

**VILLAGE OF ORLAND PARK
Financial Analysis (Benefits)
Oct. 1, 2003 through Dec. 31, 2009**

Type of Coverage	10/01/03 - 09/30/04		10/01/04 - 09/30/05		10/01/05 - 09/30/06		10/01/06 - 09/30/07		Annualized 10/01/07 - 09/30/08		12 mo. Renewal 10/01/08 - 09/30/09		15 mo. Renewal 10/01/08 - 12/31/09	
	Medical Actual Costs	\$2,798,564	\$2,858,784	\$3,530,639	\$3,721,532	\$4,088,529								
Medical Projected	\$2,963,323	\$3,097,597	\$3,487,204	\$3,764,634	\$4,001,000						\$4,599,749		\$5,809,963	
Dental Actual Costs	\$213,318	\$222,786	\$215,952	\$218,107	\$265,195									
Dental Projected	\$220,925	\$234,582	\$245,075	\$229,357	\$227,684						\$271,189		\$338,986	
Life/AD&D Premium	\$83,368	\$83,368	\$83,368	\$83,368	\$82,955						\$82,955		\$103,694	
Dep. Life Premium	\$1,386	\$1,386	\$1,386	\$1,386	\$1,398						\$1,398		\$1,748	
Vision Premium	\$47,474	\$49,907	\$47,904	\$51,340	\$51,340						\$56,014		\$70,018	
Total Costs VOP	\$3,144,110	\$3,216,231	\$3,879,250	\$4,075,734	\$4,489,417						\$5,011,305		\$6,324,408	
Total Medical Enrolled	310	324	330	326	328						329		329	
Total Costs VOP (PEPY)	\$10,142	\$9,927	\$11,755	\$12,502	\$13,687						\$15,232			
Percent Change		-2.1%	18.4%	6.4%	9.5%						11.3%			