

FY20 Proposed Budget Changes and Budget Committee Information Requests

5/16/2019

**Schedule of FY20 Proposed Budget Changes**

*The following table summarizes edits to the FY20 staff Proposed Budget to reflect position list updates and further investments in access, equity, and inclusion.*

Fund	Division / Department / Office	Staff Proposed Budget	Changes	Notes	Updated Staff Proposed Budget
<b>General Fund I</b>	Professional & Organizational Development	321,552	(75,000)	Funding for equity lens implementation	246,552
	Access, Equity & Inclusion	245,871	75,000		320,871
	New Student Transitions	3,446,136	8,470	Position budget adjustment	3,454,606
	College Finance	2,235,468	(16,784)	Position budget adjustment	2,218,684
	Extended Learning	866,227	2,660	Position budget adjustment	868,887
	High School Connections	650,607	(6,202)	Position budget adjustment	644,405
	Health Professions	7,816,227	6,637	Position budget adjustment	7,822,864
	Non-Departmental	7,910,102	5,219	Balancing Line	7,915,321
		<b>23,492,190</b>	-		<b>23,492,190</b>

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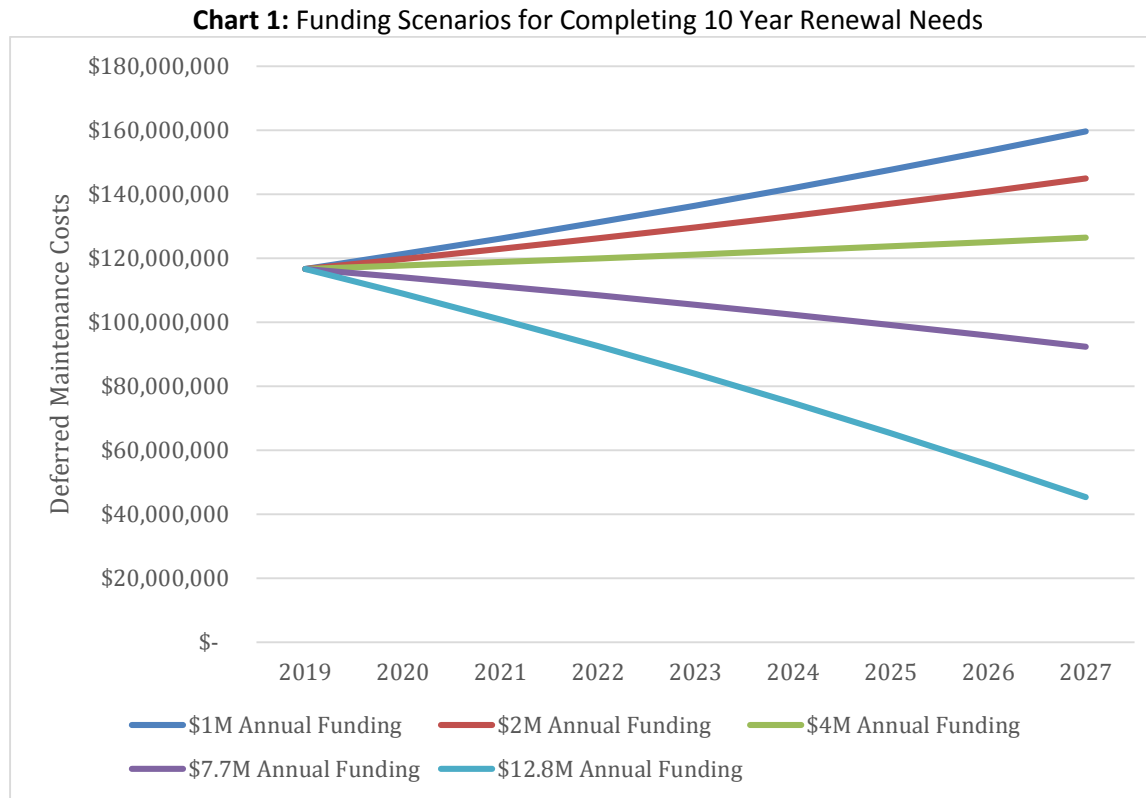
<b>Fund</b>	<b>Program</b>	<b>Staff Proposed Budget</b>	<b>Changes</b>	<b>Updated Staff Proposed Budget</b>
<b>General Fund I</b>	Instruction	43,289,140	9,297	43,298,437
	Instructional Support	6,118,596	(6,202)	6,112,394
	Student Services	9,440,315	8,470	9,448,785
	College Support Services	17,716,819	(11,565)	17,705,254
	Plant Operations & Maintenance	6,156,177	-	6,156,177
	Contingency	2,600,000	-	2,600,000
	Transfers Out	1,979,604	-	1,979,604
	Unappropriated Ending Fund Balance	2,545,000	-	2,545,000
		<b>89,845,651</b>	<b>-</b>	<b>89,845,651</b>

1. Please provide more information on the major maintenance funding scenarios and the unplanned projects category.
  - a. Other than the roof tie offs for building 1, the deferred maintenance projects outlined below do not present safety risks. The risk of deferring projects is primarily financial, as the deferred maintenance project list and costs will continue to escalate. The current estimated cost of the College’s 10-year capital renewal needs is \$116.6M. As shown in Chart 1 below, deferred maintenance costs exponentially *increase* at annual \$1M & \$2M funding levels. A \$4M annual funding level relatively maintains the deferred maintenance cost over the 10-year time period. Annual funding levels of \$7.7M & \$12.8M would reduce the deferred maintenance financial risk over the 10-year period.

**Table 1: Major Maintenance Funding Scenarios (Table 15, Page 61 of FY20 Proposed Budget Document)**

Project	\$2.5M	\$2.0M	\$1.5M	\$1M	Notes
Remove exterior beams around bldgs. 9,10, & 12	✓	✓	✓	✓	Beams are degrading
Roof Tie Offs, Bldg. 1	✓	✓	✓	✓	OSHA mandated and departmental goal
Center Building Transformer	✓	✓			Transformer is 50+ years old and requires replacement
Bldg. 5 Gym Lighting Controls	✓	✓	✓		Controls currently operated by a 5” floppy disk and an old computer
Bldg. 1 Lighting Controls	✓	✓	✓		These controls are failed and lighting is on 24-7
Remove broken stairway west of bldg. 18	✓	✓	✓		Currently blocked off due to safety hazards
Remove Bldg. 18 exterior handrail (only)	✓	✓	✓		
Building 25 Flooring	✓	✓	✓		Building is 21 years old and the flooring is damaged
Building 11 handrail	✓				Remove and replace handrail
Building 16 carpet	✓	✓			Replace all 19 year old carpet
Building 16 Interior Painting – Phase 1	✓				
Parking Lot Maintenance	✓	✓	✓		
Concrete repairs	✓	✓	✓		Replace worn and chipped concrete
Wayfinding signage updates	✓	✓	✓	✓	
Unplanned	✓	✓	✓	✓	

- b. Unplanned projects vary upon funding level and are addressed as required, with safety risks always prioritized.

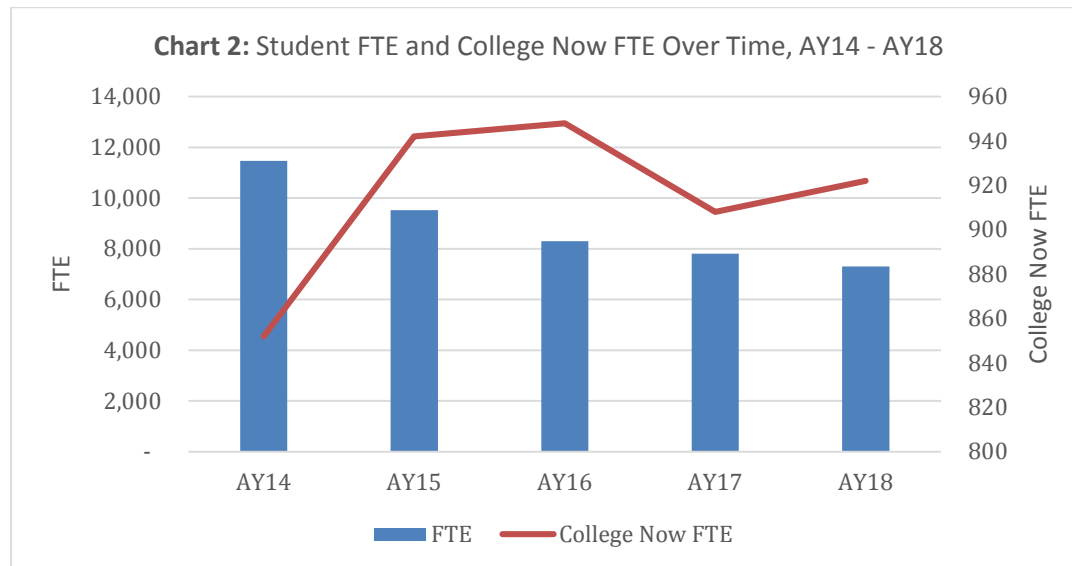
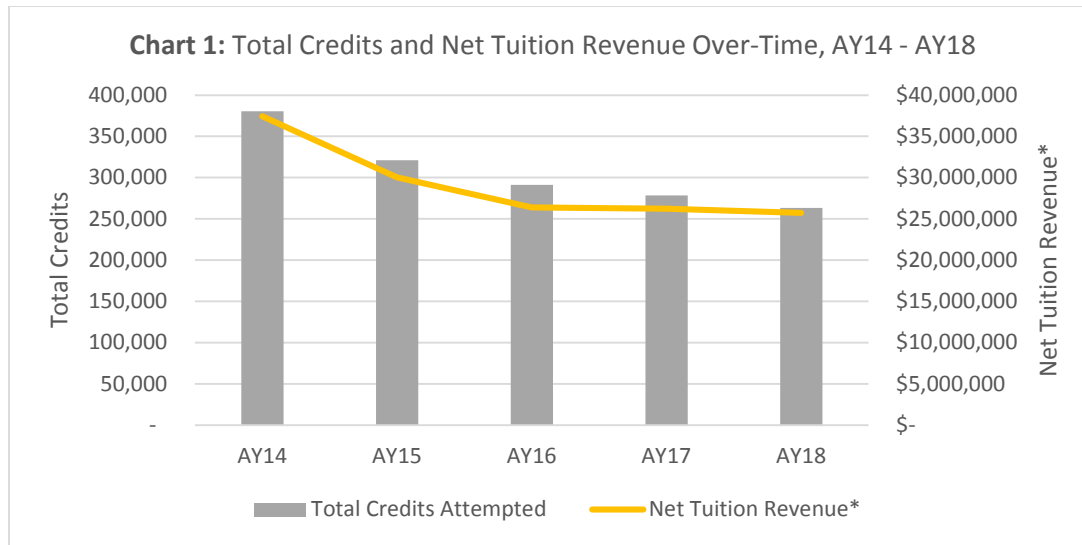


2. Please provide a 5-year history of student FTE and tuition revenue.

**Table 2: 5-Year history of FTE and Tuition Revenue**

	AY14	AY15	AY16	AY17	AY18
FTE	11,460	9,524	8,302	7,808	7,298
College Now FTE	852	942	948	908	922
Total Credits	380,489	321,219	291,122	278,583	263,291
Net Tuition Revenue*	\$ 37,426,900	\$ 30,021,200	\$ 26,384,300	\$ 26,226,800	\$25,725,400

\*Includes credit tuition, non-credit tuition, and tuition waivers



3. Please provide information on employee contributions to medical insurance and retirement benefits.
  - a. For detailed information, please see pages 7-13 of the attached January 2019 Compensation and Benefits Monitoring Report.
  - b. For Classified and Management Insurance Rates (7.1.2018 - 9.30.2019), please see attachment B.
  - c. For Faculty Insurance Rates (10.1.2018 - 9.30.2019), please see attachment C.
  - d. The College funds the annual 6% PERS (Public Employees Retirement System) employee contribution as well as the employer contribution. The College also provides tax sheltered annuities and deferred compensation voluntary benefits for employees to contribute additional dollars to a personal retirement account.
  
4. Please provide information regarding the financial details of the Barnes & Noble proposal to operate bookstore services.
  - a. Earlier this year, Barnes & Noble College provided Lane Community College with a proposal to provide its bookstore service based upon a statewide RFP. After feedback from the Board of Education and consultation with multiple internal sources, the college released its own RFP for bookstore services to best serve Lane's Open Educational Resources and financial requirements. Responses to the RFP are due May 28, 2019.

- **7/1/2018 - 6/30/2019:** 1.25% salary schedule adjustment for FY'19. All eligible management/administrative employees received a one-step equivalent (1.8%) effective July 1, 2018. Managers may sell up to 16 hours of their own accrued vacation leave. College contributions toward the cost of health insurance premiums and section 125 details are covered in the benefits section of this report.

**Bargaining Agreements for FY'19:** The College has a collective bargaining agreement in place for classified employees (LCCEF) through June 30, 2023, with economic re-openers planned every two years to resolve compensation and benefits plus one additional issue during the term of the Agreement. Bargaining for a two-year economic re-opener is scheduled to begin in January, 2019. The College has a collective bargaining agreement in place for faculty (LCCEA) through June 30, 2018, with the "tentative agreement" noted above for a one-year agreement pending ratification for 2018/2019. Negotiations will resolve salary schedule adjustments and step adjustments for faculty and classified employees moving forward.

**Health Insurance Benefits:** There will continue to be significant volatility in health insurance markets moving forward because of changes and a lack of clarity concerning continuation of the federal Patient Protection and Affordable Care Act (ACA). There will also be significant uncertainty concerning possible changes for health insurance guidance and costs at the federal level in calendar 2019 that may impact how health insurance is provided through employers. Combined with the mature demographics of Lane's workforce, the legislative volatility impacting health insurance market uncertainty may negatively impact (increase) the cost of health insurance for both employers and employees in calendar 2019 and beyond. Lane Community College is currently fully compliant with ACA requirements for maximum participation of eligible employees under the ACA in part because the College has historically provided generous access to health insurance coverage for part-time employees in all three Lane employee groups who work more than .33 FTE but less than "30 hours/week." Lane provides access to health insurance benefits at a much lower level of hours worked per week by employees than is mandated under federal ACA guidelines. A minimum number of hours worked at 30 hours/week is the ACA minimum standard for health insurance coverage eligibility. The College is also carefully following guidance from our third-party insurance benefits consultant concerning prospective compliance requirements of the ACA, as well as potential federal changes to employer provided health insurance coverage that may impact how health insurance is delivered through employers.

The above noted, the very significant ongoing increases in the cost of health insurance premiums during the past nearly 20 years requires a thoughtful analysis of Lane's health insurance benefits profile. Based upon a study of all Oregon community colleges through the Oregon Community College Association (OCCA) that has again been updated for fall, 2018, Lane Community College currently contributes the highest employer contributions toward the total cost of health insurance premiums among all seventeen (17) Oregon community colleges. Using the 2018-2019 employer/employee insurance premium contribution data, among the Oregon community colleges that provide access to health insurance coverage on a tiered basis (examples: Employee Only, E + Spouse, E + Children and Full Family coverage) the updated cost comparison data

document that Lane's employer contributions toward the total cost of health insurance premiums for employee only coverage exceed the second highest contributing college by over 5% per employee for all classified and management employees. Lane's employer premium contributions for employee only coverage for faculty also exceed the second highest contributing community college by over 5%. Using the same data sources, Lane's current employer contributions at the full family level also exceed the employer contributions of the second highest contributing college by over 10% for budgeted (.50 – 1.0 FTE) employees in all three employee groups.

The above assessments are accurate concerning Lane's employer health insurance contributions despite that fact the Lane "froze" the employer health insurance contributions during the 2015/2016 fiscal year, and has not increased the employer contribution levels since 2015/2016. Lane currently (2018/2019) makes the highest employer insurance premium contributions per employee among all Oregon Community Colleges even though Lane's employer contributions have not increased during the last three fiscal years. In addition to making the highest employer health insurance premium contributions from among all regional private and public employers, Lane Community College also supports access for College employees and their families to quality primary health care through the following strategies.

- For more than the 15 years covered by this Internal Monitoring Report, the College has not pro-rated the employer health insurance premium contribution based upon less-than 1.0 FTE assignments. Lane faculty and classified employees working .50 - .99 FTE receive the same College employer contributions toward the total cost of health insurance that full-time (1.0 FTE) employees receive. Most employers, including most community colleges, do "pro-rate" the employer's health insurance premium contributions for less-than 1.0 FTE employees.
- The College currently provides subsidized access for many Lane employees who commit to pay \$2.00/payroll period to primary healthcare services through the College Health Clinic including reduced service fee rates and no billing of the employee's health insurance.
- The College also provides an exceptionally generous and extraordinarily rare employer contribution toward eligible employees' pre-tax flexible spending section 125 accounts based upon the insurance enrollment tier of Lane employees. Accessing the employer contribution for employees' flexible spending accounts only requires a minimum section 125 contribution of \$240/year from eligible employees. The College's employer contribution to the section 125 flexible spending accounts for classified employees remain significantly increased for calendar 2019 (\$670/year Employee Only, \$1,340/year for E + 1, and \$1,715/year for Full Family) while the College's 2019 (FY'19) employer contributions for faculty and management flexible spending accounts were increased to \$450 Employee Only, \$700 E + 1, and \$900.00 Full Family.
- Lastly, for 2018/2019, only two other Oregon community colleges make an employer insurance premium contribution for part-time faculty who fall below the ACA 30-hour/week standard (those Lane faculty assigned .20 - .499 FTE); Portland Community College, Rogue Community College. Lane's employer insurance premium contributions for part-time faculty exceeds the PCC



contribution level by over 34% (\$637.09/mo. compared to \$474.50/mo.) for Employee Only coverage.

Based upon all the facts outlined above concerning Lane's support for employee access to health insurance coverage and health care services, it is accurate to conclude that Lane Community College provides health insurance benefits for employees that support an exceptionally competitive benefits package. Lane Community College currently contributes the very highest employer contributions among all Oregon community colleges toward the total cost of health insurance premiums for health insurance coverage for employees in all three employee groups, and Lane's support exceeds the benefits provided by other private and public employers for comparable professional markets.

**Health Insurance, 2018-2019 and Beyond:** The one-year agreements with LCCEF (classified employees) and with MSC (managers/administrators), through June 30, 2019 called for the College's employer premium contributions for health insurance to remain the same as the College's employer contributions in 2015/2016. The College's current agreement with LCCEA also maintains the employer's contributions toward the total cost of health insurance premiums at the same levels that applied in 2015/2016.

Because classified employees and managers did not agree to go into the OEBC plans effective October 1, 2018 (faculty have been in the OEBC plans since 2008/2009), the College/HR supported a competitive bidding (RFP) process during 2017/2018 for health insurance coverage options for classified and management employees to assure that the College (as well as classified and management employees) would have the opportunity to compare both health insurance plan options and insurance premium cost options from multiple health insurance companies. That RFP process resulted in only two health insurance carriers being assessed as qualified to provide coverage for Lane classified and management employees. The health insurance RFP process in spring of 2018 resulted in classified and management employees remaining with PacificSource as a carrier, and significant modifications for plan designs and plan options for the ongoing PacificSource plans were approved/accepted in an effort to control health insurance plan premium costs for 2018/2019. The renewal of the PacificSource plans on June 1, 2018, resulted in insurance premium costs that were lower than initially projected and is effective for 18 months through September 30, 2019. It is not likely to be effective at this time to attempt to go through yet another competitive health insurance RFP process a mere one year after a similar process yielded limited competition, and limited choice.

Bargaining with both unions and the agreement with MSC has now reduced the number of health insurance plan options from 15 different plan design options for employees in the three groups in 2017/2018, down to 8 basic plan design options for 2018/2019 (4 for full-time and part-time faculty, and 4 for classified employees and managers), with a very significant variety of dental and vision choices for each of the 8 plans that adds to the complexity of administering the health insurance plan choices for Lane employees. Lane's health insurance claims experience, or "utilization," has been exceeding total insurance premiums paid to PacificSource for several years. In addition, the large number of medical insurance plan options through PacificSource potentially adds to the actual total cost of premiums because the health insurance company may add

administrative costs for supporting the multitude of different plan design options. There is also an “adverse selection” cost factor added (at least by PacificSource) for a higher risk exposure to losses because of the large variety of plan designs and combined (medical, dental and vision) options.

Administering the health insurance plan design options for faculty through OEBB is further complicated by the fact that OEBB allows enrollees to “unbundle” their enrollment elections and pick & choose among medical, dental or vision coverage, while declining one or more sources of coverage. This practice of allowing “unbundling” of the three primary sources health insurance coverage also adds to the cost of health insurance coverage in the form of higher administrative costs as well as the potential for “adverse impact” in terms of plan elections by covered members.

**Total Premium Costs:** The total annual cost of health insurance premiums (medical, pharmacy, dental and vision insurance coverage) now exceeds 14% of total budget expenditures in FY’19 (health insurance premiums will cost the College approximately \$13.5M dollars for FY’19) for all covered employees and their eligible dependents.

The College has experienced the following (closely estimated) increases in the total costs including both employer and employee premium contributions for the most expensive health insurance plan design premiums (medical, pharmacy, dental and vision) between January 1, 2000 and September 30, 2019:

<u>Employee Group</u>	<u>Increases – In Total Premium Costs Since 2000</u>	
	<u>* (see note below)</u>	
<b>Classified Unit</b>	Employee Only:	226.7%
	Employee + One:	279.3%
	Full Family:	276.9%
<b>Faculty Unit</b>	Employee Only:	168.4%
	Employee + One:	186.2%
	Full Family:	230.5%
<b>Management Unit</b>	Employee Only:	164.7%
	Employee + One:	200.8%
	Full Family:	200.9%

**Insurance cost “inflation” compared to CPI “inflation”:** By way of comparison to the health insurance premium inflation increases noted above for the period 2000 – 2018, CPI inflation measures went up by approximately 48% for the eighteen years between 2008 and 2017. Effective October 1, 2008, faculty (LCCEA) opted to move to the Oregon Educator Benefits Board (OEBB) health insurance plans. Therefore, at this time the cost increase (%) comparisons outlined above are not based upon identical plans or the same levels of benefits for the three respective employee groups between 2000 and the present.

**Insurance Plan Changes for 2018-2019 to Mitigate Premium Increases:**

Managers and classified employees collaborated in the spring of 2018 to elect a higher deductible plans through PacificSource that reduced the projected FY'19 renewal rate increases from an initial renewal quote over 10% to an average of about 6.0% for an 18-month renewal through October 1, 2019. The plan design changes for 2018/2019 for classified and management employees through PacificSource, such as higher office visit co-pays, higher deductibles, and higher out-of-pocket maximums for several plans, made significant benefits changes to the medical plan designs of the four plans that managers and classified employees enroll in. These changes resulted in the lower-than-anticipated overall 6.0% increase for the PacificSource plans for 2018/2019.

Concerning the OEGB health insurance plans and premium costs, Lane faculty are exposed to potential benefit level adjustments during each annual renewal cycle as the OEGB board works to adjust plan designs in order to reduce premium renewal rates. The OEGB governing board is under significant pressure from a State budget perspective to limit the annual insurance premium increases to no more than 3%. After several consecutive years of plan design changes the total cost of OEGB health insurance premiums has now dropped below the college's employer contribution toward the total cost of health insurance premiums. As a result of the OEGB plan design changes during the past several years, and coupled with the very large state-wide pool of covered members in the OEGB plans which distributes the "risk" of high impact claims, the vast majority of full-time faculty now make a zero or relatively small employee out-of-paycheck premium contribution for their health insurance coverage. Employee out-of-paycheck insurance premium contribution levels for part-time faculty eligible for health insurance coverage have also decreased over the past several years including for FY'19.

**Given the very significant cost of health insurance benefits for both Lane Community College, as well as the very significant insurance premium costs for Lane's classified and management employees and their enrolled dependents, it is now timely to make an effort to compare the respective insurance premium costs for the most comparable PacificSource and OEGB health insurance plans.**

<b>Enroll Tier</b>	<b><u>Pac.Source Plan \$800 Ind. Ded. Total Cost</u></b>	<b><u>Classified &amp; Managers Pac.Source Plan \$800 Ind. Ded. SmartCho. College Pays</u></b>	<b><u>Classified &amp; Managers Pac.Source Plan \$800 Ind. Ded. SmartCho. Empl. Pays</u></b>	<b><u>OEGB Birch Plan \$800 Ind. Ded. Total Cost</u></b>	<b><u>Full-time Fac. OEGB Plan Birch Plan \$800 Deduct. "Synergy" College Pays (Total Cost Plan)</u></b>	<b><u>Full-time Faculty OEGB Plan Birch Plan \$800 Deduct. "Synergy" Employee Pays</u></b>
E. Only	<b>\$986.11/M.</b>	\$824.48/M.	\$161.63/Mo	<b>\$740.44/Mo.</b>	\$740.44/Mo.	Zero
E. +1	<b>\$2,242.49/Mo.</b>	\$1,770.99/Mo.	\$471.50/Mo	<b>\$1,601.43/Mo.</b>	\$1,601.43/Mo.	Zero
F. Fam.	<b>\$2,796.00/Mo.</b>	\$2,209.6/Mo.	\$586.40/Mo	<b>\$2,283.30/Mo.</b>	\$2,283.30/Mo.	Zero

The primary impact after several years of OEGB plan design changes is that the vast majority of contracted faculty now make a zero or relatively small employee out-of-paycheck insurance premium contribution for their health insurance coverage. By contrast, the total cost of premiums for Lane's classified employees and managers on the PacificSource plans have continued to increase every year for many years despite good faith efforts at relatively minor plan design changes. Rates for the PacificSource plans are also "experience-rated" based upon the relatively small pools of all Lane classified employees and managers plus their enrolled family members. The "experience-rated" smaller pool of classified employees and managers (and dependents) covered by PacificSource means that large claims among Lane's enrollees have a significantly larger impact on rate renewals for the PacificSource plans.

**Insurance Premium Cost Distribution Effective FY'19 for "Most Expensive" Plans:**

<u>Employee Group</u>	<u>College Contribution/Mo</u>	<u>Employee Contribution/Mo</u>
Class. & Mgt. Empl. O./Mo.	\$ 824.48/83.6%	\$ 161.63/16.4%
Class. & Mgt. Empl. + 1/Mo.	\$1,770.99/79.0%	\$ 471.50/21.0%
Class. & Mgt. Full Fam./Mo.	\$2,209.60/79.0%	\$ 586.40/21.0%
Faculty Empl. Only/Mo.*	\$ 729.62/100.0%	\$ 0.00/0%
Faculty Empl. + Sp./Mo.*	\$1,601.43/100.0%	\$ 0.00/0%
Faculty Full Family/Mo.*	\$2,283.30/100.0%	\$ 0.00/0%

**\*Note** – The above calculations are for the faculty "base plan" which is the most expensive of the OEGB plans. The College's contributions toward the total cost of health insurance premiums are currently linked to the faculty "base plan." Therefore, faculty employee out-of-paycheck premium contributions for all other lesser expensive OEGB plans are also zero. Only about 5% of faculty currently enroll on the most expensive OEGB "base plan."

**Important Note:** that Lane's College contributions toward the total cost of health insurance premiums for eligible part-time faculty exceed the second highest contributing Oregon community college by over 30%. Part-time faculty who are eligible for health insurance coverage receive the following employer contributions from Lane Community College toward the total cost of health insurance premiums; Empl. Only = \$665.57/Mo., E + Spouse = \$1,065.20/Mo., and Full Family = \$1,197.21/Mo. employer contribution.

**Important Note for 2017/18:** It is important to note that effective in FY'14 all three employee groups now have "plan choice" allowing employees to select from among multiple plan design options including the opportunity to elect less expensive insurance plans than the "most expensive plans" upon which the calculations above are based. The total cost of health insurance premiums for the College now (for FY'19) exceeds \$13.5 million per fiscal year (up over 21.6% from the slightly over \$11.1 million/year in 2009/2010) including both employer and employee health insurance premium contributions. Therefore, every 1.0 % increase in total health insurance premium costs for

the College adds approximately \$135,000 to the College's budget for the cost of health insurance premiums.

In addition to the increasing health insurance premium costs from insurance carriers, state and federal law makers have developed legislation to "tax" employer paid health insurance premium contributions – including premiums paid by public entities such as Lane Community College - as a means of funding low-income and children's health insurance programs. For example, the Oregon legislature added a "1.0% plus administrative fee" insurance premium surcharge in late June, 2009, to generate funds to pay for a children's health insurance program under the Oregon Health Plan. The ACA also still includes a variety of fees and taxes that could still be implemented during the next several years after the ACA was implemented in 2014 that may prospectively increase the cost of health insurance premiums.

It also remains unclear whether Congressional actions that currently call for the ACA "Cadillac Tax" to be implemented in January, 2020 (changing the implementation date from January, 2018) will remain a part of health insurance legislation. The "Cadillac tax" includes an excise tax of 40% on every dollar of premium costs in excess of the annual total premium cost limits set by Congress. The maximum total cost of premium limits that had been scheduled to take effect in January, 2018 were \$10,200/year for employee only coverage and \$27,500/year for full family coverage, after which the 40% excise tax would be applied to every premium cost dollar over the "Cadillac tax" limits. The "Cadillac tax" could also be applied to the value of employer contributions for flexible spending section 125 accounts as well as employer sponsored health clinics and wellness plans. The current total premium costs that the College pays for the most expensive PacificSource plans already exceeded (in January, 2016) the "Cadillac tax" thresholds noted above for "expensive" health insurance plans. The OEGB plan design changes for all 2016/2017 and for all 2017/2018 plans actually resulted in reducing the total cost of all OEGB plans below the "Cadillac tax" levels. Estimates completed in fall, 2015, indicate that the "Cadillac plan" 40% excise tax could add well over a million dollars per fiscal year, and potentially several million dollars per year, to the College's total costs for health insurance premiums if the College continued to maintain these "high premium" plans.

### **3. B. POLICY PROHIBITION: The President shall establish compensation and benefits which do not create obligations over a longer period than prudent.**

The President and College managers are compliant with this guideline and have taken a prudent approach during the past several years concerning negotiations with the unions for one and two-year collective bargaining agreements for compensation and benefits. These short-term agreements have resulted in moderate adjustments to compensation and benefits for Lane employees. Lane Community College is rare among Oregon public employers because Lane has consistently provided increases for employee compensation and benefits between the years of 2000/2001 and 2017/2018 when many Oregon public employers implemented wage freezes or health insurance benefit reductions because of revenue declines due to declining student enrollment resulting in reduced operating revenues. Lane Community College must maintain a reasonable and prudent approach to compensation and benefits to assure a fiscally sustainable future.

**PacificSource PSN Network \$800 Medical Deductible + Rx + Vision**

w/ Moda Dental Dental								
	Medical	Vision	Dental	Total	LCC Contribution	Employee Cost		
						Monthly	Paycheck	
EE Only	\$ 908.23	\$ 14.54	\$ 63.34	\$986.11	\$824.48	\$161.63	\$80.82	
E + One	\$ 2,088.90	\$ 33.42	\$ 120.17	\$2,242.49	\$1,770.99	\$471.50	\$235.75	
Full Family	\$ 2,561.17	\$ 40.92	\$ 193.91	\$2,796.00	\$2,209.60	\$586.40	\$293.20	
w/ Willamette Dental								
	Medical	Vision	Dental	Total	LCC Contribution	Employee Cost		
						Monthly	Paycheck	
EE Only	\$908.23	\$ 14.54	\$ 51.44	\$974.21	\$824.48	\$149.73	\$74.87	
E + One	\$2,088.90	\$ 33.42	\$ 98.15	\$2,220.47	\$1,770.99	\$449.48	\$224.74	
Full Family	\$2,561.17	\$ 40.92	\$ 158.12	\$2,760.21	\$2,209.60	\$550.61	\$275.31	

**PacificSource SmartChoice Network \$800 Medical Deductible + Rx + Vision**

w/ Moda Dental Dental								
	Medical	Vision	Dental	Total	LCC Contribution	Employee Cost		
						Monthly	Paycheck	
EE Only	\$ 850.71	\$ 14.54	\$ 63.34	\$928.59	\$824.48	\$104.11	\$52.06	
E + One	\$ 1,956.60	\$ 33.42	\$ 120.17	\$ 2,110.19	\$1,770.99	\$339.20	\$169.60	
Full Family	\$ 2,398.94	\$ 40.92	\$ 193.91	\$ 2,633.77	\$2,209.60	\$424.17	\$212.09	
w/ Willamette Dental								
	Medical	Vision	Dental	Total	LCC Contribution	Employee Cost		
						Monthly	Paycheck	
EE Only	\$850.71	\$ 14.54	\$ 51.44	\$916.69	\$824.48	\$92.21	\$46.11	
E + One	\$1,956.60	\$ 33.42	\$ 98.15	\$2,088.17	\$1,770.99	\$317.18	\$158.59	
Full Family	\$2,398.94	\$ 40.92	\$ 158.12	\$2,597.98	\$2,209.60	\$388.38	\$194.19	

**PacificSource SmartChoice Network \$1200 Medical Deductible + Rx + Vision**

w/ Moda Dental Dental								
	Medical	Vision	Dental	Total	LCC Contribution	Employee Cost		
						Monthly	Paycheck	
EE Only	\$ 799.70	\$ 14.54	\$ 63.34	\$877.58	\$824.48	\$53.10	\$26.55	
E + One	\$ 1,839.25	\$ 33.42	\$ 120.17	\$1,992.84	\$1,770.99	\$221.85	\$110.93	
Full Family	\$ 2,255.09	\$ 40.92	\$ 193.91	\$2,489.92	\$2,209.60	\$280.32	\$140.16	
w/ Willamette Dental								
	Medical	Vision	Dental	Total	LCC Contribution	Employee Cost		
						Monthly	Paycheck	
EE Only	\$799.70	\$ 14.54	\$ 51.44	\$865.68	\$824.48	\$41.20	\$20.60	
E + One	\$1,839.25	\$ 33.42	\$ 98.15	\$1,970.82	\$1,770.99	\$199.83	\$99.92	
Full Family	\$2,255.09	\$ 40.92	\$ 158.12	\$2,454.13	\$2,209.60	\$244.53	\$122.27	

**PacificSource SmartChoice Network \$1800 Medical Deductible + Rx + Vision**

w/ Moda Dental Dental								
	Medical	Vision	Dental	Total	LCC Contribution	Employee Cost		
						Monthly	Paycheck	
EE Only	\$ 746.11	\$ 14.54	\$ 63.34	\$823.99	\$823.99	\$0.00	\$0.00	
E + One	\$ 1,716.02	\$ 33.42	\$ 120.17	\$1,869.61	\$1,770.99	\$98.62	\$49.31	
Full Family	\$ 2,104.00	\$ 40.92	\$ 193.91	\$2,338.83	\$2,209.60	\$129.23	\$64.62	
w/ Willamette Dental								
	Medical	Vision	Dental	Total	LCC Contribution	Employee Cost		
						Monthly	Paycheck	
EE Only	\$746.11	\$ 14.54	\$ 51.44	\$812.09	\$812.09	\$0.00	\$0.00	
E + One	\$1,716.02	\$ 33.42	\$ 98.15	\$1,847.59	\$1,770.99	\$76.60	\$38.30	
Full Family	\$2,104.00	\$ 40.92	\$ 158.12	\$2,303.04	\$2,209.60	\$93.44	\$46.72	

Birch Medical, Dental 1, Opal Vision							
<b>Attachment C</b>							
	Medical	Dental	Vision	Supp Ins	Total	Employer Contribution	Employee Contribution
EE Only	\$640.46	\$66.09	\$23.07	\$10.82	\$740.44	\$729.62	\$10.82
EE + Sp/Partner	\$1,408.99	\$130.91	\$50.71	\$10.82	\$1,601.43	\$1,590.61	\$10.82
EE + Child(ren)	\$1,216.88	\$145.58	\$43.77	\$10.82	\$1,417.05	\$1,406.23	\$10.82
Full Family	\$1,985.44	\$215.59	\$71.45	\$10.82	\$2,283.30	\$2,272.48	\$10.82

Birch Medical, Dental 5, Opal Vision							
	Medical	Dental	Vision	Supp Ins	Total	Employer Contribution	Employee Contribution
EE Only	\$640.46	\$58.32	\$23.07	\$10.82	\$732.67	\$721.85	\$10.82
EE + Sp/Partner	\$1,408.99	\$115.54	\$50.71	\$10.82	\$1,586.06	\$1,575.24	\$10.82
EE + Child(ren)	\$1,216.88	\$128.48	\$43.77	\$10.82	\$1,399.95	\$1,389.13	\$10.82
Full Family	\$1,985.44	\$190.26	\$71.45	\$10.82	\$2,257.97	\$2,247.15	\$10.82

Birch Medical, Dental 6, Opal Vision							
	Medical	Dental	Vision	Supp Ins	Total	Employer Contribution	Employee Contribution
EE Only	\$640.46	\$43.63	\$23.07	\$10.82	\$717.98	\$707.16	\$10.82
EE + Sp/Partner	\$1,408.99	\$86.38	\$50.71	\$10.82	\$1,556.90	\$1,546.08	\$10.82
EE + Child(ren)	\$1,216.88	\$87.68	\$43.77	\$10.82	\$1,359.15	\$1,348.33	\$10.82
Full Family	\$1,985.44	\$133.94	\$71.45	\$10.82	\$2,201.65	\$2,190.83	\$10.82

Birch Medical, Dental 8, Opal Vision							
	Medical	Dental	Vision	Supp Ins	Total	Employer Contribution	Employee Contribution
EE Only	\$640.46	\$45.53	\$23.07	\$10.82	\$719.88	\$709.06	\$10.82
EE + Sp/Partner	\$1,408.99	\$90.21	\$50.71	\$10.82	\$1,560.73	\$1,549.91	\$10.82
EE + Child(ren)	\$1,216.88	\$95.98	\$43.77	\$10.82	\$1,367.45	\$1,356.63	\$10.82
Full Family	\$1,985.44	\$144.20	\$71.45	\$10.82	\$2,211.91	\$2,201.09	\$10.82

<b>Cedar Medical, Dental 1, Opal Vision</b>							
	<b>Medical</b>	<b>Dental</b>	<b>Vision</b>	<b>Supp Ins</b>	<b>Total</b>	<b>Employer Contribution</b>	<b>Employee Contribution</b>
<b>EE Only</b>	\$593.50	\$66.09	\$23.07	\$10.82	\$693.48	\$682.66	\$10.82
<b>EE + Sp/Partner</b>	\$1,305.68	\$130.91	\$50.71	\$10.82	\$1,498.12	\$1,487.30	\$10.82
<b>EE + Child(ren)</b>	\$1,127.65	\$145.58	\$43.77	\$10.82	\$1,327.82	\$1,317.00	\$10.82
<b>Full Family</b>	\$1,839.87	\$215.59	\$71.45	\$10.82	\$2,137.73	\$2,126.91	\$10.82

<b>Cedar Medical, Dental 5, Opal Vision</b>							
	<b>Medical</b>	<b>Dental</b>	<b>Vision</b>	<b>Supp Ins</b>	<b>Total</b>	<b>Employer Contribution</b>	<b>Employee Contribution</b>
<b>EE Only</b>	\$593.50	\$58.32	\$23.07	\$10.82	\$685.71	\$674.89	\$10.82
<b>EE + Sp/Partner</b>	\$1,305.68	\$115.54	\$50.71	\$10.82	\$1,482.75	\$1,471.93	\$10.82
<b>EE + Child(ren)</b>	\$1,127.65	\$128.48	\$43.77	\$10.82	\$1,310.72	\$1,299.90	\$10.82
<b>Full Family</b>	\$1,839.87	\$190.26	\$71.45	\$10.82	\$2,112.40	\$2,101.58	\$10.82

<b>Cedar Medical, Dental 6, Opal Vision</b>							
	<b>Medical</b>	<b>Dental</b>	<b>Vision</b>	<b>Supp Ins</b>	<b>Total</b>	<b>Employer Contribution</b>	<b>Employee Contribution</b>
<b>EE Only</b>	\$593.50	\$43.63	\$23.07	\$10.82	\$671.02	\$660.20	\$10.82
<b>EE + Sp/Partner</b>	\$1,305.68	\$86.38	\$50.71	\$10.82	\$1,453.59	\$1,442.77	\$10.82
<b>EE + Child(ren)</b>	\$1,127.65	\$87.68	\$43.77	\$10.82	\$1,269.92	\$1,259.10	\$10.82
<b>Full Family</b>	\$1,839.87	\$133.94	\$71.45	\$10.82	\$2,056.08	\$2,045.26	\$10.82

<b>Cedar Medical, Dental 8, Opal Vision</b>							
	<b>Medical</b>	<b>Dental</b>	<b>Vision</b>	<b>Supp Ins</b>	<b>Total</b>	<b>Employer Contribution</b>	<b>Employee Contribution</b>
<b>EE Only</b>	\$593.50	\$45.53	\$23.07	\$10.82	\$672.92	\$662.10	\$10.82
<b>EE + Sp/Partner</b>	\$1,305.68	\$90.21	\$50.71	\$10.82	\$1,457.42	\$1,446.60	\$10.82
<b>EE + Child(ren)</b>	\$1,127.65	\$95.98	\$43.77	\$10.82	\$1,278.22	\$1,267.40	\$10.82
<b>Full Family</b>	\$1,839.87	\$144.20	\$71.45	\$10.82	\$2,066.34	\$2,055.52	\$10.82



<b>Dogwood Medical, Dental 1, Opal Vision</b>							
	<b>Medical</b>	<b>Dental</b>	<b>Vision</b>	<b>Supp Ins</b>	<b>Total</b>	<b>Employer Contribution</b>	<b>Employee Contribution</b>
<b>EE Only</b>	\$550.77	\$66.09	\$23.07	\$10.82	\$650.75	\$639.93	\$10.82
<b>EE + Sp/Partner</b>	\$1,211.70	\$130.91	\$50.71	\$10.82	\$1,404.14	\$1,393.32	\$10.82
<b>EE + Child(ren)</b>	\$1,046.50	\$145.58	\$43.77	\$10.82	\$1,246.67	\$1,235.85	\$10.82
<b>Full Family</b>	\$1,707.45	\$215.59	\$71.45	\$10.82	\$2,005.31	\$1,994.49	\$10.82

<b>Dogwood Medical, Dental 5, Opal Vision</b>							
	<b>Medical</b>	<b>Dental</b>	<b>Vision</b>	<b>Supp Ins</b>	<b>Total</b>	<b>Employer Contribution</b>	<b>Employee Contribution</b>
<b>EE Only</b>	\$550.77	\$58.32	\$23.07	\$10.82	\$642.98	\$632.16	\$10.82
<b>EE + Sp/Partner</b>	\$1,211.70	\$115.54	\$50.71	\$10.82	\$1,388.77	\$1,377.95	\$10.82
<b>EE + Child(ren)</b>	\$1,046.50	\$128.48	\$43.77	\$10.82	\$1,229.57	\$1,218.75	\$10.82
<b>Full Family</b>	\$1,707.45	\$190.26	\$71.45	\$10.82	\$1,979.98	\$1,969.16	\$10.82

<b>Dogwood Medical, Dental 6, Opal Vision</b>							
	<b>Medical</b>	<b>Dental</b>	<b>Vision</b>	<b>Supp Ins</b>	<b>Total</b>	<b>Employer Contribution</b>	<b>Employee Contribution</b>
<b>EE Only</b>	\$550.77	\$43.63	\$23.07	\$10.82	\$628.29	\$617.47	\$10.82
<b>EE + Sp/Partner</b>	\$1,211.70	\$86.38	\$50.71	\$10.82	\$1,359.61	\$1,348.79	\$10.82
<b>EE + Child(ren)</b>	\$1,046.50	\$87.68	\$43.77	\$10.82	\$1,188.77	\$1,177.95	\$10.82
<b>Full Family</b>	\$1,707.45	\$133.94	\$71.45	\$10.82	\$1,923.66	\$1,912.84	\$10.82

<b>Dogwood Medical, Dental 8, Opal Vision</b>							
	<b>Medical</b>	<b>Dental</b>	<b>Vision</b>	<b>Supp Ins</b>	<b>Total</b>	<b>Employer Contribution</b>	<b>Employee Contribution</b>
<b>EE Only</b>	\$550.77	\$45.53	\$23.07	\$10.82	\$630.19	\$619.37	\$10.82
<b>EE + Sp/Partner</b>	\$1,211.70	\$90.21	\$50.71	\$10.82	\$1,363.44	\$1,352.62	\$10.82
<b>EE + Child(ren)</b>	\$1,046.50	\$95.98	\$43.77	\$10.82	\$1,197.07	\$1,186.25	\$10.82
<b>Full Family</b>	\$1,707.45	\$144.20	\$71.45	\$10.82	\$1,933.92	\$1,923.10	\$10.82

Alder Medical, Dental 1, Opal Vision							
	Medical	Dental	Vision	Supp Ins	Total	Employer Contribution	Employee Contribution
EE Only	\$651.36	\$66.09	\$23.07	\$10.82	\$751.34	\$740.52	\$10.82
EE + Sp/Partner	\$1,432.98	\$130.91	\$50.71	\$10.82	\$1,625.42	\$1,614.60	\$10.82
EE + Child(ren)	\$1,237.60	\$145.58	\$43.77	\$10.82	\$1,437.77	\$1,426.95	\$10.82
Full Family	\$2,019.24	\$215.59	\$71.45	\$10.82	\$2,317.10	\$2,306.28	\$10.82

Alder Medical, Dental 5, Opal Vision							
	Medical	Dental	Vision	Supp Ins	Total	Employer Contribution	Employee Contribution
EE Only	\$651.36	\$58.32	\$23.07	\$10.82	\$743.57	\$732.75	\$10.82
EE + Sp/Partner	\$1,432.98	\$115.54	\$50.71	\$10.82	\$1,610.05	\$1,599.23	\$10.82
EE + Child(ren)	\$1,237.60	\$128.48	\$43.77	\$10.82	\$1,420.67	\$1,409.85	\$10.82
Full Family	\$2,019.24	\$190.26	\$71.45	\$10.82	\$2,291.77	\$2,280.95	\$10.82

Alder Medical, Dental 6, Opal Vision							
	Medical	Dental	Vision	Supp Ins	Total	Employer Contribution	Employee Contribution
EE Only	\$651.36	\$43.63	\$23.07	\$10.82	\$728.88	\$718.06	\$10.82
EE + Sp/Partner	\$1,432.98	\$86.38	\$50.71	\$10.82	\$1,580.89	\$1,570.07	\$10.82
EE + Child(ren)	\$1,237.60	\$87.68	\$43.77	\$10.82	\$1,379.87	\$1,369.05	\$10.82
Full Family	\$2,019.24	\$133.94	\$71.45	\$10.82	\$2,235.45	\$2,224.63	\$10.82

Alder Medical, Dental 8, Opal Vision							
	Medical	Dental	Vision	Supp Ins	Total	Employer Contribution	Employee Contribution
EE Only	\$651.36	\$45.53	\$23.07	\$10.82	\$730.78	\$719.96	\$10.82
EE + Sp/Partner	\$1,432.98	\$90.21	\$50.71	\$10.82	\$1,584.72	\$1,573.90	\$10.82
EE + Child(ren)	\$1,237.60	\$95.98	\$43.77	\$10.82	\$1,388.17	\$1,377.35	\$10.82
Full Family	\$2,019.24	\$144.20	\$71.45	\$10.82	\$2,245.71	\$2,234.89	\$10.82

Birch Medical, Dental 1, Opal Vision							
	Medical	Dental	Vision	Supp Ins	Total	Employer Contribution	Employee Contribution
EE Only	\$576.41	\$66.09	\$23.07	\$10.82	\$676.39	\$665.57	\$10.82
EE + Sp/Partner	\$1,268.09	\$130.91	\$50.71	\$10.82	\$1,460.53	\$1,449.71	\$10.82
EE + Child(ren)	\$1,095.16	\$145.58	\$43.77	\$10.82	\$1,295.33	\$1,284.51	\$10.82
Full Family	\$1,786.88	\$215.59	\$71.45	\$10.82	\$2,084.74	\$2,073.92	\$10.82

Birch Medical, Dental 5, Opal Vision							
	Medical	Dental	Vision	Supp Ins	Total	Employer Contribution	Employee Contribution
EE Only	\$576.41	\$58.32	\$23.07	\$10.82	\$668.62	\$657.80	\$10.82
EE + Sp/Partner	\$1,268.09	\$115.54	\$50.71	\$10.82	\$1,445.16	\$1,434.34	\$10.82
EE + Child(ren)	\$1,095.16	\$128.48	\$43.77	\$10.82	\$1,278.23	\$1,267.41	\$10.82
Full Family	\$1,786.88	\$190.26	\$71.45	\$10.82	\$2,059.41	\$2,048.59	\$10.82

Birch Medical, Dental 6, Opal Vision							
	Medical	Dental	Vision	Supp Ins	Total	Employer Contribution	Employee Contribution
EE Only	\$576.41	\$43.63	\$23.07	\$10.82	\$653.93	\$643.11	\$10.82
EE + Sp/Partner	\$1,268.09	\$86.38	\$50.71	\$10.82	\$1,416.00	\$1,405.18	\$10.82
EE + Child(ren)	\$1,095.16	\$87.68	\$43.77	\$10.82	\$1,237.43	\$1,226.61	\$10.82
Full Family	\$1,786.88	\$133.94	\$71.45	\$10.82	\$2,003.09	\$1,992.27	\$10.82

Birch Medical, Dental 8, Opal Vision							
	Medical	Dental	Vision	Supp Ins	Total	Employer Contribution	Employee Contribution
EE Only	\$576.41	\$45.53	\$23.07	\$10.82	\$655.83	\$645.01	\$10.82
EE + Sp/Partner	\$1,268.09	\$90.21	\$50.71	\$10.82	\$1,419.83	\$1,409.01	\$10.82
EE + Child(ren)	\$1,095.16	\$95.98	\$43.77	\$10.82	\$1,245.73	\$1,234.91	\$10.82
Full Family	\$1,786.88	\$144.20	\$71.45	\$10.82	\$2,013.35	\$2,002.53	\$10.82

Cedar Medical, Dental 1, Opal Vision							
	Medical	Dental	Vision	Supp Ins	Total	Employer Contribution	Employee Contribution
EE Only	\$534.14	\$66.09	\$23.07	\$10.82	\$634.12	\$623.30	\$10.82
EE + Sp/Partner	\$1,175.13	\$130.91	\$50.71	\$10.82	\$1,367.57	\$1,356.75	\$10.82
EE + Child(ren)	\$1,014.90	\$145.58	\$43.77	\$10.82	\$1,215.07	\$1,204.25	\$10.82
Full Family	\$1,655.92	\$215.59	\$71.45	\$10.82	\$1,953.78	\$1,942.96	\$10.82

Cedar Medical, Dental 5, Opal Vision							
	Medical	Dental	Vision	Supp Ins	Total	Employer Contribution	Employee Contribution
EE Only	\$534.14	\$58.32	\$23.07	\$10.82	\$626.35	\$615.53	\$10.82
EE + Sp/Partner	\$1,175.13	\$115.54	\$50.71	\$10.82	\$1,352.20	\$1,341.38	\$10.82
EE + Child(ren)	\$1,014.90	\$128.48	\$43.77	\$10.82	\$1,197.97	\$1,187.15	\$10.82
Full Family	\$1,655.92	\$190.26	\$71.45	\$10.82	\$1,928.45	\$1,917.63	\$10.82

Cedar Medical, Dental 6, Opal Vision							
	Medical	Dental	Vision	Supp Ins	Total	Employer Contribution	Employee Contribution
EE Only	\$534.14	\$43.63	\$23.07	\$10.82	\$611.66	\$600.84	\$10.82
EE + Sp/Partner	\$1,175.13	\$86.38	\$50.71	\$10.82	\$1,323.04	\$1,312.22	\$10.82
EE + Child(ren)	\$1,014.90	\$87.68	\$43.77	\$10.82	\$1,157.17	\$1,146.35	\$10.82
Full Family	\$1,655.92	\$133.94	\$71.45	\$10.82	\$1,872.13	\$1,861.31	\$10.82

Cedar Medical, Dental 8, Opal Vision							
	Medical	Dental	Vision	Supp Ins	Total	Employer Contribution	Employee Contribution
EE Only	\$534.14	\$45.53	\$23.07	\$10.82	\$613.56	\$602.74	\$10.82
EE + Sp/Partner	\$1,175.13	\$90.21	\$50.71	\$10.82	\$1,326.87	\$1,316.05	\$10.82
EE + Child(ren)	\$1,014.90	\$95.98	\$43.77	\$10.82	\$1,165.47	\$1,154.65	\$10.82
Full Family	\$1,655.92	\$144.20	\$71.45	\$10.82	\$1,882.39	\$1,871.57	\$10.82

Dogwood Medical, Dental 1, Opal Vision							Employer	Employee
	Medical	Dental	Vision	Supp Ins	Total	Contribution	Contribution	
EE Only	\$495.69	\$66.09	\$23.07	\$10.82	\$595.67	\$584.85	\$10.82	
EE + Sp/Partner	\$1,090.51	\$130.91	\$50.71	\$10.82	\$1,282.95	\$1,272.13	\$10.82	
EE + Child(ren)	\$941.83	\$145.58	\$43.77	\$10.82	\$1,142.00	\$1,131.18	\$10.82	
Full Family	\$1,536.66	\$215.59	\$71.45	\$10.82	\$1,834.52	\$1,823.70	\$10.82	

Dogwood Medical, Dental 5, Opal Vision							Employer	Employee
	Medical	Dental	Vision	Supp Ins	Total	Contribution	Contribution	
EE Only	\$495.69	\$58.32	\$23.07	\$10.82	\$587.90	\$577.08	\$10.82	
EE + Sp/Partner	\$1,090.51	\$115.54	\$50.71	\$10.82	\$1,267.58	\$1,256.76	\$10.82	
EE + Child(ren)	\$941.83	\$128.48	\$43.77	\$10.82	\$1,124.90	\$1,114.08	\$10.82	
Full Family	\$1,536.66	\$190.26	\$71.45	\$10.82	\$1,809.19	\$1,798.37	\$10.82	

Dogwood Medical, Dental 6, Opal Vision							Employer	Employee
	Medical	Dental	Vision	Supp Ins	Total	Contribution	Contribution	
EE Only	\$495.69	\$43.63	\$23.07	\$10.82	\$573.21	\$562.39	\$10.82	
EE + Sp/Partner	\$1,090.51	\$86.38	\$50.71	\$10.82	\$1,238.42	\$1,227.60	\$10.82	
EE + Child(ren)	\$941.83	\$87.68	\$43.77	\$10.82	\$1,084.10	\$1,073.28	\$10.82	
Full Family	\$1,536.66	\$133.94	\$71.45	\$10.82	\$1,752.87	\$1,742.05	\$10.82	

Dogwood Medical, Dental 8, Opal Vision							Employer	Employee
	Medical	Dental	Vision	Supp Ins	Total	Contribution	Contribution	
EE Only	\$495.69	\$45.53	\$23.07	\$10.82	\$575.11	\$564.29	\$10.82	
EE + Sp/Partner	\$1,090.51	\$90.21	\$50.71	\$10.82	\$1,242.25	\$1,231.43	\$10.82	
EE + Child(ren)	\$941.83	\$95.98	\$43.77	\$10.82	\$1,092.40	\$1,081.58	\$10.82	
Full Family	\$1,536.66	\$144.20	\$71.45	\$10.82	\$1,763.13	\$1,752.31	\$10.82	

**Printing and Graphics Financial Reports as of 4.30.19**  
**15-May-19**

Fiscal Year					2019
Department	Beg. Fund Balance	Revenues	Labor	Materials & Services	Fund Balance as of 4.30.19
Printing & Graphics	167,979	452,573	-321,257	-237,364	61,931
<b>Total</b>	<b>167,979</b>	<b>452,573</b>	<b>-321,257</b>	<b>-237,364</b>	<b>61,931</b>