

**SAN LORENZO VALLEY WATER DISTRICT
SUMMARY OF RESERVE FUNDS
TARGET FUND LEVELS
6/30/2015**

(*)

RESERVE FUND	TARGET FUND LEVEL	FUND LEVEL 6/30/2010	FUND LEVEL 6/30/2011	FUND LEVEL 6/30/2012	FUND LEVEL 6/30/2013	FUND LEVEL 6/30/2014	FUND LEVEL 6/30/2015
Working Capital Reserve Fund	\$750,000	(\$481,847)	(\$444,724)	(\$508,760)	(\$1,172,849)	(\$1,863,164)	(**)
Emergency Reserve Fund	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Equipment Replacement Reserve Fund	\$350,000	\$350,000	\$313,940	\$388,478	\$388,478	\$388,478	\$237,478
Watershed Property Asset Reserve Fund	\$6,500,000	\$6,500,000	\$5,991,911	\$5,991,911	\$5,991,911	\$5,991,911	\$5,991,911
Capital Replacement/System Improvement Reserve Fund	\$1,250,000	\$1,404,000	\$1,404,000	\$1,404,000	\$869,000	\$869,000	\$869,000
Rate Stabilization Reserve Fund	\$350,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Sick/Annual Leave Liability Reserve Fund	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000
Grand Total	\$10,500,000	\$9,082,153	\$8,575,127	\$8,585,629	\$7,386,540	\$6,696,225	xxxx

(*) Note the year is not closed, thus, there could be potential changes to these balances.

(**) Note the Working Capital Reserve Fund is the "cash on hand" balance for the Water Fund Working Cash.

As the year is not yet closed, the final 6/30/14 balance is not yet known.

REVENUE COMPARISON FOR FY 1415

	Orig. 1415 Budget	Revised for Usage Dbl Up	Revised Incd Actuals thru Feb	Orig. Rate Study
Water Use, 100 cu ft				
Tier 1	288,580	280,240	407,465	315,000
Tier 2	255,050	241,550	171,338	264,000
Tier 3	100,050	82,040	22,107	82,000
Tier 4	52,790	13,310	2,150	12,000
Flat Rate	79,330	79,330	85,689	81,000
Total	775,800	696,470	688,749	754,000
Water Use, % of Total				
Tier 1	37.2%	40.2%	59.2%	41.8%
Tier 2	32.9%	34.7%	24.9%	35.0%
Tier 3	12.9%	11.8%	3.2%	10.9%
Tier 4	6.8%	1.9%	0.3%	1.6%
Flat Rate	10.2%	11.4%	12.4%	10.7%
Revenue, \$				
Tier 1	\$ 930,959	\$ 904,054	\$ 1,314,483	\$ 1,021,545
Tier 2	\$ 1,075,291	\$ 1,018,375	\$ 722,360	\$ 1,118,832
Tier 3	\$ 505,453	\$ 414,466	\$ 111,687	\$ 416,437
Tier 4	\$ 295,413	\$ 74,483	\$ 12,031	\$ 67,490
Flat Rate	\$ 312,084	\$ 312,084	\$ 337,099	\$ 320,315
Total Usage	\$ 3,119,000	\$ 2,723,000	\$ 2,497,660	\$ 2,944,619

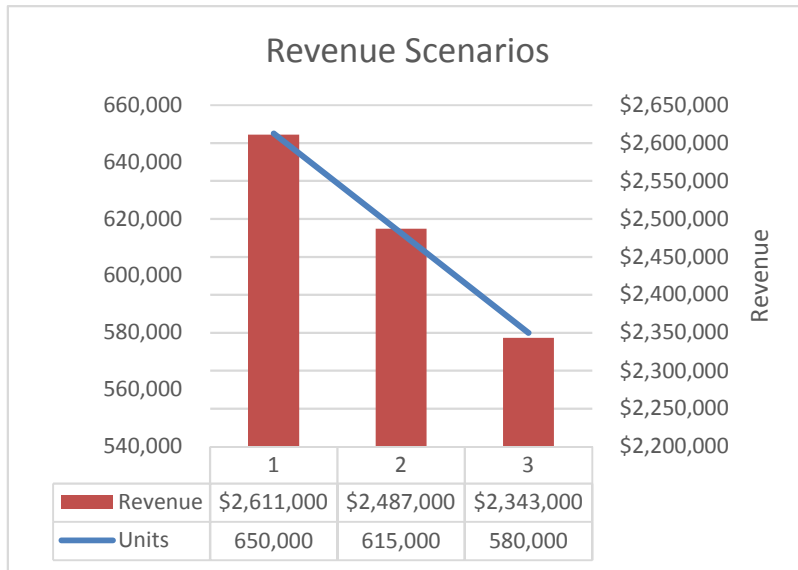
Basic Fee \$ 2,740,000 \$ 2,740,000 \$ 2,740,000 \$ 2,740,000

TOTAL REVENUE **[A]** **[B]** **[C]** **[D]**
 \$ 5,859,000 \$ 5,463,000 \$ 5,237,660 \$ 5,684,619

Due to double-up	B - A	\$ (396,000)
Due to extra conservation	C - B	\$ (225,340)
Total gap from orig. budget	C - A	\$ (621,340)
Due to conservation from study	C - D	\$ (446,959)

REVENUE SCENARIOS BASED ON USAGE REDUCTIONS

	FY1516 Budget	At 25% Reduction	At 30% Reduction
Units	650,000	615,000	580,000
Revenue	\$ 2,611,000	\$ 2,487,000	\$ 2,343,000
<i>Revenue Change</i>		\$ (124,000)	\$ (268,000)
<i>Revenue % Change</i>		-4.7%	-10.3%



Note this is not factoring in the revenue shifts from tier changes, potential revenue impact from greater usage reductions would likely result in increased revenue loss.

CalPERS 2015 Health Premiums - Regional Contracting Agencies Only

Basic		2014			2015			Percent Change (+/-)
		Single	2-Party	Family	Single	2-Party	Family	
Basic Premium Rates - Bay Area								
Alameda, Amador, Contra Costa, Marin, Napa, Nevada, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Sutter, and Yuba								
HMO	Anthem HMO Select	\$657.33	\$1,314.66	\$1,709.06	\$662.41	\$1,324.82	\$1,722.27	0.77%
	Anthem HMO Traditional	728.41	1,456.82	1,893.87	827.57	1,655.14	2,151.68	13.61%
	Blue Shield Access+	836.59	1,673.18	2,175.13	928.87	1,857.74	2,415.06	11.03%
	Blue Shield NetValue	704.01	1,408.02	1,830.43	870.60	1,741.20	2,263.56	23.66%
	Kaiser CA	742.72	1,485.44	1,931.07	714.45	1,428.90	1,857.57	-3.81%
	UnitedHealthcare	764.24	1,528.48	1,987.02	850.67	1,701.34	2,211.74	11.31%
PPO	PERS Choice	690.77	1,381.54	1,796.00	700.84	1,401.68	1,822.18	1.46%
	PERS Select	661.52	1,323.04	1,719.95	690.43	1,380.86	1,795.12	4.37%
	PERSCare	720.04	1,440.08	1,872.10	775.08	1,550.16	2,015.21	7.64%
Basic Premium Rates - Sacramento Area								
El Dorado, Placer, Sacramento, and Yolo								
HMO	Anthem HMO Select	\$750.27	\$1,500.54	\$1,950.70	\$811.14	\$1,622.28	\$2,108.96	8.11%
	Anthem HMO Traditional	840.43	1,680.86	2,185.12	940.16	1,880.32	2,444.42	11.87%
	Blue Shield Access+	734.87	1,469.74	1,910.66	809.22	1,618.44	2,103.97	10.12%
	Blue Shield NetValue	618.39	1,236.78	1,607.81	758.45	1,516.90	1,971.97	22.65%
	Kaiser CA	681.59	1,363.18	1,772.13	660.96	1,321.92	1,718.50	-3.03%
	UnitedHealthcare	643.34	1,286.68	1,672.68	623.45	1,246.90	1,620.97	-3.09%
PPO	PERS Choice	665.99	1,331.98	1,731.57	679.26	1,358.52	1,766.08	1.99%
	PERS Select	637.85	1,275.70	1,658.41	669.16	1,338.32	1,739.82	4.91%
	PERSCare	694.26	1,388.52	1,805.08	751.21	1,502.42	1,953.15	8.20%
Basic Premium Rates - Los Angeles Area								
Los Angeles, San Bernardino, and Ventura								
HMO	Anthem HMO Select	\$475.86	\$951.72	\$1,237.24	\$493.40	\$986.80	\$1,282.84	3.69%
	Anthem HMO Traditional	549.76	1,099.52	1,429.38	631.62	1,263.24	1,642.21	14.89%
	Blue Shield Access+	469.91	939.82	1,221.77	517.87	1,035.74	1,346.46	10.21%
	Blue Shield NetValue	395.50	791.00	1,028.30	485.41	970.82	1,262.07	22.73%
	Health Net Salud y Más	425.44	850.88	1,106.14	430.71	861.42	1,119.85	1.24%
	Health Net SmartCare	542.71	1,085.42	1,411.05	568.47	1,136.94	1,478.02	4.75%
	Kaiser CA	541.79	1,083.58	1,408.65	521.18	1,042.36	1,355.07	-3.80%
	United Healthcare	487.76	975.52	1,268.18	458.74	917.48	1,192.72	-5.95%
PPO	PERS Choice	599.19	1,198.38	1,557.89	585.18	1,170.36	1,521.47	-2.34%
	PERS Select	573.83	1,147.66	1,491.96	576.49	1,152.98	1,498.87	0.46%
	PERSCare	624.59	1,249.18	1,623.93	647.11	1,294.22	1,682.49	3.61%
Basic Premium Rates - Other Southern California								
Fresno, Imperial, Inyo, Kern, Kings, Madera, Riverside, Orange, San Diego, San Luis Obispo, Santa Barbara, and Tulare								
HMO	Anthem HMO Select	\$536.99	\$1,073.98	\$1,396.17	\$653.97	\$1,307.94	\$1,700.32	21.78%
	Anthem HMO Traditional	592.20	1,184.40	1,539.72	743.12	1,486.24	1,932.11	25.48%
	Blue Shield Access+	543.21	1,086.42	1,412.35	598.66	1,197.32	1,556.52	10.21%
	Blue Shield NetValue	457.17	914.34	1,188.64	561.09	1,122.18	1,458.83	22.73%
	Health Net Salud y Más	489.82	979.64	1,273.53	520.59	1,041.18	1,353.53	6.28%
	Health Net SmartCare	568.51	1,137.02	1,478.13	579.88	1,159.76	1,507.69	2.00%
	Kaiser CA	602.79	1,205.58	1,567.25	579.80	1,159.60	1,507.48	-3.81%
	Sharp	538.59	1,077.18	1,400.33	564.57	1,129.14	1,467.88	4.82%
	UnitedHealthcare	521.01	1,042.02	1,354.63	449.10	898.20	1,167.66	-13.80%
PPO	PERS Choice	612.25	1,224.50	1,591.85	594.40	1,188.80	1,545.44	-2.92%
	PERS Select	586.32	1,172.64	1,524.43	585.58	1,171.16	1,522.51	-0.13%
	PERSCare	638.22	1,276.44	1,659.37	657.32	1,314.64	1,709.03	2.99%

CalPERS 2015 Health Premiums - Regional Contracting Agencies Only

Basic		2014			2015			Percent Change (+/-)
		Single	2-Party	Family	Single	2-Party	Family	
Basic Premium Rates - Other Northern California								
Alpine, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Plumas, San Benito, Shasta, Sierra, Siskiyou, Stanislaus, Tehama, Trinity, and Tuolumne								
HMO	Anthem HMO Select	\$706.20	\$1,412.40	\$1,836.12	\$728.65	\$1,457.30	\$1,894.49	3.18%
	Anthem HMO Traditional	767.36	1,534.72	1,995.14	838.48	1,676.96	2,180.05	9.27%
	Blue Shield Access+	729.76	1,459.52	1,897.38	804.34	1,608.68	2,091.28	10.22%
	Blue Shield NetValue	614.13	1,228.26	1,596.74	753.82	1,507.64	1,959.93	22.75%
	Kaiser CA	745.30	1,490.60	1,937.78	716.98	1,433.96	1,864.15	-3.80%
	UnitedHealthcare	659.06	1,318.12	1,713.56	677.35	1,354.70	1,761.11	2.78%
PPO	Anthem EPO	767.36	1,534.72	1,995.14	656.08	1,312.16	1,705.81	-14.50%
	PERS Choice	641.08	1,282.16	1,666.81	656.08	1,312.16	1,705.81	2.34%
	PERS Select	613.99	1,227.98	1,596.37	646.35	1,292.70	1,680.51	5.27%
	PERSCare	668.27	1,336.54	1,737.50	725.54	1,451.08	1,886.40	8.57%
Basic Premium Rates - Out of State								
HMO	Kaiser/Out of State	\$917.20	\$1,834.40	\$2,384.72	\$922.78	\$1,845.56	\$2,399.23	0.61%
PPO	PERS Choice	706.40	1,412.80	1,836.64	653.58	1,307.16	1,699.31	-7.48%
	PERSCare	736.32	1,472.64	1,914.43	722.74	1,445.48	1,879.12	-1.84%
Basic Premium Rates - Association Health Plan								
ASN	PORAC	\$634.00	\$1,186.00	\$1,507.00	\$675.00	\$1,292.00	\$1,642.00	8.70%

Medicare		2014			2015			Percent Change (+/-)
		Single	2-Party	Family	Single	2-Party	Family	
Medicare Premium Rates - All Regions								
HMO	Anthem Blue Cross	\$341.12	\$682.24	\$1,023.36	\$445.38	\$890.76	\$1,336.14	30.56%
	Blue Shield	298.21	596.42	894.63	352.63	705.26	1,057.89	18.25%
	Health Net	261.24	522.48	783.72	276.85	553.70	830.55	5.98%
	Kaiser CA	294.97	589.94	884.91	295.51	591.02	886.53	0.18%
	Kaiser Out of State	388.65	777.30	1,165.95	390.47	780.94	1,171.41	0.47%
	Sharp	306.51	613.02	919.53	327.66	655.32	982.98	6.90%
	UnitedHealthcare	193.33	386.66	579.99	267.41	534.82	802.23	38.32%
PPO	PERS Choice	307.23	614.46	921.69	339.47	678.94	1,018.41	10.49%
	PERS Select	307.23	614.46	921.69	339.47	678.94	1,018.41	10.49%
	PERSCare	327.36	654.72	982.08	368.76	737.52	1,106.28	12.65%
ASN	PORAC	397.00	791.00	1,264.00	402.00	802.00	1,281.00	1.34%