \$ 145,971.60 | \$ 677,454.20 |
| | PERS Platinum | Single | \$ 1,608.02 | \$ 1,338.65 | \$ 269.37 | \$ 16,063.80 | \$ 3,232.44 | | |
| | | 2 Party | \$ 3,088.99 | \$ 2,048.73 | \$ 1,040.26 | \$ 24,584.76 | \$ 12,483.12 | | |
| | | 3+ Party | \$ 3,977.57 | \$ 2,432.86 | \$ 1,544.71 | \$ 29,194.32 | \$ 18,536.52 | \$ 145,971.60 | \$ 677,454.20 |
| TPOA | PERS Gold | Single | \$ 1,144.10 | \$ 1,144.10 | \$ - | \$ 13,729.20 | \$ - | | |
| | | 2 Party | \$ 2,161.14 | \$ 1,840.06 | \$ 321.08 | \$ 22,080.72 | \$ 3,852.96 | | |
| | | 3+ Party | \$ 2,771.37 | \$ 2,115.49 | \$ 655.88 | \$ 25,385.88 | \$ 7,870.56 | \$ 126,929.40 | \$ 589,079.35 |
| | PERS Platinum | Single | \$ 1,608.02 | \$ 1,366.26 | \$ 241.76 | \$ 16,395.12 | \$ 2,901.12 | | |
| | | 2 Party | \$ 3,088.99 | \$ 1,840.06 | \$ 1,248.93 | \$ 22,080.72 | \$ 14,987.16 | | |
| | | 3+ Party | \$ 3,977.57 | \$ 2,115.49 | \$ 1,862.08 | \$ 25,385.88 | \$ 22,344.96 | \$ 126,929.40 | \$ 589,079.35 |

*Assumes all 5 Council Members elect coverage at the 3+ Party Rate for maximum financial exposure.

Attachment 3

| Dental Insurance: Sun Life Financial | | | | | | | | |
|---|-------------------------|------------------------|---|---|-------------------------------------|---|---|---|
| Employee Group | Enrollment Level | Monthly Premium | Town Contribution 2025 (monthly) | Employee Contribution 2025 (monthly) | Town Contribution (annually) | Employee Contribution (annually) | Town Annual Cost for 5 families* | Town Cost - 4 year term- 5 families* |
| Mid-Manager | Emp Only | \$ 43.68 | \$ 43.68 | \$ - | \$ 524.16 | \$ - | | |
| | Emp Spouse | \$ 90.14 | \$ 90.14 | \$ - | \$ 1,081.68 | \$ - | | |
| | Emp Child(ren) | \$ 112.95 | \$ 112.95 | \$ - | \$ 1,355.40 | \$ - | | |
| | Emp Family | \$ 159.46 | \$ 159.46 | \$ - | \$ 1,913.52 | \$ - | \$ 9,567.60 | \$44,403.23 |
| TGEMA | Emp Only | \$ 43.68 | \$ 43.68 | \$ - | \$ 524.16 | \$ - | | |
| | Emp Spouse | \$ 90.14 | \$ 84.13 | \$ 6.02 | \$ 1,009.44 | \$ 72.24 | | |
| | Emp Child(ren) | \$ 112.95 | \$ 97.58 | \$ 15.36 | \$ 1,171.08 | \$ 184.32 | | |
| | Emp Family | \$ 159.46 | \$ 134.19 | \$ 25.26 | \$ 1,610.40 | \$ 303.12 | \$ 8,052.00 | \$37,369.33 |
| TPOA | Emp Only | \$ 43.68 | \$ 43.68 | \$ - | \$ 524.16 | \$ - | | |
| | Emp Spouse | \$ 90.14 | \$ 79.57 | \$ 10.56 | \$ 954.96 | \$ 126.72 | | |
| | Emp Child(ren) | \$ 112.95 | \$ 91.36 | \$ 21.60 | \$ 1,096.20 | \$ 259.20 | | |
| | Emp Family | \$ 159.46 | \$ 123.41 | \$ 36.06 | \$ 1,480.80 | \$ 432.72 | \$ 7,404.00 | \$34,361.96 |

*Assumes all 5 Council Members elect coverage at the 3+ Party Rate for maximum financial exposure.

Attachment 3

| Vision Insurance: Vision Service Plan | | | | | | | | |
|---------------------------------------|------------------|-----------------|----------------------------------|--------------------------------------|------------------------------|----------------------------------|----------------------------------|--------------------------------------|
| Employee Group | Enrollment Level | Monthly Premium | Town Contribution 2025 (monthly) | Employee Contribution 2025 (monthly) | Town Contribution (annually) | Employee Contribution (annually) | Town Annual Cost for 5 families* | Town Cost - 4 year term- 5 families* |
| Mid-Manager | Single | \$ 18.20 | \$ 18.20 | \$ - | \$ 218.40 | \$ - | | |
| | 2 party | \$ 18.20 | \$ 18.20 | \$ - | \$ 218.40 | \$ - | | |
| | 3+ party | \$ 18.20 | \$ 18.20 | \$ - | \$ 218.40 | \$ - | \$ 1,092.00 | \$4,194.37 |
| TGEMA | Single | \$ 18.20 | \$ 18.18 | \$ 0.02 | \$ 218.16 | \$ 0.24 | | |
| | 2 party | \$ 18.20 | \$ 16.68 | \$ 1.52 | \$ 200.16 | \$ 18.24 | | |
| | 3+ party | \$ 18.20 | \$ 13.30 | \$ 4.90 | \$ 159.60 | \$ 58.80 | \$ 798.00 | \$3,065.12 |
| TPOA | Single | \$ 18.20 | \$ 17.72 | \$ 0.48 | \$ 212.64 | \$ 5.76 | | |
| | 2 party | \$ 18.20 | \$ 16.00 | \$ 2.20 | \$ 192.00 | \$ 26.40 | | |
| | 3+ party | \$ 18.20 | \$ 16.50 | \$ 1.70 | \$ 198.00 | \$ 20.40 | \$ 990.00 | \$3,802.59 |

*Assumes all 5 Council Members elect coverage at the 3+ Party Rate for maximum financial exposure.

Attachment 3

| Maximum Financial Exposure for Health, Dental, and Vision | | | | | | | |
|--|-------------------------|------------------------|---------------------------------|---------------------------------|---------------------------------|---|--|
| Employee Group | Enrollment Level | Council Members | Health Town Maximum Cost | Dental Town Maximum Cost | Vision Town Maximum Cost | Combined H/D/V Town Maximum Cost | Combined H/D/V Town Maximum Cost over 4 year term |
| Mid-Manager | 3+ party | 5 | \$ 159,733.80 | \$ 9,567.60 | \$ 1,092.00 | \$ 170,393.40 | \$789,922.17 |
| TGEMA | 3+ party | 5 | \$ 145,971.60 | \$ 8,052.00 | \$ 798.00 | \$ 154,821.60 | \$724,922.55 |
| TPOA | 3+ party | 5 | \$ 126,929.40 | \$ 7,404.00 | \$ 990.00 | \$ 135,323.40 | \$627,243.90 |

*Assumes all 5 Council Members elect coverage at the 3+ Party Rate for maximum financial exposure.