

**EMPLOYEE BENEFITS EXPENDITURES**

(IN THOUSANDS)

	FY 1999	FY 2000	FY 2001	FY 2002	FY2003	FY 2004	FY 2005 Estimated	Projected FY 2006
<b><u>Benefits Expenditures</u></b>								
Medical	13,995	16,229	19,445	17,660	20,506	20,603	22,257	24,972
Dental	855	942	1,031	968	1,151	1,275	1,324	1,456
Drug	2,986	3,695	4,100	4,805	6,045	6,651	7,033	7,313
Disability	259	353	411	392	586	698	795	1,018
University Life Insurance	460	482	512	420	420	402	400	416
Dependent & Supplemental Life Insurance	233	280	280	280	309	327	348	362
Administrative Costs	1,282	1,444	1,465	2,293	2,072	2,170	2,080	2,113
Claims Run Out Reserve	-	-	200	245	(640)	(71)	413	423
Individual Stop Loss Reserve	-	-	905	400	400	400	-	-
Aggregate Stop Loss Fee	32	34	-	54	57	71	70	77
<b>Total Expenditures:</b>	<b>20,102</b>	<b>23,459</b>	<b>28,349</b>	<b>27,517</b>	<b>30,906</b>	<b>32,526</b>	<b>34,720</b>	<b>38,150</b>
(percentage change)	8.4%	16.7%	20.8%	-2.9%	12.3%	5.2%	6.7%	9.9%
<b><u>Employee Contributions</u></b>								
Health Plans	693	946	1,299	1,675	2,360	2,337	2,359	2,375
Dependent & Supplemental Life Insurance	233	280	280	280	335	341	348	362
COBRA	-	145	130	130	107	126	105	105
Family Dental Options	349	407	399	400	557	543	569	665
<b>Total Employee Contributions:</b>	<b>1,275</b>	<b>1,778</b>	<b>2,108</b>	<b>2,485</b>	<b>3,359</b>	<b>3,347</b>	<b>3,381</b>	<b>3,507</b>
(percentage change)	54.9%	39.5%	18.6%	17.9%	35.2%	-0.4%	1.0%	3.7%
<b><u>Benefits Expenditures Net of Contributions</u></b>	<b>18,827</b>	<b>21,681</b>	<b>26,241</b>	<b>25,032</b>	<b>27,547</b>	<b>29,179</b>	<b>31,339</b>	<b>34,643</b>
(percentage change)	6.2%	15.2%	21.0%	-4.6%	10.0%	5.9%	7.4%	10.5%