

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

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