

Brushy Creek Municipal Utility District  
Employee Health Care Plans  
2009 Costs

<u>Health S02</u>	<u>FY2009 Monthly Premiums</u>	<u>District Cost</u>	<u>%</u>	<u>EE Cost</u>	<u>%</u>	<u># of EEs</u>	<u>District Monthly Cost</u>
Employee	321.15	<b>321.15</b>	<b>0.00%</b>	<b>0.00</b>	<b>0.00%</b>	14	4,496
Employee Dep	634.93	<b>478.04</b>	<b>75.29%</b>	<b>156.89</b>	<b>24.71%</b>	1	478
EE	321.15	321.15	100.00%	0.00	0.00%		
Dep	313.78	156.89	50.00%	156.89	50.00%		
Employee Spouse	666.11	<b>493.63</b>	<b>74.11%</b>	<b>172.48</b>	<b>25.89%</b>	1	494
EE	321.15	321.15	100.00%	0.00	0.00%		
Spouse	344.96	172.48	50.00%	172.48	50.00%		
Employee Family	979.88	<b>650.52</b>	<b>66.39%</b>	<b>329.37</b>	<b>33.61%</b>	5	3,253
EE	321.15	321.15	100.00%	0.00	0.00%		
Family	658.73	329.37	50.00%	329.37	50.00%		
<b>TOTAL</b>						<b>21</b>	<b>8,720</b>

<u>Health S14</u>	<u>FY2009 Monthly Premiums</u>	<u>District Cost</u>	<u>%</u>	<u>EE Cost</u>	<u>%</u>	<u># of EE</u>	<u>District Monthly Cost</u>
Employee	272.87	<b>272.87</b>	<b>0.00%</b>	<b>0.00</b>	<b>0.00%</b>	0	0
Employee Dep	539.47	<b>478.04</b>	<b>88.61%</b>	<b>61.43</b>	<b>11.39%</b>	4	1,912
EE	272.87	321.15	117.69%	0.00	0.00%		
Dep	266.6	156.89	58.85%	61.43	23.04%		
Employee Spouse	565.96	<b>493.64</b>	<b>87.22%</b>	<b>72.32</b>	<b>12.78%</b>	2	987
EE	272.87	321.15	117.69%	0.00	0.00%		
Spouse	293.09	172.49	58.85%	72.32	24.68%		
Employee Family	832.57	<b>650.51</b>	<b>78.13%</b>	<b>182.06</b>	<b>21.87%</b>	6	3,903
EE	272.87	321.15	117.69%	0.00	0.00%		
Family	559.7	329.36	58.85%	182.06	32.53%		
<b>TOTAL</b>						<b>12</b>	<b>6,803</b>
<b>TOTAL All plans</b>							<b>15,523</b>

Brushy Creek Municipal Utility District  
Employee Health Care Plans  
2010 Costs with same cost shares

<u>Health S02</u>	<u>FY2010 Monthly Premiums</u>	<u>District Cost</u>	<u>%</u>	<u>EE Cost</u>	<u>%</u>	<u># of EEs</u>	<u>District Monthly Cost</u>
Employee	329.62	<b>329.62</b>	<b>0.00%</b>	<b>0.00</b>	<b>0.00%</b>	14	4,615
Employee Dep	659.76	<b>494.69</b>	<b>74.98%</b>	<b>165.07</b>	<b>25.02%</b>	1	495
EE	329.62	329.62	100.00%	0.00	0.00%		
Dep	330.14	165.07	50.00%	165.07	50.00%		
Employee Spouse	681.95	<b>505.79</b>	<b>74.17%</b>	<b>176.17</b>	<b>25.83%</b>	1	506
EE	329.62	329.62	100.00%	0.00	0.00%		
Spouse	352.33	176.17	50.00%	176.17	50.00%		
Employee Family	1012.11	<b>670.87</b>	<b>66.28%</b>	<b>341.25</b>	<b>33.72%</b>	5	3,354
EE	329.62	329.62	100.00%	0.00	0.00%		
Family	682.49	341.25	50.00%	341.25	50.00%		
<b>TOTAL</b>						<b>21</b>	<b>8,969</b>

<u>Health S14</u>	<u>FY2010 Monthly Premiums</u>	<u>District Cost</u>	<u>%</u>	<u>EE Cost</u>	<u>%</u>	<u># of EEs</u>	<u>District Monthly Cost</u>
Employee	280.27	<b>280.27</b>	<b>0.00%</b>	<b>0.00</b>	<b>0.00%</b>	0	0
Employee Dep	560.99	<b>494.69</b>	<b>88.18%</b>	<b>66.30</b>	<b>11.82%</b>	4	1,979
EE	272.87	329.62	120.80%	0.00	0.00%		
Dep	288.12	165.07	57.29%	66.30	23.01%		
Employee Spouse	579.87	<b>505.79</b>	<b>87.22%</b>	<b>74.08</b>	<b>12.78%</b>	2	1,012
EE	280.27	329.62	117.61%	0.00	0.00%		
Spouse	299.6	176.17	58.80%	74.08	24.73%		
Employee Family	860.6	<b>670.87</b>	<b>77.95%</b>	<b>189.73</b>	<b>22.05%</b>	6	4,025
EE	280.27	329.62	117.61%	0.00	0.00%		
Family	580.33	341.25	58.80%	189.73	32.69%		
<b>TOTAL</b>						<b>12</b>	<b>7,016</b>
<b>TOTAL All plans</b>							<b>15,985</b>

Brushy Creek Municipal Utility District  
Employee Health Care Plans  
2010 Costs with decreased cost shares

<u>Health S02</u>	<u>FY2010 Monthly Premiums</u>	<u>District Cost</u>	<u>%</u>	<u>EE Cost</u>	<u># of EEs</u>	<u>District Monthly Cost</u>	
Employee	329.62	<b>329.62</b>	<b>0.00%</b>	<b>0.00</b>	14	4,615	
Employee Dep	659.76	<b>445.17</b>	<b>67.47%</b>	<b>214.59</b>	1	445	
EE	329.62	329.62	100.00%	0.00			
Dep	330.14	115.55	35.00%	214.59			
Employee Spouse	681.95	<b>452.94</b>	<b>66.42%</b>	<b>229.01</b>	1	453	
EE	329.62	329.62	100.00%	0.00			
Spouse	352.33	123.32	35.00%	229.01			
Employee Family	1012.11	<b>568.49</b>	<b>56.17%</b>	<b>443.62</b>	5	2,842	
EE	329.62	329.62	100.00%	0.00			
Family	682.49	238.87	35.00%	443.62			
<b>TOTAL</b>						<b>21</b>	<b>8,355</b>

<u>Health S14</u>	<u>FY2010 Monthly Premiums</u>	<u>District Cost</u>	<u>%</u>	<u>EE Cost</u>	<u># of EEs</u>	<u>District Monthly Cost</u>	
Employee	280.27	<b>280.27</b>	<b>0.00%</b>	<b>0.00</b>	0	0	
Employee Dep	560.99	<b>445.17</b>	<b>79.35%</b>	<b>115.82</b>	4	1,781	
EE	272.87	329.62	120.80%	0.00			
Dep	288.12	115.55	40.10%	115.82			
Employee Spouse	579.87	<b>452.94</b>	<b>78.11%</b>	<b>126.93</b>	2	906	
EE	280.27	329.62	117.61%	0.00			
Spouse	299.6	123.32	41.16%	126.93			
Employee Family	860.6	<b>568.49</b>	<b>66.06%</b>	<b>292.11</b>	6	3,411	
EE	280.27	329.62	117.61%	0.00			
Family	580.33	238.87	41.16%	292.11			
<b>TOTAL</b>						<b>12</b>	<b>6,098</b>
<b>TOTAL All plans</b>							<b>14,453</b>

**Brushy Creek MUD**  
**Market Overview - Fully Insured (BCBS Options)**  
**Plan Year March 1, 2010 - 2011**

Carrier	BCBS*								BCBS*			
	Current				Renewal				S16		S02	
	Base - S14		Buy-Up - S02		Base - S14		Buy-Up - S02		Base		Buy-Up	
Benefits	In	Out	In	Out	In	Out	In	Out	In	Out	In	Out
<b>Plan Design</b>												
Lifetime Maximum	\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000	
Individual Deductible	\$1,500		\$500		\$1,500		\$500		\$1,500		\$500	
Family Deductible	\$4,500		\$1,500		\$4,500		\$1,500		\$4,500		\$1,500	
Embedded/Aggregate	Embedded		Embedded		Embedded		Embedded		Embedded		Embedded	
Co-insurance	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	90%	70%
Hospital Per Admission	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	90%	70%
Additional Hospital Co-pay	N/A		N/A		N/A		N/A		N/A		N/A	
Outpatient Surgery	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	90%	70%
Lab/X-Ray	100%	70%	100%	70%	100%	70%	100%	70%	100%	70%	100%	70%
Office Visit Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$30	70%	\$15	70%
Specialist Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$30	70%	\$15	70%
OOP Max Individual	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$6,000	\$2,000	\$4,000
Family	\$9,000	\$18,000	\$6,000	\$12,000	\$9,000	\$18,000	\$6,000	\$12,000	\$9,000	\$18,000	\$6,000	\$12,000
Emergency Room	80%		90%		80%		90%		80%		90%	
Additional ER Co-pay	\$100		\$100		\$100		\$100		\$100		\$100	
Prescription Drug Card (In)	\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$20/\$35/\$50		\$15/\$30/\$45	
Prescription Drug Card (OON)	copay +20%		copay +20%		copay +20%		copay +20%		copay +20%		copay +20%	
Prescription Deductible	N/A		N/A		N/A		N/A		N/A		N/A	
Monthly Administrative Fee	N/A				N/A				N/A			
<b>Monthly Rates</b>												
	<u>Base</u>	<u>Buy-Up</u>	<u>Total</u>									
Employee:	0	15	15	\$272.87	\$321.15	\$280.27	\$329.62	\$275.82	\$329.62	\$275.82	\$329.62	\$329.62
Employee+Spouse:	2	1	3	\$565.96	\$666.11	\$579.87	\$681.95	\$570.68	\$681.95	\$570.68	\$681.95	\$681.95
Employee+Child(ren):	5	1	6	\$539.47	\$634.93	\$560.99	\$659.76	\$552.10	\$659.76	\$552.10	\$659.76	\$659.76
Employee+Family:	<u>5</u>	<u>6</u>	<u>11</u>	<u>\$832.57</u>	<u>\$979.88</u>	<u>\$860.60</u>	<u>\$1,012.11</u>	<u>\$846.96</u>	<u>\$1,012.11</u>	<u>\$846.96</u>	<u>\$1,012.11</u>	<u>\$1,012.11</u>
TOTAL:	12	23	35									
<b>Monthly</b>				<b>\$7,992</b>	<b>\$11,998</b>	<b>\$8,268</b>	<b>\$12,359</b>	<b>\$8,137</b>	<b>\$12,359</b>	<b>\$8,137</b>	<b>\$12,359</b>	<b>\$12,359</b>
<b>Combined Premium</b>				<b>\$19,990</b>		<b>\$20,626</b>		<b>\$20,495</b>		<b>\$20,495</b>		
<b>Medical, Rx Total Annual Premium</b>												
Premium				\$239,876		\$247,516		\$245,944		\$245,944		
Change vs. Current \$				N/A		\$7,640		\$6,068		\$6,068		
<b>Change vs. Current %</b>				<b>N/A</b>		<b>3.2%</b>		<b>2.5%</b>		<b>2.5%</b>		

\*Rx is mandatory generic.

**Brushy Creek MUD**  
**Market Overview - Fully Insured (BCBS Options)**  
**Plan Year March 1, 2010 - 2011**

Carrier	BCBS*								BCBS*			
	Current				Renewal				S11		S02	
	Base - S14		Buy-Up - S02		Base - S14		Buy-Up - S02		Base		Buy-Up	
Benefits	In	Out	In	Out	In	Out	In	Out	In	Out	In	Out
<b>Plan Design</b>												
Lifetime Maximum	\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000	
Individual Deductible	\$1,500		\$500		\$1,500		\$500		\$1,000		\$500	
Family Deductible	\$4,500		\$1,500		\$4,500		\$1,500		\$3,000		\$1,500	
Embedded/Aggregate	Embedded		Embedded		Embedded		Embedded		Embedded		Embedded	
Co-insurance	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	90%	70%
Hospital Per Admission	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	90%	70%
Additional Hospital Co-pay	N/A		N/A		N/A		N/A		N/A		N/A	
Outpatient Surgery	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	90%	70%
Lab/X-Ray	100%	70%	100%	70%	100%	70%	100%	70%	100%	70%	100%	70%
Office Visit Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$30	70%	\$15	70%
Specialist Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$30	70%	\$15	70%
OOP Max Individual	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$6,000	\$2,000	\$4,000	\$4,000	\$8,000	\$2,000	\$4,000
Family	\$9,000	\$18,000	\$6,000	\$12,000	\$9,000	\$18,000	\$6,000	\$12,000	\$12,000	\$24,000	\$6,000	\$12,000
Emergency Room	80%		90%		80%		90%		80%		90%	
Additional ER Co-pay	\$100		\$100		\$100		\$100		\$100		\$100	
Prescription Drug Card (In)	\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$20/\$35/\$50		\$15/\$30/\$45	
Prescription Drug Card (OON)	copay +20%		copay +20%		copay +20%		copay +20%		copay +20%		copay +20%	
Prescription Deductible	N/A		N/A		N/A		N/A		N/A		N/A	
Monthly Administrative Fee	N/A				N/A				N/A			
<b>Monthly Rates</b>												
	<u>Base</u>	<u>Buy-Up</u>	<u>Total</u>									
Employee:	0	15	15	\$272.87	\$321.15	\$280.27	\$329.62	\$280.26	\$329.62	\$280.26	\$329.62	\$329.62
Employee+Spouse:	2	1	3	\$565.96	\$666.11	\$579.87	\$681.95	\$579.87	\$681.95	\$579.87	\$681.95	\$681.95
Employee+Child(ren):	5	1	6	\$539.47	\$634.93	\$560.99	\$659.76	\$560.98	\$659.76	\$560.98	\$659.76	\$659.76
Employee+Family:	<u>5</u>	<u>6</u>	<u>11</u>	<u>\$832.57</u>	<u>\$979.88</u>	<u>\$860.60</u>	<u>\$1,012.11</u>	<u>\$860.58</u>	<u>\$1,012.11</u>	<u>\$860.58</u>	<u>\$1,012.11</u>	<u>\$1,012.11</u>
TOTAL:	12	23	35									
<b>Monthly</b>				<b>\$7,992</b>	<b>\$11,998</b>	<b>\$8,268</b>	<b>\$12,359</b>	<b>\$8,268</b>	<b>\$12,359</b>	<b>\$8,268</b>	<b>\$12,359</b>	<b>\$12,359</b>
<b>Combined Premium</b>				<b>\$19,990</b>		<b>\$20,626</b>		<b>\$20,626</b>		<b>\$20,626</b>		
<b>Medical, Rx Total Annual Premium</b>												
Premium				\$239,876		\$247,516		\$247,515		\$247,515		
Change vs. Current \$				N/A		\$7,640		\$7,638		\$7,638		
<b>Change vs. Current %</b>				<b>N/A</b>		<b>3.2%</b>		<b>3.2%</b>		<b>3.2%</b>		

\*Rx is mandatory generic.

**Brushy Creek MUD**  
**Market Overview - Fully Insured (BCBS Options)**  
**Plan Year March 1, 2010 - 2011**

Carrier	BCBS*								BCBS*			
	Current				Renewal				S18		S08	
	Base - S14		Buy-Up - S02		Base - S14		Buy-Up - S02		Base		Buy-Up	
Benefits	In	Out	In	Out	In	Out	In	Out	In	Out	In	Out
<b>Plan Design</b>												
Lifetime Maximum	\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000	
Individual Deductible	\$1,500		\$500		\$1,500		\$500		\$2,000		\$1,000	
Family Deductible	\$4,500		\$1,500		\$4,500		\$1,500		\$6,000		\$3,000	
Embedded/Aggregate	Embedded		Embedded		Embedded		Embedded		Embedded		Embedded	
Co-insurance	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	90%	70%
Hospital Per Admission	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	90%	70%
Additional Hospital Co-pay	N/A		N/A		N/A		N/A		N/A		N/A	
Outpatient Surgery	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	90%	70%
Lab/X-Ray	100%	70%	100%	70%	100%	70%	100%	70%	100%	70%	100%	70%
Office Visit Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$20	70%	\$25	70%
Specialist Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$20	70%	\$25	70%
OOP Max Individual	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$6,000	\$3,000	\$6,000
Family	\$9,000	\$18,000	\$6,000	\$12,000	\$9,000	\$18,000	\$6,000	\$12,000	\$9,000	\$18,000	\$9,000	\$18,000
Emergency Room	80%		90%		80%		90%		80%		90%	
Additional ER Co-pay	\$100		\$100		\$100		\$100		\$100		\$100	
Prescription Drug Card (In)	\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$40/\$55		\$15/\$30/\$45	
Prescription Drug Card (OON)	copay +20%		copay +20%		copay +20%		copay +20%		copay +20%		copay +20%	
Prescription Deductible	N/A		N/A		N/A		N/A		N/A		N/A	
Monthly Administrative Fee	N/A				N/A				N/A			
<b>Monthly Rates</b>												
	<u>Base</u>	<u>Buy-Up</u>	<u>Total</u>									
Employee:	0	15	15	\$272.87	\$321.15	\$280.27	\$329.62	\$268.22	\$312.03			
Employee+Spouse:	2	1	3	\$565.96	\$666.11	\$579.87	\$681.95	\$554.94	\$645.56			
Employee+Child(ren):	5	1	6	\$539.47	\$634.93	\$560.99	\$659.76	\$536.88	\$624.55			
Employee+Family:	<u>5</u>	<u>6</u>	<u>11</u>	<u>\$832.57</u>	<u>\$979.88</u>	<u>\$860.60</u>	<u>\$1,012.11</u>	<u>\$823.95</u>	<u>\$958.10</u>			
TOTAL:	12	23	35									
<b>Monthly</b>				<b>\$7,992</b>	<b>\$11,998</b>	<b>\$8,268</b>	<b>\$12,359</b>	<b>\$7,914</b>	<b>\$11,699</b>			
<b>Combined Premium</b>	<b>\$19,990</b>				<b>\$20,626</b>				<b>\$19,613</b>			
<b>Medical, Rx Total Annual Premium</b>												
Premium	\$239,876				\$247,516				\$235,358			
Change vs. Current \$	N/A				\$7,640				-\$4,518			
<b>Change vs. Current %</b>	<b>N/A</b>				<b>3.2%</b>				<b>-1.9%</b>			

\*Rx is mandatory generic.

# Brushy Creek MUD

Market Overview - Fully Insured (\$1,500 Base, \$500 Buy-Up)

Plan Year March 1, 2010 - 2011

Carrier	BCBS*								Aetna			
	Current				Renewal				OAMC 1500		OAMC 500	
	Base - S14		Buy-Up - S02		Base - S14		Buy-Up - S02		Base		Buy-Up	
Plan Design	In	Out	In	Out	In	Out	In	Out	In	Out	In	Out
Lifetime Maximum	\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000	
Individual Deductible	\$1,500		\$500		\$1,500		\$500		\$1,500	\$3,000	\$500	\$1,000
Family Deductible	\$4,500		\$1,500		\$4,500		\$1,500		\$4,500	\$9,000	\$1,500	\$3,000
Embedded/Aggregate	Embedded		Embedded		Embedded		Embedded		Embedded		Embedded	
Co-insurance	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	80%	60%
Hospital Per Admission	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	80%	60%
Additional Hospital Co-pay	N/A		N/A		N/A		N/A		N/A		N/A	
Outpatient Surgery	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	80%	60%
Lab/X-Ray	100%	70%	100%	70%	100%	70%	100%	70%	100%/\$30	60%	100%/\$20	60%
Office Visit Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$30	60%	\$20	60%
Specialist Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$45	60%	\$40	60%
OOP Max Individual	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$6,000	\$2,000	\$4,000	\$3,500	\$7,000	\$2,500	\$5,000
Family	\$9,000	\$18,000	\$6,000	\$12,000	\$9,000	\$18,000	\$6,000	\$12,000	\$10,500	\$21,000	\$7,500	\$15,000
Emergency Room	80%		90%		80%		90%		80%		80%	
Additional ER Co-pay	\$100		\$100		\$100		\$100		\$150		\$150	
Prescription Drug Card (In)	\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$40/\$60		\$15/\$35/\$50	
Prescription Drug Card (OON)	copay +20%		copay +20%		copay +20%		copay +20%		copay +30%		copay +30%	
Prescription Deductible	N/A		N/A		N/A		N/A		N/A		N/A	
Monthly Administrative Fee	N/A				N/A				N/A			
<b>Monthly Rates</b>												
	Base	Buy-Up	Total									
Employee:	0	15	15	\$272.87	\$321.15	\$280.27	\$329.62	\$280.00	\$321.00	\$280.00	\$321.00	
Employee+Spouse:	2	1	3	\$565.96	\$666.11	\$579.87	\$681.95	\$627.00	\$718.00	\$627.00	\$718.00	
Employee+Child(ren):	5	1	6	\$539.47	\$634.93	\$560.99	\$659.76	\$515.00	\$590.00	\$515.00	\$590.00	
Employee+Family:	5	6	11	<u>\$832.57</u>	<u>\$979.88</u>	<u>\$860.60</u>	<u>\$1,012.11</u>	<u>\$901.00</u>	<u>\$1,032.00</u>	<u>\$901.00</u>	<u>\$1,032.00</u>	
TOTAL:	12	23	35									
<b>Monthly</b>	<b>\$7,992</b>		<b>\$11,998</b>		<b>\$8,268</b>		<b>\$12,359</b>		<b>\$8,334</b>		<b>\$12,315</b>	
<b>Combined Premium</b>	<b>\$19,990</b>				<b>\$20,626</b>				<b>\$20,649</b>			
<b>Medical, Rx Total Annual Premium</b>												
Premium	\$239,876				\$247,516				\$247,788			
Change vs. Current \$	N/A				\$7,640				\$7,912			
Change vs. Current %	N/A				3.2%				3.3%			

\*Rx is mandatory generic.

# Brushy Creek MUD

Market Overview - Fully Insured (\$1,500 Base, \$500 Buy-Up)

Plan Year March 1, 2010 - 2011

2/1 Rates

Carrier	BCBS*								Cigna			
	Current				Renewal				OA 1500		OA 500	
	Base - S14		Buy-Up - S02		Base - S14		Buy-Up - S02		Base		Buy-Up	
Plan Design	In	Out	In	Out	In	Out	In	Out	In	Out	In	Out
Lifetime Maximum	\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000	
Individual Deductible	\$1,500		\$500		\$1,500		\$500		\$1,500	\$3,000	\$500	\$1,000
Family Deductible	\$4,500		\$1,500		\$4,500		\$1,500		\$4,500	\$9,000	\$1,500	\$3,000
Embedded/Aggregate	Embedded		Embedded		Embedded		Embedded		Embedded		Embedded	
Co-insurance	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	80%	60%
Hospital Per Admission	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	80%	60%
Additional Hospital Co-pay	N/A		N/A		N/A		N/A		N/A		N/A	
Outpatient Surgery	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	80%	60%
Lab/X-Ray	100%	70%	100%	70%	100%	70%	100%	70%	80%	60%	80%	60%
Office Visit Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$30	60%	\$20	60%
Specialist Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$50	60%	\$40	60%
OOP Max Individual	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$6,000	\$3,000	\$6,000
Family	\$9,000	\$18,000	\$6,000	\$12,000	\$9,000	\$18,000	\$6,000	\$12,000	\$9,000	\$18,000	\$9,000	\$18,000
Emergency Room	80%		90%		80%		90%		100%	60%	100%	60%
Additional ER Co-pay	\$100		\$100		\$100		\$100		\$200		\$200	
Prescription Drug Card (In)	\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$10/\$35/\$60		\$10/\$35/\$60	
Prescription Drug Card (OON)	copay +20%		copay +20%		copay +20%		copay +20%		50%		50%	
Prescription Deductible	N/A		N/A		N/A		N/A		N/A		N/A	
Monthly Administrative Fee	N/A				N/A				N/A			
<b>Monthly Rates</b>												
	Base	Buy-Up	Total									
Employee:	0	15	15	\$272.87	\$321.15	\$280.27	\$329.62	\$293.18		\$350.66		
Employee+Spouse:	2	1	3	\$565.96	\$666.11	\$579.87	\$681.95	\$642.06		\$767.96		
Employee+Child(ren):	5	1	6	\$539.47	\$634.93	\$560.99	\$659.76	\$551.17		\$659.25		
Employee+Family:	5	6	11	<u>\$832.57</u>	<u>\$979.88</u>	<u>\$860.60</u>	<u>\$1,012.11</u>	<u>\$908.85</u>		<u>\$1,087.06</u>		
TOTAL:	12	23	35									
<b>Monthly</b>	<b>\$7,992</b>		<b>\$11,998</b>		<b>\$8,268</b>		<b>\$12,359</b>		<b>\$8,584</b>		<b>\$13,209</b>	
<b>Combined Premium</b>	<b>\$19,990</b>				<b>\$20,626</b>				<b>\$21,794</b>			
<b>Medical, Rx Total Annual Premium</b>												
Premium	\$239,876				\$247,516				\$261,524			
Change vs. Current \$	N/A				\$7,640				\$21,648			
Change vs. Current %	N/A				3.2%				9.0%			

\*Rx is mandatory generic.

# Brushy Creek MUD

Market Overview - Fully Insured (\$1,500 Base, \$500 Buy-Up)

Plan Year March 1, 2010 - 2011

Carrier	BCBS*								Humana**			
	Current				Renewal				TX Nat POS		TX Nat POS	
	Base - S14		Buy-Up - S02		Base - S14		Buy-Up - S02		Base - 6		Buy-Up - 1	
Benefits	In	Out	In	Out	In	Out	In	Out	In	Out	In	Out
<b>Plan Design</b>												
Lifetime Maximum	\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000	
Individual Deductible	\$1,500		\$500		\$1,500		\$500		\$1,500	\$4,500	\$500	\$1,000
Family Deductible	\$4,500		\$1,500		\$4,500		\$1,500		\$3,000	\$9,000	\$1,000	\$2,000
Embedded/Aggregate	Embedded		Embedded		Embedded		Embedded		Embedded		Embedded	
Co-insurance	80%	60%	90%	70%	80%	60%	90%	70%	80%	50%	90%	60%
Hospital Per Admission	80%	60%	90%	70%	80%	60%	90%	70%	80%	50%	90%	60%
Additional Hospital Co-pay	N/A		N/A		N/A		N/A		N/A		N/A	
Outpatient Surgery	80%	60%	90%	70%	80%	60%	90%	70%	80%	50%	90%	60%
Lab/X-Ray	100%	70%	100%	70%	100%	70%	100%	70%	100%	50%	100%	60%
Office Visit Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$20	50%	\$20	60%
Specialist Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$40	50%	\$40	60%
OOP Max Individual	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$9,000	\$2,000	\$6,000
Family	\$9,000	\$18,000	\$6,000	\$12,000	\$9,000	\$18,000	\$6,000	\$12,000	\$6,000	\$18,000	\$4,000	\$12,000
Emergency Room	80%		90%		80%		90%		100%		100%	
Additional ER Co-pay	\$100		\$100		\$100		\$100		\$150		\$150	
Prescription Drug Card (In)	\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$10/\$30/\$50/25%		\$10/\$30/\$50/25%	
Prescription Drug Card (OON)	copay +20%		copay +20%		copay +20%		copay +20%		copay +30%		copay +30%	
Prescription Deductible	N/A		N/A		N/A		N/A		N/A		N/A	
Monthly Administrative Fee	N/A				N/A				\$20			
<b>Monthly Rates</b>												
	Base	Buy-Up	Total									
Employee:	0	15	15	\$272.87	\$321.15	\$280.27	\$329.62	\$300.33	\$403.79	\$300.33	\$403.79	\$403.79
Employee+Spouse:	2	1	3	\$565.96	\$666.11	\$579.87	\$681.95	\$660.74	\$888.34	\$660.74	\$888.34	\$888.34
Employee+Child(ren):	5	1	6	\$539.47	\$634.93	\$560.99	\$659.76	\$570.63	\$767.20	\$570.63	\$767.20	\$767.20
Employee+Family:	5	6	11	<u>\$832.57</u>	<u>\$979.88</u>	<u>\$860.60</u>	<u>\$1,012.11</u>	<u>\$961.07</u>	<u>\$1,292.12</u>	<u>\$961.07</u>	<u>\$1,292.12</u>	<u>\$1,292.12</u>
TOTAL:	12	23	35									
<b>Monthly</b>				<b>\$7,992</b>	<b>\$11,998</b>	<b>\$8,268</b>	<b>\$12,359</b>	<b>\$8,980</b>	<b>\$15,465</b>	<b>\$8,980</b>	<b>\$15,465</b>	<b>\$15,465</b>
<b>Combined Premium</b>				<b>\$19,990</b>		<b>\$20,626</b>		<b>\$24,445</b>				
<b>Medical, Rx Total Annual Premium</b>												
Premium				\$239,876		\$247,516		\$293,341				
Change vs. Current \$				N/A		\$7,640		\$53,465				
Change vs. Current %				N/A		3.2%		22.3%				

\*Rx is mandatory generic.

\*\*Rx is mandatory generic unless DAW.

# Brushy Creek MUD

Market Overview - Fully Insured (\$1,500 Base, \$500 Buy-Up)

Plan Year March 1, 2010 - 2011

Carrier	BCBS*								Principal**			
	Current				Renewal				TX True Choice		TX True Choice	
	Base - S14		Buy-Up - S02		Base - S14		Buy-Up - S02		Base - 1243		Buy-Up - 1211	
Benefits	In	Out	In	Out	In	Out	In	Out	In	Out	In	Out
<b>Plan Design</b>												
Lifetime Maximum	\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000	
Individual Deductible	\$1,500		\$500		\$1,500		\$500		\$1,500	\$3,000	\$500	\$1,000
Family Deductible	\$4,500		\$1,500		\$4,500		\$1,500		\$4,500	\$9,000	\$1,500	\$3,000
Embedded/Aggregate	Embedded		Embedded		Embedded		Embedded		Embedded		Embedded	
Co-insurance	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	90%	70%
Hospital Per Admission	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	90%	70%
Additional Hospital Co-pay	N/A		N/A		N/A		N/A		N/A	\$500	N/A	\$500
Outpatient Surgery	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	90%	70%
Lab/X-Ray	100%	70%	100%	70%	100%	70%	100%	70%	100%	60%	100%	70%
Office Visit Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$30	60%	\$20	70%
Specialist Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$30	60%	\$20	70%
OOP Max Individual	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$6,000	\$2,000	\$4,000	\$3,500	\$7,000	\$2,500	\$5,000
Family	\$9,000	\$18,000	\$6,000	\$12,000	\$9,000	\$18,000	\$6,000	\$12,000	\$3,000	\$6,000	\$4,500	\$9,000
Emergency Room	80%		90%		80%		90%		80%	60%	90%	70%
Additional ER Co-pay	\$100		\$100		\$100		\$100		N/A	\$100	N/A	\$100
Prescription Drug Card (In)	\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$35/\$50		\$15/\$35/\$50	
Prescription Drug Card (OON)	copay +20%		copay +20%		copay +20%		copay +20%		\$15/\$35/\$50		\$15/\$35/\$50	
Prescription Deductible	N/A		N/A		N/A		N/A		N/A		N/A	
Monthly Administrative Fee	N/A				N/A				N/A			
<b>Monthly Rates</b>												
	Base	Buy-Up	Total									
Employee:	0	15	15	\$272.87	\$321.15	\$280.27	\$329.62	\$385.49	\$457.79			
Employee+Spouse:	2	1	3	\$565.96	\$666.11	\$579.87	\$681.95	\$841.06	\$998.82			
Employee+Child(ren):	5	1	6	\$539.47	\$634.93	\$560.99	\$659.76	\$714.92	\$848.99			
Employee+Family:	5	6	11	<u>\$832.57</u>	<u>\$979.88</u>	<u>\$860.60</u>	<u>\$1,012.11</u>	<u>\$1,170.49</u>	<u>\$1,390.02</u>			
TOTAL:	12	23	35									
<b>Monthly</b>				<b>\$7,992</b>	<b>\$11,998</b>	<b>\$8,268</b>	<b>\$12,359</b>	<b>\$11,109</b>	<b>\$17,055</b>			
<b>Combined Premium</b>				<b>\$19,990</b>		<b>\$20,626</b>		<b>\$28,164</b>				
<b>Medical, Rx Total Annual Premium</b>												
Premium				\$239,876		\$247,516		\$337,967				
Change vs. Current \$				N/A		\$7,640		\$98,091				
<b>Change vs. Current %</b>				<b>N/A</b>		<b>3.2%</b>		<b>40.9%</b>				

\*Rx is mandatory generic.

\*\*Rx is mandatory generic unless DAW.

# Brushy Creek MUD

Market Overview - Fully Insured (\$1,500 Base, \$500 Buy-Up)

Plan Year March 1, 2010 - 2011

Carrier	BCBS*								Trustmark			
	Current				Renewal				Sig. Advantage		Sig. Advantage	
	Base - S14		Buy-Up - S02		Base - S14		Buy-Up - S02		Base		Buy-Up	
Benefits	In	Out	In	Out	In	Out	In	Out	In	Out	In	Out
<b>Plan Design</b>												
Lifetime Maximum	\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$3,500,000		\$3,500,000	
Individual Deductible	\$1,500		\$500		\$1,500		\$500		\$1,500	\$3,000	\$500	\$1,500
Family Deductible	\$4,500		\$1,500		\$4,500		\$1,500		\$3,000	\$6,000	\$1,000	\$3,000
Embedded/Aggregate	Embedded		Embedded		Embedded		Embedded		Embedded		Embedded	
Co-insurance	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	90%	70%
Hospital Per Admission	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	90%	70%
Additional Hospital Co-pay	N/A		N/A		N/A		N/A		N/A		N/A	
Outpatient Surgery	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	90%	70%
Lab/X-Ray	100%	70%	100%	70%	100%	70%	100%	70%	\$20	60%	\$20	70%
Office Visit Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$20	60%	\$20	70%
Specialist Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$20	60%	\$20	70%
OOP Max Individual	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$12,000	\$2,000	\$12,000
Family	\$9,000	\$18,000	\$6,000	\$12,000	\$9,000	\$18,000	\$6,000	\$12,000	\$3,000	\$12,000	\$2,000	\$12,000
Emergency Room	80%		90%		80%		90%		80%	60%	90%	70%
Additional ER Co-pay	\$100		\$100		\$100		\$100		\$75		\$75	
Prescription Drug Card (In)	\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$10/\$30/\$50 or 30%		\$10/\$30/\$50 or 30%	
Prescription Drug Card (OON)	copay +20%		copay +20%		copay +20%		copay +20%		\$10/\$30/\$50 or 30%		\$10/\$30/\$50 or 30%	
Prescription Deductible	N/A		N/A		N/A		N/A		N/A		N/A	
Monthly Administrative Fee	N/A				N/A				\$30			
<b>Monthly Rates</b>												
	Base	Buy-Up	Total									
Employee:	0	15	15	\$272.87	\$321.15	\$280.27	\$329.62	\$298.01	\$349.42	\$298.01	\$349.42	
Employee+Spouse:	2	1	3	\$565.96	\$666.11	\$579.87	\$681.95	\$655.61	\$768.71	\$655.61	\$768.71	
Employee+Child(ren):	5	1	6	\$539.47	\$634.93	\$560.99	\$659.76	\$483.20	\$569.43	\$483.20	\$569.43	
Employee+Family:	5	6	11	<u>\$832.57</u>	<u>\$979.88</u>	<u>\$860.60</u>	<u>\$1,012.11</u>	<u>\$840.80</u>	<u>\$988.72</u>	<u>\$840.80</u>	<u>\$988.72</u>	
TOTAL:	12	23	35									
<b>Monthly</b>				<b>\$7,992</b>	<b>\$11,998</b>	<b>\$8,268</b>	<b>\$12,359</b>	<b>\$7,931</b>	<b>\$12,512</b>	<b>\$7,931</b>	<b>\$12,512</b>	
<b>Combined Premium</b>				<b>\$19,990</b>		<b>\$20,626</b>		<b>\$20,443</b>				
<b>Medical, Rx Total Annual Premium</b>												
Premium				\$239,876		\$247,516		\$245,316				
Change vs. Current \$				N/A		\$7,640		\$5,439				
Change vs. Current %				N/A		3.2%		2.3%				

\*Rx is mandatory generic.

# Brushy Creek MUD

Market Overview - Fully Insured (\$1,500 Base, \$500 Buy-Up)

Plan Year March 1, 2010 - 2011

Carrier	BCBS*								UHC			
	Current				Renewal				9LJ		9LB	
	Base - S14		Buy-Up - S02		Base - S14		Buy-Up - S02		Base		Buy-Up	
Plan Design	In	Out	In	Out	In	Out	In	Out	In	Out	In	Out
Lifetime Maximum	\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000	
Individual Deductible	\$1,500		\$500		\$1,500		\$500		\$1,500	\$3,000	\$500	\$1,000
Family Deductible	\$4,500		\$1,500		\$4,500		\$1,500		\$4,500	\$9,000	\$1,500	\$3,000
Embedded/Aggregate	Embedded		Embedded		Embedded		Embedded		Embedded		Embedded	
Co-insurance	80%	60%	90%	70%	80%	60%	90%	70%	80%	50%	90%	60%
Hospital Per Admission	80%	60%	90%	70%	80%	60%	90%	70%	80%	50%	90%	60%
Additional Hospital Co-pay	N/A		N/A		N/A		N/A		N/A	\$500	N/A	\$500
Outpatient Surgery	80%	60%	90%	70%	80%	60%	90%	70%	80%	50% after \$250	90%	60% after \$250
Lab/X-Ray	100%	70%	100%	70%	100%	70%	100%	70%	100%	50%	100%	60%
Office Visit Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$25	50%	\$25	60%
Specialist Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$50	50%	\$50	60%
OOP Max Individual	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$6,000	\$2,000	\$4,000	\$4,500	\$9,000	\$2,000	\$4,000
Family	\$9,000	\$18,000	\$6,000	\$12,000	\$9,000	\$18,000	\$6,000	\$12,000	\$13,500	\$27,000	\$6,000	\$12,000
Emergency Room	80%		90%		80%		90%		80%		90%	
Additional ER Co-pay	\$100		\$100		\$100		\$100		\$150		\$150	
Prescription Drug Card (In)	\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$35/\$60		\$15/\$35/\$60	
Prescription Drug Card (OON)	copay +20%		copay +20%		copay +20%		copay +20%		\$15/\$35/\$60		\$15/\$35/\$60	
Prescription Deductible	N/A		N/A		N/A		N/A		N/A		N/A	
Monthly Administrative Fee	N/A				N/A				\$25			
<b>Monthly Rates</b>												
	Base	Buy-Up	Total									
Employee:	0	15	15	\$272.87	\$321.15	\$280.27	\$329.62	\$240.93		\$338.11		
Employee+Spouse:	2	1	3	\$565.96	\$666.11	\$579.87	\$681.95	\$505.96		\$710.03		
Employee+Child(ren):	5	1	6	\$539.47	\$634.93	\$560.99	\$659.76	\$457.77		\$642.41		
Employee+Family:	5	6	11	\$832.57	\$979.88	\$860.60	\$1,012.11	\$722.80		\$1,014.33		
TOTAL:	12	23	35									
<b>Monthly</b>	<b>\$7,992</b>		<b>\$11,998</b>		<b>\$8,268</b>		<b>\$12,359</b>		<b>\$6,915</b>		<b>\$12,510</b>	
<b>Combined Premium</b>	<b>\$19,990</b>				<b>\$20,626</b>				<b>\$19,425</b>			
<b>Medical, Rx Total Annual Premium</b>												
Premium	\$239,876				\$247,516				\$233,098			
Change vs. Current \$	N/A				\$7,640				-\$6,778			
Change vs. Current %	N/A				3.2%				-2.8%			

\*Rx is mandatory generic.

# Brushy Creek MUD

Market Overview - Fully Insured (\$1,000 Base, \$500 Buy-Up)

Plan Year March 1, 2010 - 2011

Carrier	BCBS*								Aetna			
	Current				Renewal				OAMC 1000		OAMC 500	
	Base - S14		Buy-Up - S02		Base - S14		Buy-Up - S02		Base		Buy-Up	
Benefits	In	Out	In	Out	In	Out	In	Out	In	Out	In	Out
<b>Plan Design</b>												
Lifetime Maximum	\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000	
Individual Deductible	\$1,500		\$500		\$1,500		\$500		\$1,000	\$2,000	\$500	\$1,000
Family Deductible	\$4,500		\$1,500		\$4,500		\$1,500		\$3,000	\$6,000	\$1,500	\$3,000
Embedded/Aggregate	Embedded		Embedded		Embedded		Embedded		Embedded		Embedded	
Co-insurance	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	80%	60%
Hospital Per Admission	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	80%	60%
Additional Hospital Co-pay	N/A		N/A		N/A		N/A		N/A		N/A	
Outpatient Surgery	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	80%	60%
Lab/X-Ray	100%	70%	100%	70%	100%	70%	100%	70%	100%/\$25	60%	100%/\$20	60%
Office Visit Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$25	60%	\$20	60%
Specialist Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$40	60%	\$40	60%
OOP Max Individual	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$6,000	\$2,500	\$5,000
Family	\$9,000	\$18,000	\$6,000	\$12,000	\$9,000	\$18,000	\$6,000	\$12,000	\$9,000	\$18,000	\$7,500	\$15,000
Emergency Room	80%		90%		80%		90%		80%		80%	
Additional ER Co-pay	\$100		\$100		\$100		\$100		\$150		\$150	
Prescription Drug Card (In)	\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$35/\$50		\$15/\$35/\$50	
Prescription Drug Card (OON)	copay +20%		copay +20%		copay +20%		copay +20%		copay +30%		copay +30%	
Prescription Deductible	N/A		N/A		N/A		N/A		N/A		N/A	
Monthly Administrative Fee	N/A				N/A				N/A			
<b>Monthly Rates</b>												
	<u>Base</u>	<u>Buy-Up</u>	<u>Total</u>									
Employee:	0	15	15	\$272.87	\$321.15	\$280.27	\$329.62	\$300.00	\$321.00	\$300.00	\$321.00	\$321.00
Employee+Spouse:	2	1	3	\$565.96	\$666.11	\$579.87	\$681.95	\$671.00	\$718.00	\$671.00	\$718.00	\$718.00
Employee+Child(ren):	5	1	6	\$539.47	\$634.93	\$560.99	\$659.76	\$551.00	\$590.00	\$551.00	\$590.00	\$590.00
Employee+Family:	<u>5</u>	<u>6</u>	<u>11</u>	<u>\$832.57</u>	<u>\$979.88</u>	<u>\$860.60</u>	<u>\$1,012.11</u>	<u>\$964.00</u>	<u>\$1,032.00</u>	<u>\$964.00</u>	<u>\$1,032.00</u>	<u>\$1,032.00</u>
TOTAL:	12	23	35									
<b>Monthly</b>				<b>\$7,992</b>	<b>\$11,998</b>	<b>\$8,268</b>	<b>\$12,359</b>	<b>\$8,917</b>	<b>\$12,315</b>	<b>\$8,917</b>	<b>\$12,315</b>	<b>\$12,315</b>
<b>Combined Premium</b>				<b>\$19,990</b>		<b>\$20,626</b>		<b>\$21,232</b>				
<b>Medical, Rx Total Annual Premium</b>												
Premium				\$239,876		\$247,516		\$254,784				
Change vs. Current \$				N/A		\$7,640		\$14,908				
<b>Change vs. Current %</b>				N/A		<b>3.2%</b>		<b>6.2%</b>				

\*Rx is mandatory generic.

# Brushy Creek MUD

Market Overview - Fully Insured (\$1,000 Base, \$500 Buy-Up)

Plan Year March 1, 2010 - 2011

2/1 Rates

Carrier	BCBS*								Cigna			
	Current				Renewal				OA 1000		OA 500	
	Base - S14		Buy-Up - S02		Base - S14		Buy-Up - S02		Base		Buy-Up	
Benefits	In	Out	In	Out	In	Out	In	Out	In	Out	In	Out
<b>Plan Design</b>												
Lifetime Maximum	\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000	
Individual Deductible	\$1,500		\$500		\$1,500		\$500		\$1,000	\$2,000	\$500	\$1,000
Family Deductible	\$4,500		\$1,500		\$4,500		\$1,500		\$3,000	\$6,000	\$1,500	\$3,000
Embedded/Aggregate	Embedded		Embedded		Embedded		Embedded		Embedded		Embedded	
Co-insurance	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	80%	60%
Hospital Per Admission	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	80%	60%
Additional Hospital Co-pay	N/A		N/A		N/A		N/A		N/A		N/A	
Outpatient Surgery	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	80%	60%
Lab/X-Ray	100%	70%	100%	70%	100%	70%	100%	70%	80%	60%	80%	60%
Office Visit Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$20	60%	\$20	60%
Specialist Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$40	60%	\$40	60%
OOP Max Individual	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$6,000	\$3,000	\$6,000
Family	\$9,000	\$18,000	\$6,000	\$12,000	\$9,000	\$18,000	\$6,000	\$12,000	\$9,000	\$18,000	\$9,000	\$18,000
Emergency Room	80%		90%		80%		90%		100%	60%	100%	60%
Additional ER Co-pay	\$100		\$100		\$100		\$100		\$200		\$200	
Prescription Drug Card (In)	\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$10/\$35/\$60		\$10/\$35/\$60	
Prescription Drug Card (OON)	copay +20%		copay +20%		copay +20%		copay +20%		50%		50%	
Prescription Deductible	N/A		N/A		N/A		N/A		N/A		N/A	
Monthly Administrative Fee	N/A				N/A				N/A			
<b>Monthly Rates</b>												
	Base	Buy-Up	Total									
Employee:	0	15	15	\$272.87	\$321.15	\$280.27	\$329.62	\$318.68	\$350.66			
Employee+Spouse:	2	1	3	\$565.96	\$666.11	\$579.87	\$681.95	\$697.92	\$767.96			
Employee+Child(ren):	5	1	6	\$539.47	\$634.93	\$560.99	\$659.76	\$599.13	\$659.25			
Employee+Family:	5	6	11	<u>\$832.57</u>	<u>\$979.88</u>	<u>\$860.60</u>	<u>\$1,012.11</u>	<u>\$987.92</u>	<u>\$1,087.06</u>			
TOTAL:	12	23	35									
<b>Monthly</b>				<b>\$7,992</b>	<b>\$11,998</b>	<b>\$8,268</b>	<b>\$12,359</b>	<b>\$9,331</b>	<b>\$13,209</b>			
<b>Combined Premium</b>				<b>\$19,990</b>		<b>\$20,626</b>		<b>\$22,541</b>				
<b>Medical, Rx Total Annual Premium</b>												
Premium				\$239,876		\$247,516		\$270,487				
Change vs. Current \$				N/A		\$7,640		\$30,610				
<b>Change vs. Current %</b>				N/A		<b>3.2%</b>		<b>12.8%</b>				

\*Rx is mandatory generic.

# Brushy Creek MUD

Market Overview - Fully Insured (\$1,000 Base, \$500 Buy-Up)

Plan Year March 1, 2010 - 2011

Carrier	BCBS*								Humana**			
	Current				Renewal				TX Nat POS		TX Nat POS	
	Base - S14		Buy-Up - S02		Base - S14		Buy-Up - S02		Base - 5		Buy-Up - 1	
Benefits	In	Out	In	Out	In	Out	In	Out	In	Out	In	Out
<b>Plan Design</b>												
Lifetime Maximum	\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000	
Individual Deductible	\$1,500		\$500		\$1,500		\$500		\$1,000	\$3,000	\$500	\$1,000
Family Deductible	\$4,500		\$1,500		\$4,500		\$1,500		\$2,000	\$6,000	\$1,000	\$2,000
Embedded/Aggregate	Embedded		Embedded		Embedded		Embedded		Embedded		Embedded	
Co-insurance	80%	60%	90%	70%	80%	60%	90%	70%	80%	50%	90%	60%
Hospital Per Admission	80%	60%	90%	70%	80%	60%	90%	70%	80%	50%	90%	60%
Additional Hospital Co-pay	N/A		N/A		N/A		N/A		N/A		N/A	
Outpatient Surgery	80%	60%	90%	70%	80%	60%	90%	70%	80%	50%	90%	60%
Lab/X-Ray	100%	70%	100%	70%	100%	70%	100%	70%	100%	50%	100%	60%
Office Visit Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$20	50%	\$20	60%
Specialist Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$40	50%	\$40	60%
OOP Max Individual	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$9,000	\$2,000	\$6,000
Family	\$9,000	\$18,000	\$6,000	\$12,000	\$9,000	\$18,000	\$6,000	\$12,000	\$6,000	\$18,000	\$4,000	\$12,000
Emergency Room	80%		90%		80%		90%		100%		100%	
Additional ER Co-pay	\$100		\$100		\$100		\$100		\$150		\$150	
Prescription Drug Card (In)	\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$10/\$35/\$55/25%		\$10/\$30/\$50/25%	
Prescription Drug Card (OON)	copay +20%		copay +20%		copay +20%		copay +20%		copay +30%		copay +30%	
Prescription Deductible	N/A		N/A		N/A		N/A		N/A		N/A	
Monthly Administrative Fee	N/A				N/A				\$20			
<b>Monthly Rates</b>												
	<u>Base</u>	<u>Buy-Up</u>	<u>Total</u>									
Employee:	0	15	15	\$272.87	\$321.15	\$280.27	\$329.62	\$310.87	\$403.79			
Employee+Spouse:	2	1	3	\$565.96	\$666.11	\$579.87	\$681.95	\$683.93	\$888.34			
Employee+Child(ren):	5	1	6	\$539.47	\$634.93	\$560.99	\$659.76	\$590.66	\$767.20			
Employee+Family:	<u>5</u>	<u>6</u>	<u>11</u>	<u>\$832.57</u>	<u>\$979.88</u>	<u>\$860.60</u>	<u>\$1,012.11</u>	<u>\$994.80</u>	<u>\$1,292.12</u>			
TOTAL:	12	23	35									
<b>Monthly</b>				<b>\$7,992</b>	<b>\$11,998</b>	<b>\$8,268</b>	<b>\$12,359</b>	<b>\$9,295</b>	<b>\$15,465</b>			
<b>Combined Premium</b>				<b>\$19,990</b>		<b>\$20,626</b>		<b>\$24,760</b>				
<b>Medical, Rx Total Annual Premium</b>												
Premium				\$239,876		\$247,516		\$297,123				
Change vs. Current \$				N/A		\$7,640		\$57,247				
<b>Change vs. Current %</b>				N/A		<b>3.2%</b>		<b>23.9%</b>				

\*Rx is mandatory generic.

\*\*Rx is mandatory generic unless DAW.

# Brushy Creek MUD

Market Overview - Fully Insured (\$1,000 Base, \$500 Buy-Up)

Plan Year March 1, 2010 - 2011

Carrier	BCBS*								Principal**			
	Current				Renewal				TX True Choice		TX True Choice	
	Base - S14		Buy-Up - S02		Base - S14		Buy-Up - S02		Base - 1229		Buy-Up - 1211	
Benefits	In	Out	In	Out	In	Out	In	Out	In	Out	In	Out
<b>Plan Design</b>												
Lifetime Maximum	\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000	
Individual Deductible	\$1,500		\$500		\$1,500		\$500		\$1,000	\$2,000	\$500	\$1,000
Family Deductible	\$4,500		\$1,500		\$4,500		\$1,500		\$3,000	\$6,000	\$1,500	\$3,000
Embedded/Aggregate	Embedded		Embedded		Embedded		Embedded		Embedded		Embedded	
Co-insurance	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	90%	70%
Hospital Per Admission	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	90%	70%
Additional Hospital Co-pay	N/A		N/A		N/A		N/A		N/A	\$500	N/A	\$500
Outpatient Surgery	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	90%	70%
Lab/X-Ray	100%	70%	100%	70%	100%	70%	100%	70%	100%	60%	100%	70%
Office Visit Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$20	60%	\$20	70%
Specialist Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$20	60%	\$20	70%
OOP Max Individual	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$6,000	\$2,000	\$4,000	\$4,000	\$8,000	\$2,500	\$5,000
Family	\$9,000	\$18,000	\$6,000	\$12,000	\$9,000	\$18,000	\$6,000	\$12,000	\$4,500	\$9,000	\$4,500	\$9,000
Emergency Room	80%		90%		80%		90%		80%	60%	90%	70%
Additional ER Co-pay	\$100		\$100		\$100		\$100		N/A	\$100	N/A	\$100
Prescription Drug Card (In)	\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$35/\$50		\$15/\$35/\$50	
Prescription Drug Card (OON)	copay +20%		copay +20%		copay +20%		copay +20%		\$15/\$35/\$50		\$15/\$35/\$50	
Prescription Deductible	N/A		N/A		N/A		N/A		N/A		N/A	
Monthly Administrative Fee	N/A				N/A				N/A			
<b>Monthly Rates</b>												
	<u>Base</u>	<u>Buy-Up</u>	<u>Total</u>									
Employee:	0	15	15	\$272.87	\$321.15	\$280.27	\$329.62	\$407.91	\$457.79			
Employee+Spouse:	2	1	3	\$565.96	\$666.11	\$579.87	\$681.95	\$889.97	\$998.82			
Employee+Child(ren):	5	1	6	\$539.47	\$634.93	\$560.99	\$659.76	\$756.48	\$848.99			
Employee+Family:	<u>5</u>	<u>6</u>	<u>11</u>	<u>\$832.57</u>	<u>\$979.88</u>	<u>\$860.60</u>	<u>\$1,012.11</u>	<u>\$1,238.54</u>	<u>\$1,390.02</u>			
TOTAL:	12	23	35									
<b>Monthly</b>				<b>\$7,992</b>	<b>\$11,998</b>	<b>\$8,268</b>	<b>\$12,359</b>	<b>\$11,755</b>	<b>\$17,055</b>			
<b>Combined Premium</b>				<b>\$19,990</b>		<b>\$20,626</b>		<b>\$28,810</b>				
<b>Medical, Rx Total Annual Premium</b>												
Premium				\$239,876		\$247,516		\$345,718				
Change vs. Current \$				N/A		\$7,640		\$105,842				
<b>Change vs. Current %</b>				N/A		<b>3.2%</b>		<b>44.1%</b>				

\*Rx is mandatory generic.

\*\*Rx is mandatory generic unless DAW.

# Brushy Creek MUD

Market Overview - Fully Insured (\$1,000 Base, \$500 Buy-Up)

Plan Year March 1, 2010 - 2011

Carrier	BCBS*								Trustmark			
	Current				Renewal				Sig. Advantage		Sig. Advantage	
	Base - S14		Buy-Up - S02		Base - S14		Buy-Up - S02		Base		Buy-Up	
Benefits	In	Out	In	Out	In	Out	In	Out	In	Out	In	Out
<b>Plan Design</b>												
Lifetime Maximum	\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$3,500,000		\$3,500,000	
Individual Deductible	\$1,500		\$500		\$1,500		\$500		\$1,000	\$2,000	\$500	\$1,500
Family Deductible	\$4,500		\$1,500		\$4,500		\$1,500		\$2,000	\$4,000	\$1,000	\$3,000
Embedded/Aggregate	Embedded		Embedded		Embedded		Embedded		Embedded		Embedded	
Co-insurance	80%	60%	90%	70%	80%	60%	90%	70%	90%	70%	90%	70%
Hospital Per Admission	80%	60%	90%	70%	80%	60%	90%	70%	90%	70%	90%	70%
Additional Hospital Co-pay	N/A		N/A		N/A		N/A		N/A		N/A	
Outpatient Surgery	80%	60%	90%	70%	80%	60%	90%	70%	90%	70%	90%	70%
Lab/X-Ray	100%	70%	100%	70%	100%	70%	100%	70%	\$20	70%	\$20	70%
Office Visit Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$20	70%	\$20	70%
Specialist Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$20	70%	\$20	70%
OOP Max Individual	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$6,000	\$2,000	\$4,000	\$2,000	\$12,000	\$2,000	\$12,000
Family	\$9,000	\$18,000	\$6,000	\$12,000	\$9,000	\$18,000	\$6,000	\$12,000	\$2,000	\$12,000	\$2,000	\$12,000
Emergency Room	80%		90%		80%		90%		90%	70%	90%	70%
Additional ER Co-pay	\$100		\$100		\$100		\$100		\$75		\$75	
Prescription Drug Card (In)	\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$10/\$30/\$50 or 30%		\$10/\$30/\$50 or 30%	
Prescription Drug Card (OON)	copay +20%		copay +20%		copay +20%		copay +20%		\$10/\$30/\$50 or 30%		\$10/\$30/\$50 or 30%	
Prescription Deductible	N/A		N/A		N/A		N/A		N/A		N/A	
Monthly Administrative Fee	N/A				N/A				\$30			
<b>Monthly Rates</b>												
	<u>Base</u>	<u>Buy-Up</u>	<u>Total</u>									
Employee:	0	15	15	\$272.87	\$321.15	\$280.27	\$329.62	\$330.50	\$349.42			
Employee+Spouse:	2	1	3	\$565.96	\$666.11	\$579.87	\$681.95	\$727.09	\$768.71			
Employee+Child(ren):	5	1	6	\$539.47	\$634.93	\$560.99	\$659.76	\$537.69	\$569.43			
Employee+Family:	<u>5</u>	<u>6</u>	<u>11</u>	<u>\$832.57</u>	<u>\$979.88</u>	<u>\$860.60</u>	<u>\$1,012.11</u>	<u>\$934.28</u>	<u>\$988.72</u>			
TOTAL:	12	23	35									
<b>Monthly</b>				<b>\$7,992</b>	<b>\$11,998</b>	<b>\$8,268</b>	<b>\$12,359</b>	<b>\$8,814</b>	<b>\$12,512</b>			
<b>Combined Premium</b>				<b>\$19,990</b>		<b>\$20,626</b>		<b>\$21,326</b>				
<b>Medical, Rx Total Annual Premium</b>												
Premium				\$239,876		\$247,516		\$255,909				
Change vs. Current \$				N/A		\$7,640		\$16,033				
<b>Change vs. Current %</b>				N/A		<b>3.2%</b>		<b>6.7%</b>				

\*Rx is mandatory generic.

# Brushy Creek MUD

Market Overview - Fully Insured (\$1,000 Base, \$500 Buy-Up)

Plan Year March 1, 2010 - 2011

Carrier	BCBS*								UHC			
	Current				Renewal				9LH		9LB	
	Base - S14		Buy-Up - S02		Base - S14		Buy-Up - S02		Base		Buy-Up	
Benefits	In	Out	In	Out	In	Out	In	Out	In	Out	In	Out
<b>Plan Design</b>												
Lifetime Maximum	\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000	
Individual Deductible	\$1,500		\$500		\$1,500		\$500		\$1,000	\$2,000	\$500	\$1,000
Family Deductible	\$4,500		\$1,500		\$4,500		\$1,500		\$3,000	\$6,000	\$1,500	\$3,000
Embedded/Aggregate	Embedded		Embedded		Embedded		Embedded		Embedded		Embedded	
Co-insurance	80%	60%	90%	70%	80%	60%	90%	70%	80%	50%	90%	60%
Hospital Per Admission	80%	60%	90%	70%	80%	60%	90%	70%	80%	50%	90%	60%
Additional Hospital Co-pay	N/A		N/A		N/A		N/A		N/A	\$500	N/A	\$500
Outpatient Surgery	80%	60%	90%	70%	80%	60%	90%	70%	80%	50% after \$250	90%	60% after \$250
Lab/X-Ray	100%	70%	100%	70%	100%	70%	100%	70%	100%	50%	100%	60%
Office Visit Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$25	50%	\$25	60%
Specialist Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$50	50%	\$50	60%
OOP Max Individual	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$6,000	\$2,000	\$4,000
Family	\$9,000	\$18,000	\$6,000	\$12,000	\$9,000	\$18,000	\$6,000	\$12,000	\$9,000	\$18,000	\$6,000	\$12,000
Emergency Room	80%		90%		80%		90%		80%		90%	
Additional ER Co-pay	\$100		\$100		\$100		\$100		\$150		\$150	
Prescription Drug Card (In)	\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$35/\$60		\$15/\$35/\$60	
Prescription Drug Card (OON)	copay +20%		copay +20%		copay +20%		copay +20%		\$15/\$35/\$60		\$15/\$35/\$60	
Prescription Deductible	N/A		N/A		N/A		N/A		N/A		N/A	
Monthly Administrative Fee	N/A				N/A				\$25			
<b>Monthly Rates</b>												
	<u>Base</u>	<u>Buy-Up</u>	<u>Total</u>									
Employee:	0	15	15	\$272.87	\$321.15	\$280.27	\$329.62	\$275.48	\$338.11			
Employee+Spouse:	2	1	3	\$565.96	\$666.11	\$579.87	\$681.95	\$578.51	\$710.03			
Employee+Child(ren):	5	1	6	\$539.47	\$634.93	\$560.99	\$659.76	\$523.42	\$642.41			
<u>Employee+Family:</u>	<u>5</u>	<u>6</u>	<u>11</u>	<u>\$832.57</u>	<u>\$979.88</u>	<u>\$860.60</u>	<u>\$1,012.11</u>	<u>\$826.45</u>	<u>\$1,014.33</u>			
TOTAL:	12	23	35									
<b>Monthly</b>	<b>\$7,992</b>		<b>\$11,998</b>		<b>\$8,268</b>		<b>\$12,359</b>		<b>\$7,906</b>		<b>\$12,510</b>	
<b>Combined Premium</b>	<b>\$19,990</b>				<b>\$20,626</b>				<b>\$20,416</b>			
<b>Medical, Rx Total Annual Premium</b>												
Premium	\$239,876				\$247,516				\$244,997			
Change vs. Current \$	N/A				\$7,640				\$5,121			
Change vs. Current %	N/A				3.2%				2.1%			

\*Rx is mandatory generic.

# Brushy Creek MUD

Market Overview - Fully Insured (\$2,000 Base, \$1,000 Buy-Up)

Plan Year March 1, 2010 - 2011

2/1 Rates

Carrier	BCBS*								Cigna			
	Current				Renewal				OA 2000		OA 1000	
	Base - S14		Buy-Up - S02		Base - S14		Buy-Up - S02		Base		Buy-Up	
Benefits	In	Out	In	Out	In	Out	In	Out	In	Out	In	Out
<b>Plan Design</b>												
Lifetime Maximum	\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000	
Individual Deductible	\$1,500		\$500		\$1,500		\$500		\$2,000	\$4,000	\$1,000	\$2,000
Family Deductible	\$4,500		\$1,500		\$4,500		\$1,500		\$6,000	\$12,000	\$3,000	\$6,000
Embedded/Aggregate	Embedded		Embedded		Embedded		Embedded		Embedded		Embedded	
Co-insurance	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	80%	60%
Hospital Per Admission	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	80%	60%
Additional Hospital Co-pay	N/A		N/A		N/A		N/A		N/A		N/A	
Outpatient Surgery	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	80%	60%
Lab/X-Ray	100%	70%	100%	70%	100%	70%	100%	70%	80%	60%	80%	60%
Office Visit Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$30	60%	\$20	60%
Specialist Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$50	60%	\$40	60%
OOP Max Individual	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$6,000	\$3,000	\$6,000
Family	\$9,000	\$18,000	\$6,000	\$12,000	\$9,000	\$18,000	\$6,000	\$12,000	\$9,000	\$18,000	\$9,000	\$18,000
Emergency Room	80%		90%		80%		90%		100%	60%	100%	60%
Additional ER Co-pay	\$100		\$100		\$100		\$100		\$200		\$200	
Prescription Drug Card (In)	\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$10/\$35/\$60		\$10/\$35/\$60	
Prescription Drug Card (OON)	copay +20%		copay +20%		copay +20%		copay +20%		50%		50%	
Prescription Deductible	N/A		N/A		N/A		N/A		N/A		N/A	
Monthly Administrative Fee	N/A				N/A				N/A			
<b>Monthly Rates</b>												
	Base	Buy-Up	Total									
Employee:	0	15	15	\$272.87	\$321.15	\$280.27	\$329.62	\$282.13	\$318.68			
Employee+Spouse:	2	1	3	\$565.96	\$666.11	\$579.87	\$681.95	\$617.87	\$697.92			
Employee+Child(ren):	5	1	6	\$539.47	\$634.93	\$560.99	\$659.76	\$530.41	\$599.13			
Employee+Family:	5	6	11	\$832.57	\$979.88	\$860.60	\$1,012.11	\$874.62	\$987.92			
TOTAL:	12	23	35									
<b>Monthly</b>				<b>\$7,992</b>	<b>\$11,998</b>	<b>\$8,268</b>	<b>\$12,359</b>	<b>\$8,261</b>	<b>\$12,005</b>			
<b>Combined Premium</b>				<b>\$19,990</b>		<b>\$20,626</b>		<b>\$20,266</b>				
<b>Medical, Rx Total Annual Premium</b>												
Premium				\$239,876		\$247,516		\$243,188				
Change vs. Current \$				N/A		\$7,640		\$3,312				
<b>Change vs. Current %</b>				N/A		3.2%		1.4%				

\*Rx is mandatory generic.

# Brushy Creek MUD

Market Overview - Fully Insured (\$2,000 Base, \$1,000 Buy-Up)

Plan Year March 1, 2010 - 2011

Carrier	BCBS*								Humana**			
	Current				Renewal				TX Nat POS		TX Nat POS	
	Base - S14		Buy-Up - S02		Base - S14		Buy-Up - S02		Base - 10		Buy-Up - 5	
Benefits	In	Out	In	Out	In	Out	In	Out	In	Out	In	Out
<b>Plan Design</b>												
Lifetime Maximum	\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000	
Individual Deductible	\$1,500		\$500		\$1,500		\$500		\$2,000	\$6,000	\$1,000	\$3,000
Family Deductible	\$4,500		\$1,500		\$4,500		\$1,500		\$4,000	\$12,000	\$2,000	\$6,000
Embedded/Aggregate	Embedded		Embedded		Embedded		Embedded		Embedded		Embedded	
Co-insurance	80%	60%	90%	70%	80%	60%	90%	70%	80%	50%	80%	50%
Hospital Per Admission	80%	60%	90%	70%	80%	60%	90%	70%	80%	50%	80%	50%
Additional Hospital Co-pay	N/A		N/A		N/A		N/A		N/A		N/A	
Outpatient Surgery	80%	60%	90%	70%	80%	60%	90%	70%	80%	50%	80%	50%
Lab/X-Ray	100%	70%	100%	70%	100%	70%	100%	70%	100%	50%	100%	50%
Office Visit Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$20	50%	\$20	50%
Specialist Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$40	50%	\$40	50%
OOP Max Individual	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$9,000	\$3,000	\$9,000
Family	\$9,000	\$18,000	\$6,000	\$12,000	\$9,000	\$18,000	\$6,000	\$12,000	\$6,000	\$18,000	\$6,000	\$18,000
Emergency Room	80%		90%		80%		90%		100%		100%	
Additional ER Co-pay	\$100		\$100		\$100		\$100		\$150		\$150	
Prescription Drug Card (In)	\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$10/\$30/\$50/25%		\$10/\$35/\$55/25%	
Prescription Drug Card (OON)	copay +20%		copay +20%		copay +20%		copay +20%		copay +30%		copay +30%	
Prescription Deductible	N/A		N/A		N/A		N/A		N/A		N/A	
Monthly Administrative Fee	N/A				N/A				\$20			
<b>Monthly Rates</b>												
	Base	Buy-Up	Total									
Employee:	0	15	15	\$272.87	\$321.15	\$280.27	\$329.62	\$286.41	\$310.87	\$286.41	\$310.87	\$310.87
Employee+Spouse:	2	1	3	\$565.96	\$666.11	\$579.87	\$681.95	\$630.11	\$683.93	\$630.11	\$683.93	\$683.93
Employee+Child(ren):	5	1	6	\$539.47	\$634.93	\$560.99	\$659.76	\$544.18	\$590.66	\$544.18	\$590.66	\$590.66
Employee+Family:	5	6	11	\$832.57	\$979.88	\$860.60	\$1,012.11	\$916.51	\$994.80	\$916.51	\$994.80	\$994.80
TOTAL:	12	23	35									
<b>Monthly</b>				<b>\$7,992</b>	<b>\$11,998</b>	<b>\$8,268</b>	<b>\$12,359</b>	<b>\$8,564</b>	<b>\$11,906</b>	<b>\$8,564</b>	<b>\$11,906</b>	<b>\$11,906</b>
<b>Combined Premium</b>				<b>\$19,990</b>		<b>\$20,626</b>		<b>\$20,470</b>				
<b>Medical, Rx Total Annual Premium</b>												
Premium				\$239,876		\$247,516		\$245,641				
Change vs. Current \$				N/A		\$7,640		\$5,765				
<b>Change vs. Current %</b>				<b>N/A</b>		<b>3.2%</b>		<b>2.4%</b>				

\*Rx is mandatory generic.

\*\*Rx is mandatory generic unless DAW.

# Brushy Creek MUD

Market Overview - Fully Insured (\$2,000 Base, \$1,000 Buy-Up)

Plan Year March 1, 2010 - 2011

Carrier	BCBS*								Principal**			
	Current				Renewal				TX True Choice		TX True Choice	
	Base - S14		Buy-Up - S02		Base - S14		Buy-Up - S02		Base - 2253		Buy-Up - 1229	
Benefits	In	Out	In	Out	In	Out	In	Out	In	Out	In	Out
<b>Plan Design</b>												
Lifetime Maximum	\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000	
Individual Deductible	\$1,500		\$500		\$1,500		\$500		\$2,000	\$4,000	\$1,000	\$2,000
Family Deductible	\$4,500		\$1,500		\$4,500		\$1,500		\$6,000	\$12,000	\$3,000	\$6,000
Embedded/Aggregate	Embedded		Embedded		Embedded		Embedded		Embedded		Embedded	
Co-insurance	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	80%	60%
Hospital Per Admission	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	80%	60%
Additional Hospital Co-pay	N/A		N/A		N/A		N/A		N/A	\$500	N/A	\$500
Outpatient Surgery	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	80%	60%
Lab/X-Ray	100%	70%	100%	70%	100%	70%	100%	70%	100%	60%	100%	60%
Office Visit Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$40	60%	\$20	60%
Specialist Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$40	60%	\$20	60%
OOP Max Individual	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$6,000	\$4,000	\$8,000
Family	\$9,000	\$18,000	\$6,000	\$12,000	\$9,000	\$18,000	\$6,000	\$12,000	\$1,500	\$3,000	\$4,500	\$9,000
Emergency Room	80%		90%		80%		90%		80%	60%	80%	60%
Additional ER Co-pay	\$100		\$100		\$100		\$100		N/A	\$100	N/A	\$100
Prescription Drug Card (In)	\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$35/\$50		\$15/\$35/\$50	
Prescription Drug Card (OON)	copay +20%		copay +20%		copay +20%		copay +20%		\$15/\$35/\$50		\$15/\$35/\$50	
Prescription Deductible	N/A		N/A		N/A		N/A		N/A		N/A	
Monthly Administrative Fee	N/A				N/A				N/A			
<b>Monthly Rates</b>												
	Base	Buy-Up	Total									
Employee:	0	15	15	\$272.87	\$321.15	\$280.27	\$329.62	\$368.10	\$407.91			
Employee+Spouse:	2	1	3	\$565.96	\$666.11	\$579.87	\$681.95	\$803.13	\$889.97			
Employee+Child(ren):	5	1	6	\$539.47	\$634.93	\$560.99	\$659.76	\$682.66	\$756.48			
Employee+Family:	5	6	11	\$832.57	\$979.88	\$860.60	\$1,012.11	\$1,117.69	\$1,238.54			
TOTAL:	12	23	35									
<b>Monthly</b>				<b>\$7,992</b>	<b>\$11,998</b>	<b>\$8,268</b>	<b>\$12,359</b>	<b>\$10,608</b>	<b>\$15,196</b>			
<b>Combined Premium</b>				<b>\$19,990</b>		<b>\$20,626</b>		<b>\$25,804</b>				
<b>Medical, Rx Total Annual Premium</b>												
Premium				\$239,876		\$247,516		\$309,652				
Change vs. Current \$				N/A		\$7,640		\$69,776				
<b>Change vs. Current %</b>				N/A		<b>3.2%</b>		<b>29.1%</b>				

\*Rx is mandatory generic.

\*\*Rx is mandatory generic unless DAW.

# Brushy Creek MUD

Market Overview - Fully Insured (\$2,000 Base, \$1,000 Buy-Up)

Plan Year March 1, 2010 - 2011

Carrier	BCBS*								Trustmark			
	Current				Renewal				Sig. Advantage		Sig. Advantage	
	Base - S14		Buy-Up - S02		Base - S14		Buy-Up - S02		Base		Buy-Up	
Benefits	In	Out	In	Out	In	Out	In	Out	In	Out	In	Out
<b>Plan Design</b>												
Lifetime Maximum	\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$3,500,000		\$3,500,000	
Individual Deductible	\$1,500		\$500		\$1,500		\$500		\$2,000	\$4,000	\$1,000	\$2,000
Family Deductible	\$4,500		\$1,500		\$4,500		\$1,500		\$4,000	\$8,000	\$2,000	\$4,000
Embedded/Aggregate	Embedded		Embedded		Embedded		Embedded		Embedded		Embedded	
Co-insurance	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	90%	70%
Hospital Per Admission	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	90%	70%
Additional Hospital Co-pay	N/A		N/A		N/A		N/A		N/A		N/A	
Outpatient Surgery	80%	60%	90%	70%	80%	60%	90%	70%	80%	60%	90%	70%
Lab/X-Ray	100%	70%	100%	70%	100%	70%	100%	70%	\$20	60%	\$20	70%
Office Visit Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$20	60%	\$20	70%
Specialist Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$20	60%	\$20	70%
OOP Max Individual	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$12,000	\$2,000	\$12,000
Family	\$9,000	\$18,000	\$6,000	\$12,000	\$9,000	\$18,000	\$6,000	\$12,000	\$3,000	\$12,000	\$2,000	\$12,000
Emergency Room	80%		90%		80%		90%		80%		90%	
Additional ER Co-pay	\$100		\$100		\$100		\$100		\$75		\$75	
Prescription Drug Card (In)	\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$10/\$30/\$50 or 30%		\$10/\$30/\$50 or 30%	
Prescription Drug Card (OON)	copay +20%		copay +20%		copay +20%		copay +20%		\$10/\$30/\$50 or 30%		\$10/\$30/\$50 or 30%	
Prescription Deductible	N/A		N/A		N/A		N/A		N/A		N/A	
Monthly Administrative Fee	N/A				N/A				\$30			
<b>Monthly Rates</b>												
	Base	Buy-Up	Total									
Employee:	0	15	15	\$272.87	\$321.15	\$280.27	\$329.62	\$285.30	\$330.50			
Employee+Spouse:	2	1	3	\$565.96	\$666.11	\$579.87	\$681.95	\$627.65	\$727.09			
Employee+Child(ren):	5	1	6	\$539.47	\$634.93	\$560.99	\$659.76	\$461.88	\$537.69			
Employee+Family:	5	6	11	\$832.57	\$979.88	\$860.60	\$1,012.11	\$804.23	\$934.28			
TOTAL:	12	23	35									
<b>Monthly</b>				<b>\$7,992</b>	<b>\$11,998</b>	<b>\$8,268</b>	<b>\$12,359</b>	<b>\$7,586</b>	<b>\$11,828</b>			
<b>Combined Premium</b>				<b>\$19,990</b>		<b>\$20,626</b>		<b>\$19,414</b>				
<b>Medical, Rx Total Annual Premium</b>												
Premium				\$239,876		\$247,516		\$232,966				
Change vs. Current \$				N/A		\$7,640		-\$6,911				
<b>Change vs. Current %</b>				N/A		3.2%		-2.9%				

\*Rx is mandatory generic.

# Brushy Creek MUD

Market Overview - Fully Insured (\$2,000 Base, \$1,000 Buy-Up)

Plan Year March 1, 2010 - 2011

Carrier	BCBS*								UHC			
	Current				Renewal				9LK		9LC	
	Base - S14		Buy-Up - S02		Base - S14		Buy-Up - S02		Base		Buy-Up	
Benefits	In	Out	In	Out	In	Out	In	Out	In	Out	In	Out
<b>Plan Design</b>												
Lifetime Maximum	\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000	
Individual Deductible	\$1,500		\$500		\$1,500		\$500		\$2,000	\$4,000	\$1,000	\$2,000
Family Deductible	\$4,500		\$1,500		\$4,500		\$1,500		\$6,000	\$12,000	\$3,000	\$6,000
Embedded/Aggregate	Embedded		Embedded		Embedded		Embedded		Embedded		Embedded	
Co-insurance	80%	60%	90%	70%	80%	60%	90%	70%	80%	50%	90%	60%
Hospital Per Admission	80%	60%	90%	70%	80%	60%	90%	70%	80%	50%	90%	60%
Additional Hospital Co-pay	N/A		N/A		N/A		N/A		N/A	\$500	N/A	\$500
Outpatient Surgery	80%	60%	90%	70%	80%	60%	90%	70%	80%	50% after \$250	90%	60% after \$250
Lab/X-Ray	100%	70%	100%	70%	100%	70%	100%	70%	100%	50%	100%	60%
Office Visit Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$25	50%	\$25	60%
Specialist Co-pay	\$20	70%	\$15	70%	\$20	70%	\$15	70%	\$50	50%	\$50	60%
OOP Max Individual	\$3,000	\$6,000	\$2,000	\$4,000	\$3,000	\$6,000	\$2,000	\$4,000	\$4,000	\$8,000	\$3,000	\$6,000
Family	\$9,000	\$18,000	\$6,000	\$12,000	\$9,000	\$18,000	\$6,000	\$12,000	\$12,000	\$24,000	\$9,000	\$18,000
Emergency Room	80%		90%		80%		90%		80%		90%	
Additional ER Co-pay	\$100		\$100		\$100		\$100		\$150		\$150	
Prescription Drug Card (In)	\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$30/\$45		\$15/\$35/\$60		\$15/\$35/\$60	
Prescription Drug Card (OON)	copay +20%		copay +20%		copay +20%		copay +20%		\$15/\$35/\$60		\$15/\$35/\$60	
Prescription Deductible	N/A		N/A		N/A		N/A		N/A		N/A	
Monthly Administrative Fee	N/A				N/A				\$25			
<b>Monthly Rates</b>												
	<u>Base</u>	<u>Buy-Up</u>	<u>Total</u>									
Employee:	0	15	15	\$272.87	\$321.15	\$280.27	\$329.62	\$247.03			\$282.94	
Employee+Spouse:	2	1	3	\$565.96	\$666.11	\$579.87	\$681.95	\$518.76			\$594.18	
Employee+Child(ren):	5	1	6	\$539.47	\$634.93	\$560.99	\$659.76	\$469.36			\$537.59	
<u>Employee+Family:</u>	<u>5</u>	<u>6</u>	<u>11</u>	<u>\$832.57</u>	<u>\$979.88</u>	<u>\$860.60</u>	<u>\$1,012.11</u>	<u>\$741.09</u>			<u>\$848.83</u>	
TOTAL:	12	23	35									
<b>Monthly</b>				<b>\$7,992</b>	<b>\$11,998</b>	<b>\$8,268</b>	<b>\$12,359</b>	<b>\$7,090</b>			<b>\$10,469</b>	
<b>Combined Premium</b>	<b>\$19,990</b>				<b>\$20,626</b>				<b>\$17,559</b>			
<b>Medical, Rx Total Annual Premium</b>												
Premium	\$239,876				\$247,516				\$210,703			
Change vs. Current \$	N/A				\$7,640				-\$29,173			
Change vs. Current %	N/A				3.2%				-12.2%			

\*Rx is mandatory generic.