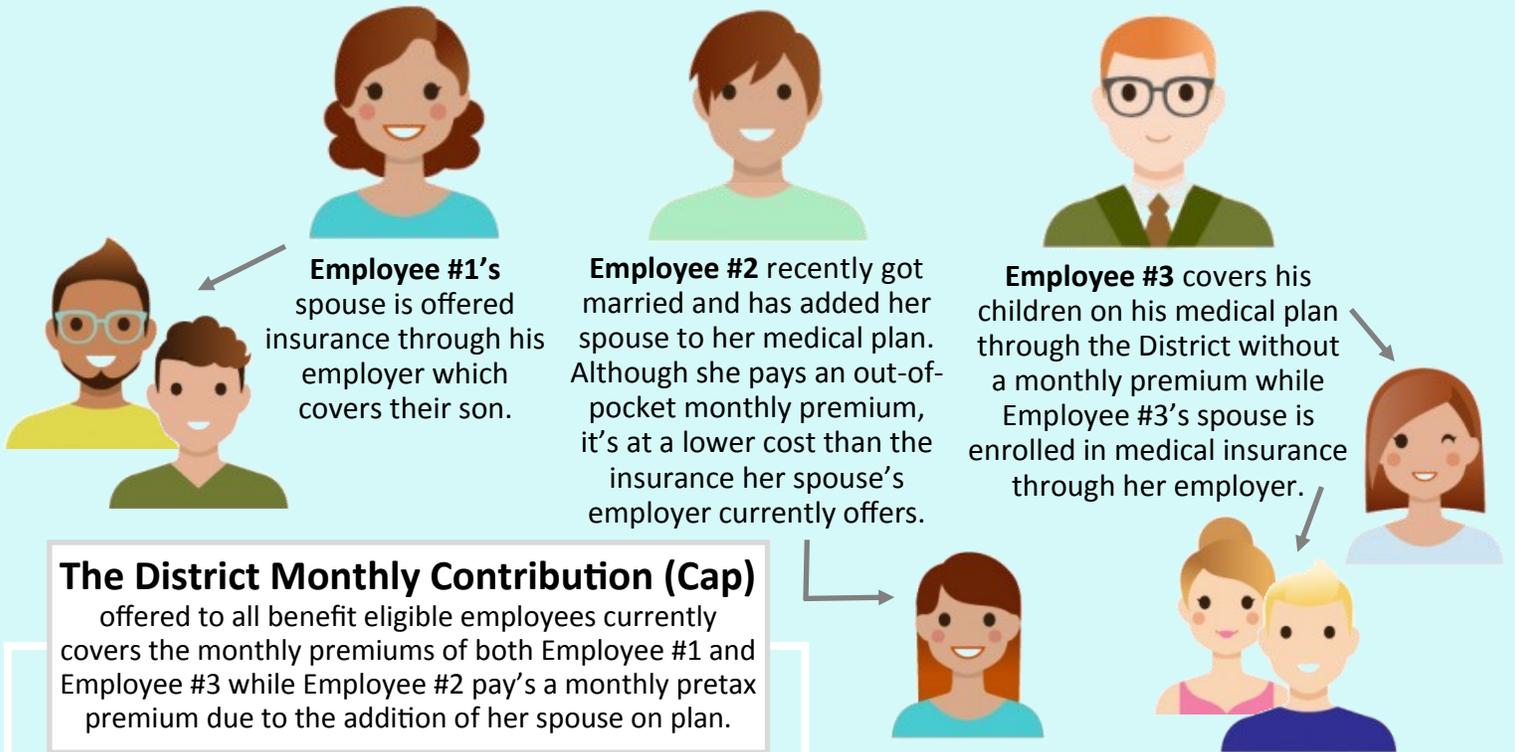


What is an insurance pool ?

Below are three examples to illustrate how the insurance pool works...

They all work for David Douglas School District. They are all enrolled in the District's health insurance!



Once the "pool" is calculated

a portion of Employee #2's monthly medical premium will now be paid monthly from the pool

Monthly premium = **\$141.34**

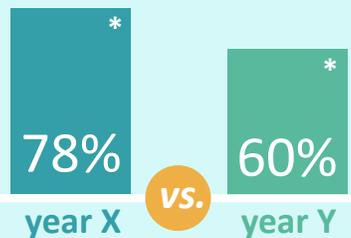
New Monthly premium = **\$10.70**

Before making changes to your plan...

With word of the "Pool", Employee #1 is now thinking about adding her family to her medical plan and Employee #3 is considering adding his spouse next Open Enrollment.

Please consider...

If the number of employee out-of-pocket premiums increases, due to the addition of more dependents on plan, the pool will simply decrease. It may look something like this:



Therefore, the pool depends on the employee group entirely.

Remember, these are YOUR Benefits.

We want our employees to benefit from the option to lessen out-of-pocket costs especially if the DDSD benefits are better for you and your family or perhaps your dependents don't have other coverage options.

*Percentages represent an overall example and are not actuals.