

TABLE 3
NORTH ADAMS TEACHERS ASSOCIATION
WORKING RATES (PREMIUM EQUIVALENT) BY ENROLLMENT
HMO, POS, AND MEDEX PLANS
CLAIM PERIOD 7/1/2004 THROUGH 6/30/2005

	<i>Jul-04</i>	<i>Aug-04</i>	<i>Sep-04</i>	<i>Oct-04</i>	<i>Nov-04</i>	<i>Dec-04</i>	<i>Jan-05</i>	<i>Feb-05</i>	<i>Mar-05</i>	<i>Apr-05</i>	<i>May-05</i>	<i>Jun-05</i>	<i>Year to Date Totals</i>
<u>BCBS HMO</u>													
Monthly Rates													
Individual	\$431.83	\$431.83	\$431.83	\$431.83	\$431.83	\$431.83	\$431.83	\$431.83	\$431.83	\$431.83	\$431.83	\$431.83	\$431.83
Individual + 1	\$1,122.03	\$1,122.03	\$1,122.03	\$1,122.03	\$1,122.03	\$1,122.03	\$1,122.03	\$1,122.03	\$1,122.03	\$1,122.03	\$1,122.03	\$1,122.03	\$1,122.03
Family	\$1,173.02	\$1,173.02	\$1,173.02	\$1,173.02	\$1,173.02	\$1,173.02	\$1,173.02	\$1,173.02	\$1,173.02	\$1,173.02	\$1,173.02	\$1,173.02	\$1,173.02
Enrollment													
Individual	176	176	175	171	172	172	180	178	180	194	194	195	
Individual + 1	89	90	90	89	90	97	95	95	95	81	81	79	
Family	96	96	96	101	99	96	96	96	96	105	104	104	
Total	361	362	361	361	361	365	371	369	371	380	379	378	
Total Working Rate (premium equivalent)	\$288,473	\$289,595	\$289,163	\$292,179	\$291,386	\$295,722	\$296,932	\$296,069	\$296,932	\$297,827	\$296,654	\$294,841	\$3,525,771
<u>BCBS POS</u>													
Monthly Rates													
Individual	\$869.00	\$869.00	\$869.00	\$869.00	\$869.00	\$869.00	\$869.00	\$869.00	\$869.00	\$869.00	\$869.00	\$869.00	\$869.00
Individual + 1	\$1,557.06	\$1,557.06	\$1,557.06	\$1,557.06	\$1,557.06	\$1,557.06	\$1,557.06	\$1,557.06	\$1,557.06	\$1,557.06	\$1,557.06	\$1,557.06	\$1,557.06
Family	\$1,843.12	\$1,843.12	\$1,843.12	\$1,843.12	\$1,843.12	\$1,843.12	\$1,843.12	\$1,843.12	\$1,843.12	\$1,843.12	\$1,843.12	\$1,843.12	\$1,843.12
Enrollment													
Individual	12	12	11	11	11	11	11	11	11	11	11	11	
Individual + 1	7	7	7	6	6	6	6	6	6	5	5	5	
Family	6	6	6	6	6	6	7	7	7	5	5	5	
Total	25	25	24	23	23	23	24	24	24	21	21	21	
Total Working Rate (premium equivalent)	\$32,386	\$32,386	\$31,517	\$29,960	\$29,960	\$29,960	\$31,803	\$31,803	\$31,803	\$26,560	\$26,560	\$26,560	\$361,259
<u>MEDEX</u>													
Monthly Rates													
Individual	\$346.65	\$346.65	\$346.65	\$346.65	\$346.65	\$346.65	\$346.65	\$346.65	\$346.65	\$346.65	\$346.65	\$346.65	\$346.65
Enrollment													
Total	176	176	177	175	174	173	173	173	173	171	170	169	
Total Working Rate (premium equivalent)	\$61,010	\$61,010	\$61,357	\$60,664	\$60,317	\$59,970	\$59,970	\$59,970	\$59,970	\$59,277	\$58,931	\$58,584	\$721,032
Total Working Rate by Plan Enrollment	\$381,869	\$382,991	\$382,037	\$382,802	\$381,664	\$385,652	\$388,706	\$387,842	\$388,706	\$383,664	\$382,144	\$379,985	\$4,608,062
Employer Contribution at 70%	\$267,308	\$268,094	\$267,426	\$267,962	\$267,165	\$269,956	\$272,094	\$271,490	\$272,094	\$268,565	\$267,501	\$265,990	\$3,225,643
Employee Contribution at 30%	\$114,561	\$114,897	\$114,611	\$114,841	\$114,499	\$115,696	\$116,612	\$116,353	\$116,612	\$115,099	\$114,643	\$113,996	\$1,382,419

Notes:

1. Enrollment and Working Rates provided by City of North Adams 2/9/09

TABLE 4
NORTH ADAMS TEACHERS ASSOCIATION
WORKING RATES (PREMIUM EQUIVALENT) BY ENROLLMENT
HMO, POS, AND MEDEX PLANS
CLAIM PERIOD 7/1/2005 THROUGH 6/30/2006

	<i>Jul-05</i>	<i>Aug-05</i>	<i>Sep-05</i>	<i>Oct-05</i>	<i>Nov-05</i>	<i>Dec-05</i>	<i>Jan-06</i>	<i>Feb-06</i>	<i>Mar-06</i>	<i>Apr-06</i>	<i>May-06</i>	<i>Jun-06</i>	<i>Year to Date Totals</i>
<u>BCBS HMO</u>													
Monthly Rates													
Individual	\$475.01	\$475.01	\$475.01	\$475.01	\$475.01	\$475.01	\$496.60	\$496.60	\$496.60	\$496.60	\$496.60	\$496.60	\$496.60
Individual + 1	\$1,234.23	\$1,234.23	\$1,234.23	\$1,234.23	\$1,234.23	\$1,234.23	\$1,290.33	\$1,290.33	\$1,290.33	\$1,290.33	\$1,290.33	\$1,290.33	\$1,290.33
Family	\$1,290.32	\$1,290.32	\$1,290.32	\$1,290.32	\$1,290.32	\$1,290.32	\$1,348.97	\$1,348.97	\$1,348.97	\$1,348.97	\$1,348.97	\$1,348.97	\$1,348.97
Enrollment													
Individual	188	188	197	188	188	188	178	192	198	195	194	186	
Individual + 1	80	80	81	82	83	83	74	72	73	71	71	73	
Family	111	110	113	110	109	109	105	112	111	112	113	114	
Total	379	378	391	380	380	380	357	376	382	378	378	373	
Total Working Rate (premium equivalent)	\$331,266	\$329,975	\$339,356	\$332,444	\$332,388	\$332,388	\$325,521	\$339,336	\$342,257	\$339,535	\$340,387	\$340,344	\$4,025,197
<u>BCBS POS</u>													
Monthly Rates													
Individual	\$955.90	\$955.90	\$955.90	\$955.90	\$955.90	\$955.90	\$1,042.70	\$1,042.70	\$1,042.70	\$1,042.70	\$1,042.70	\$1,042.70	\$1,042.70
Individual + 1	\$1,712.77	\$1,712.77	\$1,712.77	\$1,712.77	\$1,712.77	\$1,712.77	\$1,868.46	\$1,868.46	\$1,868.46	\$1,868.46	\$1,868.46	\$1,868.46	\$1,868.46
Family	\$2,027.43	\$2,027.43	\$2,027.43	\$2,027.43	\$2,027.43	\$2,027.43	\$2,211.72	\$2,211.72	\$2,211.72	\$2,211.72	\$2,211.72	\$2,211.72	\$2,211.72
Enrollment													
Individual	9	9	9	8	8	8	8	7	7	7	7	7	
Individual + 1	6	6	5	5	5	5	5	5	5	5	5	5	
Family	5	5	4	4	4	4	4	3	3	3	3	3	
Total	20	20	18	17	17	17	17	15	15	15	15	15	
Total Working Rate (premium equivalent)	\$29,017	\$29,017	\$25,277	\$24,321	\$24,321	\$24,321	\$26,531	\$23,276	\$23,276	\$23,276	\$23,276	\$23,276	\$299,185
<u>MEDEX</u>													
Monthly Rates													
Individual	\$351.14	\$351.14	\$351.14	\$351.14	\$351.14	\$351.14	\$351.14	\$351.14	\$351.14	\$351.14	\$351.14	\$351.14	\$351.14
Enrollment													
Total	169	169	168	163	161	161	160	161	161	163	163	163	
Total Working Rate (premium equivalent)	\$59,343	\$59,343	\$58,992	\$57,236	\$56,534	\$56,534	\$56,182	\$56,534	\$56,534	\$57,236	\$57,236	\$57,236	\$688,937
Total Working Rate by Plan Enrollment	\$419,625	\$418,335	\$423,624	\$414,001	\$413,242	\$413,242	\$408,234	\$419,146	\$422,066	\$420,047	\$420,900	\$420,856	\$5,013,319
Employer Contribution at 70%	\$293,738	\$292,835	\$296,537	\$289,800	\$289,270	\$289,270	\$285,764	\$293,402	\$295,447	\$294,033	\$294,630	\$294,600	\$3,509,323
Employee Contribution at 30%	\$125,888	\$125,501	\$127,087	\$124,200	\$123,973	\$123,973	\$122,470	\$125,744	\$126,620	\$126,014	\$126,270	\$126,257	\$1,503,996

Notes:

1. Enrollment and Working Rates provided by City of North Adams 2/9/09

TABLE 5
NORTH ADAMS TEACHERS ASSOCIATION
WORKING RATES (PREMIUM EQUIVALENT) BY ENROLLMENT
HMO, POS, AND MEDEX PLANS
CLAIM PERIOD 7/1/2006 THROUGH 6/30/2007

	<i>Jul-06</i>	<i>Aug-06</i>	<i>Sep-06</i>	<i>Oct-06</i>	<i>Nov-06</i>	<i>Dec-06</i>	<i>Jan-07</i>	<i>Feb-07</i>	<i>Mar-07</i>	<i>Apr-07</i>	<i>May-07</i>	<i>Jun-07</i>	<i>Year to Date Totals</i>
<u>BCBS HMO</u>													
Monthly Rates													
Individual	\$536.33	\$536.33	\$536.33	\$536.33	\$536.33	\$536.33	\$556.19	\$556.19	\$556.19	\$556.19	\$556.19	\$556.19	\$556.19
Individual + 1	\$1,393.56	\$1,393.56	\$1,393.56	\$1,393.56	\$1,393.56	\$1,393.56	\$1,445.17	\$1,445.17	\$1,445.17	\$1,445.17	\$1,445.17	\$1,445.17	\$1,445.17
Family	\$1,456.89	\$1,456.89	\$1,456.89	\$1,456.89	\$1,456.89	\$1,456.89	\$1,510.85	\$1,510.85	\$1,510.85	\$1,510.85	\$1,510.85	\$1,510.85	\$1,510.85
Enrollment													
Individual	190	190	191	191	190	192	191	188	183	183	188	188	188
Individual + 1	73	72	76	75	76	76	76	80	81	84	83	83	83
Family	114	114	115	114	102	102	102	108	108	105	103	104	104
Total	377	376	382	380	368	370	369	376	372	372	374	375	
Total Working Rate (premium equivalent)	\$369,718	\$368,324	\$375,892	\$373,041	\$356,416	\$357,489	\$370,172	\$383,349	\$382,013	\$381,816	\$380,130	\$381,641	\$4,480,003
<u>BCBS POS</u>													
Monthly Rates													
Individual	\$1,126.22	\$1,126.22	\$1,126.22	\$1,126.22	\$1,126.22	\$1,126.22	\$1,167.94	\$1,167.94	\$1,167.94	\$1,167.94	\$1,167.94	\$1,167.94	\$1,167.94
Individual + 1	\$2,017.95	\$2,017.95	\$2,017.95	\$2,017.95	\$2,017.95	\$2,017.95	\$2,092.69	\$2,092.69	\$2,092.69	\$2,092.69	\$2,092.69	\$2,092.69	\$2,092.69
Family	\$2,388.68	\$2,388.68	\$2,388.68	\$2,388.68	\$2,388.68	\$2,388.68	\$2,477.15	\$2,477.15	\$2,477.15	\$2,477.15	\$2,477.15	\$2,477.15	\$2,477.15
Enrollment													
Individual	6	6	6	6	6	6	6	6	6	6	6	6	6
Individual + 1	4	4	4	2	2	2	2	2	2	2	2	2	2
Family	3	3	2	2	2	2	2	2	2	2	2	2	2
Total	13	13	12	10	10	10	10	10	10	10	10	10	10
Total Working Rate (premium equivalent)	\$21,995	\$21,995	\$19,606	\$15,571	\$15,571	\$15,571	\$16,147	\$16,147	\$16,147	\$16,147	\$16,147	\$16,147	\$207,192
<u>MEDEX</u>													
Monthly Rates													
Individual	\$372.19	\$372.19	\$372.19	\$372.19	\$372.19	\$372.19	\$372.19	\$372.19	\$372.19	\$372.19	\$372.19	\$372.19	\$372.19
Enrollment													
Total	164	162	161	160	160	159	158	158	157	156	156	156	156
Total Working Rate (premium equivalent)	\$61,039	\$60,295	\$59,923	\$59,550	\$59,550	\$59,178	\$58,806	\$58,806	\$58,434	\$58,062	\$58,062	\$58,062	\$709,766
Total Working Rate by Plan Enrollment	\$452,752	\$450,614	\$455,421	\$448,162	\$431,537	\$432,237	\$445,125	\$458,302	\$456,594	\$456,025	\$454,339	\$455,850	\$5,396,962
Employer Contribution at 70%	\$316,927	\$315,430	\$318,795	\$313,714	\$302,076	\$302,566	\$311,588	\$320,812	\$319,616	\$319,218	\$318,038	\$319,095	\$3,777,873
Employee Contribution at 30%	\$135,826	\$135,184	\$136,626	\$134,449	\$129,461	\$129,671	\$133,538	\$137,491	\$136,978	\$136,808	\$136,302	\$136,755	\$1,619,089

Notes:

1. Enrollment and Working Rates provided by City of North Adams 2/9/09

TABLE 6
NORTH ADAMS TEACHERS ASSOCIATION
WORKING RATES (PREMIUM EQUIVALENT) BY ENROLLMENT
HMO, POS, AND MEDEX PLANS
CLAIM PERIOD 7/1/2007 THROUGH 6/30/2008

	<i>Jul-07</i>	<i>Aug-07</i>	<i>Sep-07</i>	<i>Oct-07</i>	<i>Nov-07</i>	<i>Dec-07</i>	<i>Jan-08</i>	<i>Feb-08</i>	<i>Mar-08</i>	<i>Apr-07</i>	<i>May-08</i>	<i>Jun-08</i>	<i>Year to Date Totals</i>
<u>BCBS HMO</u>													
Monthly Rates													
Individual	\$589.58	\$589.58	\$589.58	\$589.58	\$589.58	\$589.58	\$622.93	\$622.93	\$622.93	\$622.93	\$622.93	\$622.93	\$622.93
Individual + 1	\$1,531.88	\$1,531.88	\$1,531.88	\$1,531.88	\$1,531.88	\$1,531.88	\$1,618.59	\$1,618.59	\$1,618.59	\$1,618.59	\$1,618.59	\$1,618.59	\$1,618.59
Family	\$1,601.50	\$1,601.50	\$1,601.50	\$1,601.50	\$1,601.50	\$1,601.50	\$1,692.15	\$1,692.15	\$1,692.15	\$1,692.15	\$1,692.15	\$1,692.15	\$1,692.15
Enrollment													
Individual	189	189	191	186	183	179	182	182	185	185	185	186	
Individual + 1	87	86	85	88	86	88	85	85	83	82	82	82	
Family	105	105	105	104	100	99	99	99	97	98	98	98	
Total	381	380	381	378	369	366	366	366	365	365	365	366	
Total Working Rate (premium equivalent)	\$412,862	\$411,330	\$410,977	\$411,023	\$399,785	\$398,889	\$418,476	\$418,476	\$413,724	\$413,797	\$413,797	\$414,420	\$4,937,556
<u>BCBS POS</u>													
Monthly Rates													
Individual	\$1,238.92	\$1,238.92	\$1,238.92	\$1,238.92	\$1,238.92	\$1,238.92	\$1,308.09	\$1,308.09	\$1,308.09	\$1,308.09	\$1,308.09	\$1,308.09	\$1,308.09
Individual + 1	\$2,218.25	\$2,218.25	\$2,218.25	\$2,218.25	\$2,218.25	\$2,218.25	\$2,343.81	\$2,343.81	\$2,343.81	\$2,343.81	\$2,343.81	\$2,343.81	\$2,343.81
Family	\$2,625.78	\$2,625.78	\$2,625.78	\$2,625.78	\$2,625.78	\$2,625.78	\$2,774.41	\$2,774.41	\$2,774.41	\$2,774.41	\$2,774.41	\$2,774.41	\$2,774.41
Enrollment													
Individual	5	4	4	4	4	4	4	4	4	4	4	4	
Individual + 1	2	2	2	2	2	2	2	2	2	2	2	2	
Family	1	1	1	0	0	0	0	0	1	0	0	0	
Total	8	7	7	6	6	6	6	6	7	6	6	6	
Total Working Rate (premium equivalent)	\$13,257	\$12,018	\$12,018	\$9,392	\$9,392	\$9,392	\$9,920	\$9,920	\$12,694	\$9,920	\$9,920	\$9,920	\$127,764
<u>MEDEX</u>													
Monthly Rates													
Individual	\$390.17	\$390.17	\$390.17	\$390.17	\$390.17	\$390.17	\$390.17	\$390.17	\$390.17	\$390.17	\$390.17	\$390.17	\$390.17
Enrollment													
Total	157	157	156	156	158	158	157	157	159	159	161	164	
Total Working Rate (premium equivalent)	\$61,257	\$61,257	\$60,867	\$60,867	\$61,647	\$61,647	\$61,257	\$61,257	\$62,037	\$62,037	\$62,817	\$63,988	\$740,933
Total Working Rate by Plan Enrollment	\$487,375	\$484,604	\$483,862	\$481,282	\$470,824	\$469,928	\$489,653	\$489,653	\$488,455	\$485,754	\$486,534	\$488,328	\$5,806,252
Employer Contribution at 70%	\$341,163	\$339,223	\$338,703	\$336,897	\$329,577	\$328,949	\$342,757	\$342,757	\$341,918	\$340,028	\$340,574	\$341,830	\$4,064,377
Employee Contribution at 30%	\$146,213	\$145,381	\$145,158	\$144,385	\$141,247	\$140,978	\$146,896	\$146,896	\$146,536	\$145,726	\$145,960	\$146,498	\$1,741,876

Notes:

1. Enrollment and Working Rates provided by City of North Adams 2/9/09