

**TJ Miller**

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**From:** Martha Brauer [te.marthabrauer@yahoo.com]  
**Sent:** Friday, August 20, 2010 12:10 AM  
**To:** TJ Office Manager  
**Subject:** Memo to Trustees and Attachment, Memo to dept. heads and attachments  
**Attachments:** memo8.19.10healthinstrusteereport.doc; table of payrolloptions (2).doc

AUG 20 2010 AM 07:4

Tj, Please print memo (1 page) and attachment (2 pages) and submit to Trustees.

Please be sure to mail to the Trustees the health premium info from the insurance company dated August 18, 2010 that you faxed to me.

Please print memo, attachment, Health premium info dated Aug 6, and Health premium info dated August 18th for YOURSELF and for MARK YAWBERG. Please make 3 additional copies for Mark so he can hand them out to Darren, Bill, Cecil.

Thanks so much,

Martha

On the road tomorrow to doctor appt. use cell if you need me.

TRAILER ESTATES PARK & RECREATION DISTRICT  
1903 69<sup>TH</sup> Avenue West  
Bradenton, Florida 34207

AUG 20 2010 AM 07:4

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**MEMO**

TO: Trailer Estates Board of Trustees  
CC: Mark Yawberg, Maintenance  
TJ Miller, District Office  
FROM: Martha Brauer  
DATE: August 19, 2010  
RE: UHC Health Plan for Employees, 2010-2011

We have all received the UnitedHealthcare proposal for our employee health insurance for 10/1/10 – 9/30/11. In that the deadline is 10/1/10, we will need to determine what we wish to do prior to that time. The workshop scheduled for September 27<sup>th</sup> is being changed to a board meeting. This matter will be placed on that agenda and a decision will need to be made at that time.

Since we have a sufficient amount of time before we make our decision, maybe we should look into other companies (Aetna, etc) and their various plans. As I am writing this memo TJ contacted me about an additional mailing from our broker. With this new information and any other that may be forthcoming, I would suggest that TJ mail all insurance information by Sept. 15<sup>th</sup> so all Trustees can review it prior to the Sept. 27<sup>th</sup> meeting.

In reviewing last year's budget projections, we discussed an increase of approximately \$3200 for the insurance premium paid by the District. A quick review shows that if we stay with the current plan, the District would need to find an additional \$9500-10,000 to pay for the District's share of the premium. Attached is the chart we used when we looked at different ways to make changes in the "Wages/Benefits" category of our budget. These are just some of the ways to offset the \$9500-10,000 that would be necessary to stay with the same plan.

In that the decision of the Board has a significant impact on the employees I am submitting the health plan premium information to the department heads to ask for employee suggestions(i.e. ways to come up with the additional funds to stay with the current plan, or other health plans that would be satisfactory, or any other ideas).

Thank you.

A)	<b>Spreadsheet: Overall Employee Costs</b>									
	<table border="1"> <tr><td><b>Total Costs</b></td></tr> <tr><td><b>\$333,774.53</b></td></tr> </table>	<b>Total Costs</b>	<b>\$333,774.53</b>	<table border="1"> <tr><td><b>Projected Costs</b></td></tr> <tr><td>4.5% \$336,920.08</td></tr> <tr><td>9% \$340,065.64</td></tr> <tr><td>12% \$342,162.67</td></tr> <tr><td>15% \$344,259.71</td></tr> </table>	<b>Projected Costs</b>	4.5% \$336,920.08	9% \$340,065.64	12% \$342,162.67	15% \$344,259.71	
<b>Total Costs</b>										
<b>\$333,774.53</b>										
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4.5% \$336,920.08										
9% \$340,065.64										
12% \$342,162.67										
15% \$344,259.71										
B)	<b>Spreadsheet: SIMPLE Retirement Removed</b>		<b>\$ 5374</b>							
	<table border="1"> <tr><td><b>Total Costs</b></td></tr> <tr><td><b>\$328,400.53</b></td></tr> </table>	<b>Total Costs</b>	<b>\$328,400.53</b>	<table border="1"> <tr><td><b>Projected Costs</b></td></tr> <tr><td>4.5% \$331,546.08</td></tr> <tr><td>9% \$334,691.64</td></tr> <tr><td>12% \$336,788.67</td></tr> <tr><td>15% \$338,885.71</td></tr> </table>	<b>Projected Costs</b>	4.5% \$331,546.08	9% \$334,691.64	12% \$336,788.67	15% \$338,885.71	6 employees financially
<b>Total Costs</b>										
<b>\$328,400.53</b>										
<b>Projected Costs</b>										
4.5% \$331,546.08										
9% \$334,691.64										
12% \$336,788.67										
15% \$338,885.71										
C)	<b>Spreadsheet: Eliminate 1/2 time Maintenance Position</b>		<b>\$ 18,809</b>							
	<table border="1"> <tr><td><b>Total Costs</b></td></tr> <tr><td><b>\$314,965.41</b></td></tr> </table>	<b>Total Costs</b>	<b>\$314,965.41</b>	<table border="1"> <tr><td><b>Projected Costs</b></td></tr> <tr><td>4.5% \$318,110.96</td></tr> <tr><td>9% \$321,256.52</td></tr> <tr><td>12% \$323,353.55</td></tr> <tr><td>15% \$325,450.59</td></tr> </table>	<b>Projected Costs</b>	4.5% \$318,110.96	9% \$321,256.52	12% \$323,353.55	15% \$325,450.59	1 employee significantly, 6 others in work duties
<b>Total Costs</b>										
<b>\$314,965.41</b>										
<b>Projected Costs</b>										
4.5% \$318,110.96										
9% \$321,256.52										
12% \$323,353.55										
15% \$325,450.59										
D)	<b>Spreadsheet: Cut 1/2 time Maintenance &amp; SIMPLE Removed</b>		<b>\$ 23,678</b>							
	<table border="1"> <tr><td><b>Total Costs</b></td></tr> <tr><td><b>\$310,096.41</b></td></tr> </table>	<b>Total Costs</b>	<b>\$310,096.41</b>	<table border="1"> <tr><td><b>Projected Costs</b></td></tr> <tr><td>4.5% \$313,241.96</td></tr> <tr><td>9% \$316,387.52</td></tr> <tr><td>12% \$318,484.55</td></tr> <tr><td>15% \$320,581.59</td></tr> </table>	<b>Projected Costs</b>	4.5% \$313,241.96	9% \$316,387.52	12% \$318,484.55	15% \$320,581.59	1 employee significantly, 6 others in work duties, and 6 in finances
<b>Total Costs</b>										
<b>\$310,096.41</b>										
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4.5% \$313,241.96										
9% \$316,387.52										
12% \$318,484.55										
15% \$320,581.59										

E)	Spreadsheet: Hours Reduced 1 Hour Per Week		\$ 7224
	<b>Total Costs</b> \$326,550.80	<b>Projected Costs</b>	9 employees financially
	4.5%	\$329,696.35	
	9%	\$332,841.91	
	12%	\$334,938.94	
	15%	\$337,035.98	
F)	Spreadsheet: Reduce Wages by \$ .25/hour		\$ 3838
	<b>Total Costs</b> \$329,937.02	<b>Projected Costs</b>	9 employees financially
	4.5%	\$333,082.57	
	9%	\$336,228.13	
	12%	\$338,325.16	
	15%	\$340,422.20	
G)	Spreadsheet: 50% Family Premium paid by Employee		\$ 11,891
	<b>Total Costs</b> \$321,883.69	<b>Projected Costs</b>	4 employees financially
	4.5%	\$324,494.16	
	9%	\$327,104.62	
	12%	\$328,844.93	
	15%	\$330,585.24	
H)	Spreadsheet: Dental Premium paid by Employee		\$ 5,613
	<b>\$328,160.93</b>	<b>Projected Costs</b>	5 employees financially
	4.5%	\$331,306.48	
	9%	\$334,452.04	
	12%	\$336,549.07	
	15%	\$338,646.11	