

TOWN OF MILFORD

TOWN ADMINISTRATION



Date: November 2, 2024
To: Select Board
From: Lincoln Daley, Town Administrator
Re: Employee Healthcare & Dental Benefit Plans
Selection of Providers

Purpose:

The purpose of this agenda item is for the Select Board to review the recommendations of the Compensation & Benefits Workgroup and select an employee healthcare and dental benefit plan for 2025. The recommendations presented seek to continue the highest level of healthcare benefits for employees while maximizing cost savings for both employees and the Town. For the Board's review and consideration, attached please find the healthcare and dental benefits presentation, comparative analysis, and supporting materials.

Background:

The Select Board held a work session on October 23rd to allow members to further evaluate the proposals from Health Trust and New Hampshire Interlocal Trust (NHIT). This session provided an opportunity to better understand the different programs and gather additional information from each company. At the conclusion of the work session, the Select Board recommended including a high deductible plan with a health savings account (HSA) in the evaluation process and final recommendations. The Compensation & Benefits Workgroup subsequently reviewed and compared the employee healthcare plans offered by each company, including the high deductible HSA plan and various funding allocation and utilization scenarios. Additionally, the workgroup completed their review of the three companies that submitted employee dental plans and has provided a recommendation.

Recommendation:

The Compensation & Benefits Workgroup recommends that the Town select NHIT as its healthcare provider for 2025 at a cost of \$1,966,181. This recommendation is based on an analysis of the three healthcare plans offered by both companies: (1) HMO, (2) Site of Service, and (3) High Deductible Plan with an HSA. The plans proposed by NHIT provide a comparable level of care/benefits, an extensive network, and reduced premiums for employees. By transitioning to NHIT, the Town is expected to achieve cost avoidance savings of approximately \$83,061 in 2025. Further, the HSA plan offered by NHIT provides several advantages that include the administration of the employee HSA by the company and added flexibility involving Town contributions to the healthcare deductible.

Additionally, the Compensation & Benefits Workgroup recommends that the Board select Cigna Healthcare as the Town's dental provider for 2025, at a cost of \$117,392. Cigna offers a similar level of dental care to the Town's current provider, Delta Dental, and includes an extensive network. This change is projected to save the Town \$19,563 in 2025.

Board Action:

The Selectboard will need to decide and formally select a healthcare and dental provider for 2025. The timeframe to begin the enrollment process must begin the second week of November to facilitate an employee benefits start date of January 1, 2025.

Recommendations 2025 Health Benefits & Dental Insurance

Presented By:
Compensation & Benefits Workgroup
November 6, 2024

Compensation and Benefit Workgroup

WORKGROUP MEMBERS

- Daniel Campbell, Detective Sergeant
- Eric Schelberg, Ambulance Director
- Jodi Gaffney, Administrative Assistant II
- Karen Blow, HR Director
- Karen Mitchell, Volunteer
- Lincoln Daley, Town Administrator
- Michael Viola, Police Chief
- Tina Philbrick, Board of Selectman Representative
- Tina Dishong, Administrative Assistant III
- Troy Neff, Finance Director

HEALTHTRUST REPRESENTATIVES

- Teresa Williams, Benefits Advisor
- Taylor Bowse, Wellness Coordinator

NHIT (New Hampshire Interlocal Trust) REPRESENTATIVES

- McKenzie MacDougall, Member Services Manager
- Susan Sullivan, Member Relations Manager
- Brittany White, Senior Benefits Consultant

Recommendations:

Respectfully, the Compensation & Benefits Workgroup provides the following recommendations:

Employee Benefit	Compensation/Benefit Workgroup
Medical Insurance	Recommend NH Interlocal Trust (NHIT)
Add High Deductible Plan w/HSA	Recommend NH Interlocal Trust (NHIT)
Dental Insurance	Recommend transitioning to CIGNA

How We Got There ...

Plan Comparison – NHIT & HealthTrust (w/o HSA)

Base Case				
NHIT Plan	Year 1 NHIT	Year 2 NHIT	Year 3 NHIT	Year 4 NHIT
NHIT HMO OA Super \$20/\$40 \$1,000	\$ 1,333,034.53	\$ 1,432,345.60	\$ 1,539,055.35	\$ 1,653,714.98
NHIT HMO OA LP \$25/\$50 \$3,000	\$ 583,806.96	\$ 613,398.10	\$ 659,096.25	\$ 708,198.93
NHIT HMO OA HSA \$3500	\$ -	\$ -	\$ -	\$ -
	\$ 1,916,841.49	\$ 2,045,743.70	\$ 2,198,151.61	\$ 2,361,913.90
HealthTrust Plan	Year 1 HealthTrust	Year 2 HealthTrust	Year 3 HealthTrust	Year 4 HealthTrust
HealthTrust AB15/40IPDED	\$ 1,339,729.40	\$ 1,468,860.45	\$ 1,539,055.35	\$ 1,664,341.65
HealthTrust AB SOS	\$ 642,086.04	\$ 674,630.66	\$ 725,227.95	\$ 779,620.05
HealthTrust Luminos HSA Plan	\$ -	\$ -	\$ -	\$ -
	\$ 1,981,815.44	\$ 2,143,491.10	\$ 2,264,283.31	\$ 2,443,961.70
Variance NHIT to HT	\$ (64,973.95)	\$ (97,747.40)	\$ (66,131.70)	\$ (82,047.80)
Four Year Cost Avoidance	\$ (310,900.86)			

How We Got There ...

Plan Comparison – NHIT & HealthTrust (w/HSA)

Recommendation				
NHIT Plan	Year 1 NHIT	Year 2 NHIT	Year 3 NHIT	Year 4 NHIT
NHIT HMO OA Super \$20/\$40 \$1,000	\$ 1,155,060.85	\$ 1,049,880.17	\$ 1,128,096.24	\$ 1,212,139.41
NHIT HMO OA LP \$25/\$50 \$3,000	\$ 514,014.24	\$ 487,676.89	\$ 524,008.82	\$ 563,047.47
NHIT HMO OA HSA \$3500	\$ 297,106.16	\$ 789,949.36	\$ 728,895.34	\$ 603,555.74
	\$ 1,966,181.25	\$ 2,327,506.42	\$ 2,381,000.39	\$ 2,378,742.62
NHIT Variance to Base Case	\$ 49,339.76	\$ 281,762.72	\$ 182,848.79	\$ 16,828.72
HealthTrust Plan	Year 1 HealthTrust	Year 2 HealthTrust	Year 3 HealthTrust	Year 4 HealthTrust
HealthTrust AB15/40IPDED	\$ 1,160,861.90	\$ 1,076,654.95	\$ 1,134,817.27	\$ 1,219,928.56
HealthTrust AB SOS	\$ 565,326.84	\$ 536,360.07	\$ 576,587.08	\$ 619,831.11
HealthTrust Luminos HSA Plan	\$ 323,053.88	\$ 955,065.75	\$ 663,714.17	\$ 714,443.69
	\$ 2,049,242.62	\$ 2,568,080.77	\$ 2,375,118.52	\$ 2,554,203.36
HealthTrust Variance to Base Case	\$ 67,427.17	\$ 424,589.67	\$ 110,835.21	\$ 110,241.66
Variance NHIT to HT	\$ (83,061.37)	\$ (240,574.35)	\$ 5,881.87	\$ (175,460.74)
Four Year Cost Avoidance	\$ (493,214.59)			

Four-Year Projected Employee Costs

NHIT Plans

YEAR ONE EMPLOYEE COSTS					
NHIT Offered Plans			EE	Two Person	Family
1	NHIT HMO OA Super \$20/\$40 \$1,000	Premium Cost	\$2,079.95	\$ 4,159.87	\$5,615.84
2	NHIT HMO OA LP \$25/\$50 \$3,000	Premium Cost	\$ -	\$ -	\$ -
3	NHIT HMO OA HSA \$3500	Premium Cost	\$ -	\$ -	\$ -
	NHIT HMO OA HSA \$3500	Deductible Cost	\$ -	\$ -	\$ -
YEAR TWO EMPLOYEE COSTS					
NHIT Offered Plans			EE	Two Person	Family
1	NHIT HMO OA Super \$20/\$40 \$1,000	Premium Cost	\$2,234.91	\$ 4,469.78	\$6,034.22
2	NHIT HMO OA LP \$25/\$50 \$3,000	Premium Cost	\$ -	\$ -	\$ -
3	NHIT HMO OA HSA \$3500	Premium Cost	\$ -	\$ -	\$ -
	NHIT HMO OA HSA \$3500	Deductible Cost	\$ 875.00	\$ 1,750.00	\$1,750.00
YEAR THREE EMPLOYEE COSTS					
NHIT Offered Plans			EE	Two Person	Family
1	NHIT HMO OA Super \$20/\$40 \$1,000	Premium Cost	\$2,401.41	\$ 4,802.78	\$6,483.77
2	NHIT HMO OA LP \$25/\$50 \$3,000	Premium Cost	\$ -	\$ -	\$ -
3	NHIT HMO OA HSA \$3500	Premium Cost	\$ -	\$ -	\$ -
	NHIT HMO OA HSA \$3500	Deductible Cost	\$1,750.00	\$ 3,500.00	\$3,500.00
YEAR FOUR EMPLOYEE COSTS					
NHIT Offered Plans			EE	Two Person	Family
1	NHIT HMO OA Super \$20/\$40 \$1,000	Premium Cost	\$2,580.32	\$ 5,160.59	\$6,966.81
2	NHIT HMO OA LP \$25/\$50 \$3,000	Premium Cost	\$ -	\$ -	\$ -
3	NHIT HMO OA HSA \$3500	Premium Cost	\$ -	\$ -	\$ -
	NHIT HMO OA HSA \$3500	Deductible Cost	\$1,750.00	\$ 3,500.00	\$3,500.00

HealthTrust Plans

YEAR ONE EMPLOYEE COSTS					
HealthTrust Offered Plans			EE	Two Person	Family
1	HealthTrust AB15/40IPDED	Premium Cost	\$2,090.39	\$4,180.77	\$5,644.04
2	HealthTrust AB SOS	Premium Cost	\$ -	\$ -	\$ -
3	HealthTrust Luminos HSA Plan	Premium Cost	\$ -	\$ -	\$ -
	HealthTrust Luminos HSA Plan	Deductible Cost	\$1,250.00	\$2,500.00	\$2,500.00
YEAR TWO EMPLOYEE COSTS					
HealthTrust Offered Plans			EE	Two Person	Family
1	HealthTrust AB15/40IPDED	Premium Cost	\$2,247.17	\$4,494.33	\$6,067.35
2	HealthTrust AB SOS	Premium Cost	\$ -	\$ -	\$ -
3	HealthTrust Luminos HSA Plan	Premium Cost	\$ -	\$ -	\$ -
	HealthTrust Luminos HSA Plan	Deductible Cost	\$1,250.00	\$2,500.00	\$2,500.00
YEAR THREE EMPLOYEE COSTS					
HealthTrust Offered Plans			EE	Two Person	Family
1	HealthTrust AB15/40IPDED	Premium Cost	\$2,415.71	\$4,831.40	\$6,522.40
2	HealthTrust AB SOS	Premium Cost	\$ -	\$ -	\$ -
3	HealthTrust Luminos HSA Plan	Premium Cost	\$ -	\$ -	\$ -
	HealthTrust Luminos HSA Plan	Deductible Cost	\$1,250.00	\$2,500.00	\$2,500.00
YEAR FOUR EMPLOYEE COSTS					
HealthTrust Offered Plans			EE	Two Person	Family
1	HealthTrust AB15/40IPDED	Premium Cost	\$2,596.89	\$5,193.76	\$7,011.58
2	HealthTrust AB SOS	Premium Cost	\$ -	\$ -	\$ -
3	HealthTrust Luminos HSA Plan	Premium Cost	\$ -	\$ -	\$ -
	HealthTrust Luminos HSA Plan	Deductible Cost	\$1,250.00	\$2,500.00	\$2,500.00

Do the Employees Save Money?

NHIT Plans

Comparable 15/40 to HSA		EE	Two Person	Family
NHIT HMO OA Super \$20/\$40 \$1,000	Premium Cost	\$ 2,079.95	\$ 4,159.87	\$ 5,615.84
NHIT HMO OA HSA \$3500	Premium Cost	\$ -	\$ -	\$ -
NHIT HMO OA HSA \$3500	Deductible Cost	\$ -	\$ -	\$ -
Total Cost Reduction for HSA		\$ 2,079.95	\$ 4,159.87	\$ 5,615.84

Comparable SOS to HSA		EE	Two Person	Family
NHIT HMO OA LP \$25/\$50 \$3,000	Premium Cost	\$ -	\$ -	\$ -
NHIT HMO OA HSA \$3500	Premium Cost	\$ -	\$ -	\$ -
NHIT HMO OA HSA \$3500	Deductible Cost	\$ -	\$ -	\$ -
		\$ -	\$ -	\$ -

HealthTrust Plans

Comparable 15/40 to HAS		EE	Two Person	Family
HealthTrust AB15/40IPDED	Premium Cost	\$ 2,090.39	\$ 4,180.77	\$ 5,615.84
HealthTrust Luminos HSA Plan	Premium Cost	\$ -	\$ -	\$ -
HealthTrust Luminos HSA Plan	Deductible Cost	\$ 1,250.00	\$ 2,500.00	\$ 2,500.00
Total Cost Reduction for HSA		\$ 840.39	\$ 1,680.77	\$ 3,115.84

Comparable SOS to HAS		EE	Two Person	Family
HealthTrust AB SOS	Premium Cost	\$ -	\$ -	\$ -
HealthTrust Luminos HSA Plan	Premium Cost	\$ -	\$ -	\$ -
HealthTrust Luminos HSA Plan	Deductible Cost	\$ 1,250.00	\$ 2,500.00	\$ 2,500.00
		\$ (1,250.00)	\$ (2,500.00)	\$ (2,500.00)

Is Something New Better Than Doing Nothing?

Year 1 NHIT Compare To HealthTrust Renewal With No HSA

Additional Cost to the Town	\$ 49,339.76
NHIT To HealthTrust Base Cost Avoidance	\$ (64,973.95)
Net Additional Cost Avoidance	<u>\$ (15,634.19)</u>

Year 1 HealthTrust Compare To HealthTrust With No HSA

Additional Cost to the Town	\$ 69,023.46
HealthTrust Increase Over NHIT	\$ 64,973.95
Net Additional Cost	<u>\$ 133,997.42</u>

Plan Comparison – Pros & Cons

Benefit Category	HT - PRO	HT - CON		NHIT - PRO	NHIT - CON
Pool	Largest pool size (approx. 55% of market)			Negotiate and customize benefits and options for employees.	Smallest pool size (probably about 5%), but has gained in stability and new growth
Premiums		Overall, more costly w/HT		Overall, less costly with HT	
FSA/HRA/HSA	FSA/HRA	HSA external source		FSA/HRA/HSA and Wellness HRA	
Wellness HRA		Doesn't have		NHIT has program where EE & Spouse can earn \$400 each that can go directly into a Wellness HRA	
Allowed Contributions	HT allows up to 50% ER contribution to deductible			NHIT would allow 100% ER contribution to plan in year one, then reduce in year 2. They generally don't like to see groups exceed 50% contribution to deductible	
SmartShopper "like" tool	Yes			Yes	
Open Enrollment (OE)	HT doesn't have a tool			NHIT uses HYKE for OE. Helps EE determine best plan for themselves.	

Plan Comparisons – Pros & Cons

Benefit Category	HT - PRO	HT - CON		NHIT - PRO	NHIT - CON
General Visits	HT copays more favorable				NHIT costs more in copays
Emergency/Urgent Care Visits		HT less favorable		NHIT costs less for these services	
Alternative approaches to medicine	Does not appear to be an issue with Anthem BCBS				<p>Several reports from staff who know of people having difficulty getting payments from insurance for provider services</p> <p>EX: EE started Acupuncture and the provider does not take Harvard Pilgrim Health, she only takes Anthem BCBS</p>
Transition Care	continued medical and/or dental coverage for up to a year for eligible family members if Enrollee dies while actively employed			If a covered employee dies, NHIT will continue health coverage without cost to a surviving spouse and/or dependent(s) for a maximum of 12 months under COBRA continuation benefits.	

Plan Comparisons – Pros & Cons

Benefit Category	HT - PRO	HT - CON		NHIT - PRO	NHIT - CON
Survivor Care	continued medical and/or dental coverage as long as family members are eligible, if Enrollee dies while performing job duties			If a covered employee dies while performing the duties of their job, NHIT will provide health coverage without cost to the employee's covered dependents. These benefits are provided only if the employee was actively at work at the time of death, the event is eligible for Workers' Compensation death benefits and the employee's dependents were covered under the NHIT Plan prior to the employee's death.	
Retirees w/Script	Cost Less				Cost More
Retirees w/out Script	Cost Less				Cost More
CMS Rating	Anthem plans have an average star rating of 3.52 from CMS, which is below the national average of 3.92			HP plans have avg star rating of 4+ from CMS	
Employee Anxiety	Not applicable				Heightened

DENTAL OVERVIEW

DENTAL Insurance	NEDD	CIGNA	MET
Low	\$ 20,021.90	\$ 17,161.20	\$ 16,597.92
High	\$ 116,932.91	\$ 100,230.48	\$ 98,446.20
Total Costs	\$ 136,954.82	117,391.68	115,044.12
Variance	\$ 6,521.66	(19,563.14)	(21,910.70)
Cost Percentage	5.00%		
Savings Percentage		-14.28%	-16.00%

Recommend

We recommend, and request the BOS consider, changing over to CIGNA in 2025. Delta Dental and Cigna are two highly rated insurers in the Dental arena. We had MET back in 2015 and their were complaints. We went out to bid and from 2016-2018 we were with CIGNA. CIGNA has a broader provider base which went over well with staff. We moved over to Delta Dental from 2019-2024

QUESTIONS?

Thank You!

HEALTHTRUST BENEFITS CONVERSION COSTS/SAVINGS

HealthTrust Year One Premium Variance From 15/40 to HDHP/HSA			
	EE	Two Person	Family
HealthTrust AB15/40IPDED	\$ 11,845.57	\$ 23,691.03	\$ 31,982.92
HealthTrust Luminos HSA Plan	\$ 13,302.36	\$ 27,402.99	\$ 35,916.48
Variance	\$ (1,456.79)	\$ (3,711.96)	\$ (3,933.56)

HealthTrust Year One Premium Variance FromSOS to HDHP/HSA			
	EE	Two Person	Family
HealthTrust AB SOS	\$ 10,371.96	\$ 20,746.32	\$ 28,007.64
HealthTrust Luminos HSA Plan	\$ 13,302.36	\$ 27,402.99	\$ 35,916.48
Variance	\$ (2,930.40)	\$ (6,656.67)	\$ (7,908.84)

Year One Funding of the HSA Deductible For Employees Switching From Comparable 15/40			
	EE	Two Person	Family
HealthTrust AB15/40IPDED	\$ 11,845.57	\$ 23,691.03	\$ 31,982.92
HealthTrust Luminos HSA Plan	\$ 13,302.36	\$ 27,402.99	\$ 35,916.48
50% Deductible Funding	\$ 1,250.00	\$ 2,500.00	\$ 2,500.00
Total Increase Cost to the Town Per Employee	\$ (2,706.79)	\$ (6,211.96)	\$ (6,433.56)

Year One Funding of the HSA Deductible For Employees Switching From Comparable SOS			
	EE	Two Person	Family
HealthTrust AB SOS	\$ 10,371.96	\$ 20,746.32	\$ 28,007.64
HealthTrust Luminos HSA Plan	\$ 13,302.36	\$ 27,402.99	\$ 35,916.48
50% Deductible Funding	\$ 1,250.00	\$ 2,500.00	\$ 2,500.00
Total Increase Cost to the Town Per Employee	\$ (4,180.40)	\$ (9,156.67)	\$ (10,408.84)

Year One Employee Costs

		EE	Two Person	Family
HealthTrust AB15/40IPDED	Premium Cost	\$ 2,090.39	\$ 4,180.77	\$ 5,615.84
HealthTrust Luminos HSA Plan	Premium Cost	\$ -	0	0
HealthTrust Luminos HSA Plan	Deductible Cost	\$ 1,250.00	\$ 2,500.00	\$ 2,500.00
Total Cost Reduction for HSA		\$ 840.39	\$ 1,680.77	\$ 3,115.84

Year One Employee Costs

		EE	Two Person	Family
HealthTrust AB SOS	Premium Cost	\$ -	\$ -	\$ -
HealthTrust Luminos HSA Plan	Premium Cost	\$ -	\$ -	\$ -
HealthTrust Luminos HSA Plan	Deductible Cost	\$ 1,250.00	\$ 2,500.00	\$ 2,500.00
		\$ (1,250.00)	\$ (2,500.00)	\$ (2,500.00)

Conversion of 15% of Comparable 15/40 Plan

	3	2	3
	EE	Two Person	Family
	\$ 8,120.38	\$ 12,423.91	\$ 19,300.69
Variance	\$ 39,844.98		

Conversion of 15% of Comparable SOS Plan

	2	0	2
	EE	Two Person	Family
	\$ 8,360.80	\$ -	\$ 20,817.68
Variance	\$ 29,178.48		

Additional Cost to the Town **\$ 69,023.46**

HealthTrust Increase Over NHIT **\$ 64,973.95**

Net Additional Cost **\$ 133,997.42**

NHIT BENEFITS CONVERSION COSTS/SAVINGS

NHIT Year One Premium Variance From Comparable 15/40 to HDHP/HSA			
	EE	Two Person	Family
NHIT HMO OA Super \$20/\$40 \$1,000	\$ 11,786.41	\$ 23,572.61	\$ 31,823.08
NHIT HMO OA HSA \$3500	\$ 10,249.20	\$ 20,498.28	\$ 27,672.72
Variance	\$ 1,537.21	\$ 3,074.33	\$ 4,150.36

NHIT Year One Premium Variance From Comparable SOS to HDHP/HAS			
	EE	Two Person	Family
NHIT HMO OA LP \$25/\$50 \$3,000	\$ 9,431.40	\$ 18,862.92	\$ 25,464.96
NHIT HMO OA HSA \$3500	\$ 10,249.20	\$ 20,498.28	\$ 27,672.72
Variance	\$ (817.80)	\$ (1,635.36)	\$ (2,207.76)

Year One Funding of the HSA Deductible For Employees Switching From Comparable 15/40			
	EE	Two Person	Family
NHIT HMO OA Super \$20/\$40 \$1,000	\$ 11,786.41	\$ 23,572.61	\$ 31,823.08
NHIT HMO OA HSA \$3500	\$ 10,249.20	\$ 20,498.28	\$ 27,672.72
Deductable Funding at 100%	\$ 3,500.00	\$ 7,000.00	\$ 7,000.00
Total Cost to the Town Per Employee	\$ (1,962.79)	\$ (3,925.67)	\$ (2,849.64)

Year One Funding of the HSA Deductible For Employees Switching From Comparable SOS

	EE	Two Person	Family
NHIT HMO OA LP \$25/\$50 \$3,000	\$ 9,431.40	\$ 18,862.92	\$ 25,464.96
NHIT HMO OA HSA \$3500	\$ 10,249.20	\$ 20,498.28	\$ 27,672.72
100% Deductible Funding	\$ 3,500.00	\$ 7,000.00	\$ 7,000.00
Total Cost to the Town Per Employee	\$ (4,317.80)	\$ (8,635.36)	\$ (9,207.76)

Year One Employee Costs

		EE	Two Person	Family
NHIT HMO OA Super \$20/\$40 \$1,000	Premium Cost	\$ 2,079.95	\$ 4,159.87	\$ 5,615.84
NHIT HMO OA HSA \$3500	Premium Cost	\$ -	\$ -	\$ -
NHIT HMO OA HSA \$3500	Deductible Cost	\$ -	\$ -	\$ -
Total Cost Reduction for HSA		\$ 2,079.95	\$ 4,159.87	\$ 5,615.84

Year One Employee Costs

		EE	Two Person	Family
NHIT HMO OA LP \$25/\$50 \$3,000	Premium Cost	\$ -	\$ -	\$ -
NHIT HMO OA HSA \$3500	Premium Cost	\$ -	\$ -	\$ -
NHIT HMO OA HSA \$3500	Deductible Cost	\$ -	\$ -	\$ -
		\$ -	\$ -	\$ -

	3	2	3
Conversion of 15% of Comparable 15/40 Plan	EE	Two Person	Family
	\$ 5,888.38	\$ 7,851.34	\$ 8,548.91
Variance	\$ 22,288.64		

	2	0	2
Conversion of 15% of Comparable SOS Plan	EE	Two Person	Family
	\$ 8,635.60	\$ -	\$ 18,415.52
Variance	\$ 27,051.12		

Additional Cost to the Town	\$	49,339.76
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NHIT To HealthTrust Base Cost Avoidance	\$	(64,973.95)
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Net Additional Cost Avoidance	\$ (15,634.19)
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