

Appendices for the Report to the Mayor's Office on the State of Retiree
Healthcare by the Retiree Healthcare Benefits Commission

Exhibit A-3:
City of Chicago vs. Korshak vs.
Ryan Reconciliation Order

**IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT, CHANCERY DIVISION**

CITY OF CHICAGO, a municipal corporation,)	
)	
Plaintiff-Counterdefendant,)	
)	
v.)	No. 01 CH 4962
)	Calendar No. 5
MARSHALL KORSHAK, et al.,)	Hon. Mary K. Rochford
)	
Defendants-Counterplaintiff,)	
)	
And)	
MARTIN RYAN, et al.,)	
)	
Intervening-Plaintiffs.)	

AGREED ORDER

This cause coming to be heard on the Parties' Motions To Approve Reconciliation and Administrative Procedures Under the 2003 Approved Settlement Agreement, all Parties¹ being heard on this matter and agreeing to the terms set forth herein, and the Court being apprised of all of the issues;

RECITALS:

During the course of operating under the 2003 Settlement Agreement, monthly rates charged participants under the Settlement Healthcare Plans, which are calculated based on an independent actuary's prospective estimate of healthcare costs, exceeded what certain participants' contribution levels should have been, based on the actual healthcare costs experienced by those participants. Consequently, the City, Class Counsel and the Funds have been working together, on a continuing basis, to: (1) analyze, audit and reconcile such

¹ The Parties include the City of Chicago ("the City"), the Annuitant Class, including the two subclasses of the Annuitant Class, the Korshak and Window Sub-Classes, represented by Class Counsel, Clinton Krislov, and the Firemen's Annuity and Benefit Fund of Chicago, the Policemen's Annuity and Benefit Fund of Chicago, the Municipal Employees', Officers' and Officials' Annuity and Benefit Fund, and the Laborers' and Retirement Board Employees' Annuity and Benefit Fund (collectively, "the Funds").

differences; (2) make refunds where appropriate; and (3) agree on a procedure to make such reconciliations each year for the remaining years of the 2003 Settlement Agreement.

The purpose of this Agreed Order is to present for the Court's approval the procedures that have been followed in administering the 2003 Settlement Agreement to date and the Parties' intended procedures to be followed to reconcile participant monthly rates to actual experience through the end of the Settlement Agreement period.

1. **Reconciliation of 2003-2004 Plan Years.** The City's 2003-2004 Reconciliation Procedures of the Korshak Settlement Healthcare Plans were conducted as follows:

- a. The City performed a comparison of the actual claims cost of the Settlement Healthcare Plans with the projected costs that were estimated by the independent actuary for the period of September 2003 through December 2004 ("the 2003/2004 Plan Year").
- b. The City prepared reconciliation reports and documents ("City's 2003/2004 Plan Year Reconciliation Statement"), showing the actual cost of: medical claims, which also included estimates of incurred but not yet paid medical claims; prescription drug claims; and administrative and other expenses. The actual costs were based on the actual payment records of the City, the claim administrator's records and the actual annuitant enrollments in the Settlement Healthcare Plans. The City also reviewed records of the Funds reflecting annuitant enrollment and contributions, including records of adjustments made by the Funds based on a particular participant's: (i) periods of participation in the Settlement Healthcare Plans; and (ii) Medicare or Non-Medicare status ("Adjustment Records"). An Adjustment Record is a file reflecting a change that has occurred in the participant's status which affected the monthly rate due. Such changes include changes in Medicare status of the annuitant or spouse, a family status change such as death of the annuitant or spouse, or a child aging out of eligibility. Separate calculations of the actual average monthly costs were made for medical expenses, prescription expenses, and for administrative expenses, and for Medicare and Non-Medicare eligible participants.
- c. The City's 2003/2004 Plan Year Reconciliation Statement and the supporting documentation were independently examined by a certified public accountant selected by the Funds and approved by Class Counsel. The Funds and Class Counsel have not expressed any material dispute with the City's 2003/2004 Plan Year Reconciliation Statement.
- d. With the approval of the Court and agreement of the Parties, the City then

used the City's 2003/2004 Plan Year Reconciliation Statement (attached as Exhibit 1),² as a basis to determine the amounts of refunds due certain annuitant participants in the City's Settlement Healthcare Plans for those plan years. The City issued those refunds, with interest, to those annuitant participants who had been determined to be due such refund in the City's 2003/2004 Plan Year Reconciliation Statement and the confirmatory audit. The interest was calculated, on a simple interest basis, at the average 90-day U.S. Treasury Bill rate in effect for each applicable month, up to August 15, 2006. Prior to issuing the refund checks the City sent to those participants entitled to a refund a letter in the form attached hereto as Exhibit 2, whose content previously had been approved by the Court as requested by the City, Class Counsel for the Korshak and Window Sub-Classes, and Counsel for the Funds and the General Class.

- e. In addition, for those participants who had adjustment records that delayed the determination as to whether a refund was due, the City advised that participant of the delay by sending a letter in the form attached hereto as Exhibit 3, whose content previously had been approved by the Court as requested by the City, Class Counsel for the Korshak and Window Sub-Classes, and Counsel for the Funds and the General Class. Once the adjustment record of that participant was reconciled, and if the participant was entitled to a refund, the City sent a letter in the form of Exhibit 2 and issued a refund. If it was determined that the participant was not entitled to a refund, then the City sent to the participant a letter in the form of Exhibit 6.
- f. The issuance of refund checks for the 2003/2004 Plan Year has been completed for those annuitants who are entitled to a refund and either are not included in the deceased annuitant records or have not been located. The City continues to diligently work with the annuitants and the Funds to resolve issues such as incorrect addresses and/or lost or damaged checks to promptly resend those checks and to locate annuitants whose refund checks have been returned as undeliverable.
- g. With regard to deceased annuitants whose estates were entitled to a refund, the City issued those refund checks promptly after receipt by the City of proper documentation, except that for those deceased annuitants who died with a surviving spouse who were entitled to and receiving an annuity, the City issued those checks to the widow/widower annuitants with the agreement and approval of the other Parties. The City has sent to deceased annuitants' families a letter in the form attached hereto as

² Exhibit 1 is the City's 2003/2004 Plan Year Reconciliation Statement, which consists of the worksheets generated by the City summarizing the underlying data relating to the medical, prescription drug and administrative expenses. The underlying data is so voluminous it has not been attached to this Order, but has been provided to all of the Parties and will be provided to the Court for its review upon request.

Exhibit 4, whose content previously had been approved by the Court as requested by the City, Class Counsel for the Korshak and Window Sub-Classes and Counsel for the Funds and the General Class. Once the proper documentation has been presented by the estate of the deceased annuitant, the City will release the refund check to the proper party or parties upon the person(s) signing the Acknowledgement Form attached hereto as Exhibit 5. The City also has responded to certain claims for deceased annuitant refunds where proper documentation was needed.

- h. In addition, the City has sent to annuitants who are not entitled to a refund a letter in the form attached hereto as Exhibit 6, whose content previously had been approved by the Court as requested by the City, Class Counsel for the Korshak and Window Sub-Classes and Counsel for the Funds and the General Class.
- i. Any remaining Unclaimed Refunds will be applied in the manner described below in Paragraph 3.i.
- j. The amounts received by the City through subrogation recoveries or related reimbursements from third parties by December 31, 2004 (net of any City paid expense or charge associated with the recovery, such as legal or other fees), shall be considered as offsets to Defined Costs for any overpayment by the City for the 2003/2004 Plan Year reconciliation period and the remaining balance of such amounts, if any, have been included in the reconciliation for 2005 as described below.
- k. The Parties have no remaining issues with regard to the City's 2003/2004 Plan Year Reconciliation Statement or the Reconciliation Procedures for the 2003/2004 Plan Years and, therefore, the City's Reconciliation Statement and the Reconciliation Procedures for the 2003/2004 Plan Years are deemed to be true, correct and complete, except for the Adjustment Records, which are still being reviewed by the independent auditor.

2. **Reconciliation of 2005 Plan Year.** The Parties implemented the following Reconciliation Procedures for the 2005 Plan Year:

- a. For the 2005 Plan Year, the City conducted its analysis to reconcile the monthly rates charged to annuitants for participation in the Settlement Healthcare Plans based on the average monthly unit cost projected by the independent actuary to monthly rates calculated based on the actual average monthly unit cost.
- b. The City completed its 2005 Plan Year Reconciliation Statement by April 30, 2007 (Exhibit 7) and presented to the other Parties copies of the City's 2005 Plan Year Reconciliation Statement with the supporting documentation. The City's 2005 Plan Year Reconciliation Statement was processed in the same manner as described above for the 2003/2004 Plan

Years, except with regard to interest³ and timeframe for the reconciliation process, which occurred as follows for the 2005 Plan Year: Class Counsel and the Funds reviewed the City's 2005 Plan Year Reconciliation Statement with their auditor and, by August 2007, reported no material dispute with the City's 2005 Plan Year Reconciliation Statement; and, therefore, the City began issuing refunds by the end of August 2007. The 2005 refunds were based on the 2005 Final Reconciliation Report, which showed that the City paid less than its required percentage share of Defined Costs detailed in §IV.A of the Settlement Agreement. The Parties have no remaining issues with regard to the City's 2005 Plan Year Reconciliation Statement or the Reconciliation Procedures for the 2005 Plan Year and, therefore, the City's 2005 Plan Year Reconciliation Statement and Reconciliation Procedures for the 2005 Plan Year are deemed to be true, correct and complete, except for the Adjustment Records, which are still being reviewed by the independent auditor.

3. **Reconciliation for Post-2005 Plan Years.** The following Reconciliation Procedures are proposed for Post-2005 Plan Years:

- a. **Reconciliation Procedures.** For each plan year after 2005, the City will initiate its analysis by the following June 30, and will prepare a Reconciliation Statement by September 30 of that same year, showing: (1) the actual Defined Costs as defined in the Settlement Agreement of medical (including an estimate of incurred claims that have not yet been paid), prescription claims, and administrative and other Plan expenses based on the actual payment records of the City and the claim administrator's claim records and administrative fee charges ("Costs"); and (2) the annuitant enrollment, contributions and Adjustment Record information based on the Pension Funds' records, which must be confirmed by the Pension Funds as provided for below. Separate calculations of the actual average monthly unit cost will be made for medical expense, prescription expense, and administrative expense, and for Medicare and Non-Medicare eligible participants. The City's Reconciliation Statement for each prior Plan Year will show the actual amounts paid for claims that were included in the corresponding year's estimate of incurred claims that have not yet been paid. A final reconciliation of each year's estimate of incurred claims that have not yet been paid with the actual amounts paid for those claims will be made in the fifth Plan Year following when the estimate was made. The reconciled amount will be included in that fifth Plan Year's Defined Costs and handled in the course of the entire reconciliation process for that open plan year.

³ The Parties agreed that interest on the 2005 refunds would be calculated, on a simple interest basis, at an annual interest rate of 6% for the period of February 1, 2007 to August 31, 2007.

- b. 2006 Adjustment Record Reconciliation Procedures: Adjustment Records have been provided to the City by the Pension Funds. Prior to issuing refund checks, if any are due, to participants who had Adjustment Records, the City will provide such Adjustment Records to the Pension Funds for confirmation of the calculation. The Pension Funds will provide such confirmation to the City within 21 days of the confirmation request.
- c. 2007 Adjustment Record Reconciliation Procedures: By June 30, 2008, the Pension Funds will provide complete Pension Records for the prior year, including all Adjustment Records, to the City in a mutually agreed electronic format. The City will incorporate these records into the 2007 monthly electronic files previously sent by the Pension Funds. Prior to issuing refunds, if any are due, to participants with Adjustment Records, the City will provide such Adjustment Records to the Pension Funds for confirmation of the calculation. The Pension Funds will provide such confirmation to the City within 21 days of the confirmation request.
- d. Post-2007 Adjustment Record Reconciliation Procedures: Beginning September 1, 2008, the Pension Funds will supply to the City all Adjustment Records in an electronic format at the same time as the Pension Funds send to the City the monthly file of eligibility. The Pension Funds also will forward in an electronic format all Adjustment Records for the period of January to August 31, 2008, by November 30, 2008. The City will incorporate all Adjustment Records into the corresponding City's pension records in a timely manner. Any additional Adjustment Records for the prior Open Plan Year will be provided by the Pension Funds by April 10th of the subsequent year. The City's revised Adjustment Records will be sent to the Pension Funds for confirmation by June 15th of each subsequent year. The Pension Funds will provide confirmation of these records by July 15th of each year. The complete set of these records will be the basis for the Reconciliation Statement which the City will issue by September 30. Enrollment numbers/eligibility count used to calculate the true unit cost and the true unit contribution rate will be based on the prior year's enrollment and eligibility records received during the calendar year and Adjustment Records received by the City by April 10th of the subsequent year. Adjustment Records for the Open Plan Year received by the City after April 10th of the subsequent year will only be used to make an adjustment to an individual participant's record for purposes of correcting that participant's payment record.
- e. Review of City's Reconciliation Statement. Upon receipt of the City's Reconciliation Statement, Class Counsel and the Funds will have, thereafter, sixty (60) days, or until November 30, to review the City's Reconciliation Statement with an independent auditor engaged by both Class Counsel and the Funds' counsel, and who is acceptable to the City. The City will reasonably cooperate with the engaged auditor to confirm the accuracy of the City's payments and calculations. The Funds will pay

the fees incurred for the independent auditor up through the 2005 Plan Year. Starting with the 2006 Plan Year, the City will reimburse the Funds for reasonable fees for the independent auditor incurred by the Funds as a result of reviewing the City's Reconciliation Statement each year and that reimbursement will be included in the Defined Costs in the next open plan year reconciliation. For each reconciliation process, the Funds will provide to the City copies of and/or access to all information, including any reports; that the Funds have reviewed and/or have received from the independent auditor relating to the independent audit of the City's Reconciliation Statement prior to the Final Reconciliation Report being issued.

- f. Final Reconciliation Report. If the Funds and Class Counsel do not contest, in writing, by November 30 to the City, the City's Reconciliation Statement, it shall be deemed accurate and the City's Reconciliation Statement will then constitute and be deemed as the "Final Reconciliation Report." If there is a dispute over the reconciliation, the Parties agree to negotiate in good faith to reach and issue a mutually acceptable Final Reconciliation Report. Failing the Parties issuing a Final Reconciliation Report by agreement, the Parties shall present the dispute for this Court's consideration, and the Court may resolve any disputes not resolved by the Parties as to the reconciliation and will direct the City to issue a Final Reconciliation Report consistent with the Court's findings. The Court in considering the disputes may appoint an independent auditor or other expert to aid the Court and the costs of any independent auditor or expert will be paid by the Parties involved in the dispute in a manner as the Court deems appropriate.
- g. Timing of Reconciliation. If any Party is unable to meet its obligations by the reflected dates detailed herein despite its best efforts, that Party will notify the other Parties as soon as possible, and the Parties will mutually and in good faith work together to make the necessary adjustments in the timing of the completion of the Final Reconciliation Report.
- h. The Reconciliation. If the Final Reconciliation Report for any plan year after 2005 shows that the City paid an amount less than its required percentage share of the annual aggregate Defined Costs as defined in Paragraph IV.A of the Korshak Settlement Agreement ("City's required contribution"), the City will do the following:
 - (i) If the difference between what the City's required contribution was and what the City actually paid is 0.20% or more of the annual aggregate Defined Costs, the City will begin issuing refunds within sixty (60) days of the issuance of the Final Reconciliation Report. There will be no interest calculated or paid on refunds, except under the following circumstances: The City will pay interest on any refund check issued after February 1 of the second year

following the closed Plan Year, at a five percent (5%) annual rate on all of the refund amounts due starting on the February 1 of the second year following the closed Plan Year and continuing until the month in which the check is issued, but no later than one (1) year. For any refund checks not yet issued after that one (1) year period, interest will continue to accrue at the average applicable monthly 90-day U.S. Treasury Bill rate or five percent (5%) annual rate, whichever is lower, until the month in which the check is issued.⁴ Interest will be calculated on a simple interest basis. However, any individual annuitant refund that is \$20 or less will not be issued, but instead such amount will be applied as a credit toward the aggregate annuitant contribution in the next following open Plan Year reconciliation or in the next regular occurring annual annuitant monthly rate setting, whichever occurs first. These credit amounts along with the credit amounts discussed below will be referred to as "Annuitant Credit Amounts." Interest will not accrue or be paid on refund amounts that become Annuitant Credit Amounts.

- (ii) If the difference between what the City's required contribution was and what the City actually paid is less than 0.20% of the annual aggregate Defined Costs, the amount of the difference will be included in the Annuitant Credit Amounts and applied as a credit toward the aggregate annuitant contribution in the next following open Plan Year reconciliation or in the next regular occurring annual annuitant monthly rate setting, whichever occurs first, except that if, based on the difference between the actual and projected unit costs, any annuitant is entitled to a refund of greater than \$20, those annuitants will receive a refund as described in the above subparagraph of this provision, and those amounts will not be included in the Annuitant Credit Amounts for the following Plan Year or rate adjustment, as described above.
- (iii) The Annuitant Credit Amounts described in Paragraphs 3.h.(i) and 3.h.(ii), above, will be applied in accordance with the explanation and examples provided in Exhibit 8.
- (iv) If Annuitant Credit Amounts exist as of the issuance of the Final Reconciliation Statement for the Plan Year ending June 30, 2013, such Annuitant Credit Amounts will be issued as a refund, regardless of the amount, to any applicable annuitants, unless the

⁴ The average applicable monthly 90-day U.S. Treasury Bill ("T-Bill") rate will be calculated by adding the 90-day T-Bill rates published each business day in that month, dividing that sum by the number of business days in the month to get average annual rate, which will then be divided by 12 to get a monthly average T-Bill rate for each applicable month.

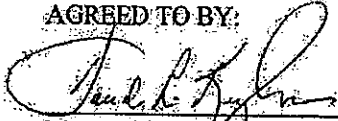
Parties have reached another Agreement.

- i. Unclaimed Refunds. The amount of any refund that is not claimed after a refund check was either issued and returned as non-deliverable or could not be issued because payee information was unavailable (“Unclaimed Refund”), will be included as Annuitant Credit Amounts. Unclaimed Refunds will be treated as Annuitant Credit Amounts and credited toward the annuitant contribution in the reconciliation procedures of the third year following the year in which the refund was either originally issued or ready to be issued, but could not be issued because payee information was unavailable. Interest will not accrue or be paid on refund amounts that become Annuitant Credit Amounts. However, if an annuitant or his or her heirs later make a claim for and have been determined to be entitled to an Unclaimed Refund, that refund will be paid out with accrued interest through the month the refund check was first issued or ready to be issued, but could not be issued because payee information was unavailable, in the manner described above in Paragraph 3.h.(i).
- j. Application of Annuitant Credit Amounts. To the extent that any Annuitant Credit Amounts are applied as a credit against only the annuitants’ contributions in the City’s Reconciliation Statement, such Annuitant Credit Amounts will be applied after and shall not be considered in determining whether the City met its obligation of paying its required percentage share of annuitant healthcare costs.
- k. Subrogation/Third Party Recoveries. The City shall attribute any subrogation recovery (less any expense or charge associated with the recovery, such as legal or other fees that were required to be paid by the City), to the open plan year (as defined below), in which the City receives such subrogation recovery.
- l. Early Issuance Of Refund Checks. The City has the right to issue any refund checks for any Plan Year after it has issued its Reconciliation Statement for that Plan Year and before the Final Reconciliation Statement is issued; however, the City’s early issuance of refund checks will be without prejudice to the Funds and/or Class Counsel from raising disputes relating to that reconciliation process, which will be resolved as described above in Paragraph 3.f.
- m. Definition of Open Plan Year. An “open plan year” is a completed calendar plan year, for which the City’s Reconciliation Statement has not been presented to the Parties for review. A “closed plan year” is a completed calendar plan year, for which a Final Reconciliation Report has been accepted by the Parties or approved by the Court. The City shall include in the open plan year any refund, rebate, reimbursement, and/or third-party subsidy (collectively referred to as a “reimbursement”), received by the City prior to the issuance of the City’s Reconciliation

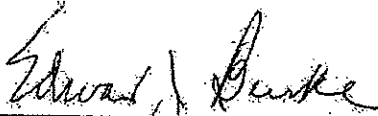
Statement for that open plan year, except that if the City receives from Medicare Part D a reimbursement ("Part D Reimbursement"), attributable to a closed plan year, in which the City paid more than the City's required contribution, then the City may elect to apply that Part D reimbursement in the amount of the overpayment by the City to that particular closed plan year's Defined Costs and any remaining balance of that reimbursement will be included in the open plan year reconciliation as a direct credit to the annuitants' contribution share. (See Exhibit 9, which provides the formula to be used, if the City elects to retroactively apply a reimbursement, and examples of different hypothetical situations using that formula).

- n. Post-Plan Year Demand. If the City receives a demand for payment related to a Defined Cost for a closed plan year, which was not included in that closed year's estimate of the incurred but not yet reported claims amount, the City reserves the right to include the amount of the demand as a reconciliation item in the most recent open plan year reconciliation period by obtaining the agreement of the Parties or, if there is no agreement, by seeking a Court Order.
- o. Receipt of Reimbursement or Demand After Submission of City's Reconciliation Statement. Any reimbursement amount received or demand made after the submission of the City's Reconciliation Statement to the Parties, but before a Final Reconciliation Report has been completed, shall be handled in the next reconciliation process consistent with and as provided for in this Order, except as otherwise agreed to by the Parties or ordered by the Court.
- p. Payments In Excess Of City's Required Contributions. Under the 2003 Korshak Settlement Agreement, the City expressly waives any claim that it may have to recover directly from any annuitant amounts paid by the City, which are in excess of its required percentage share of the monthly cost per participant based on the Defined Costs as detailed in §IV.A of the Settlement Agreement, except as provided for in Paragraphs 3.f through, 3.o or otherwise herein. In accordance with this paragraph, the City will not increase annuitants' monthly rates specifically to recoup any claimed overpayment paid by the City in prior years, but the City will continue to set the monthly rates based on the projected defined costs estimated by the actuary as provided for in paragraph IV.A of the Korshak Settlement Agreement and in accordance with this Order. However, the City retains the right to recoup any individual refund amount that was issued in error after notifying the Parties.
- q. Joint Letter to Participants. Upon the entering of this Order, the City shall send to each annuitant the Parties' Joint Letter, which explains the agreed procedures for conducting the annual reconciliation process in summary form and which the Court approves. Exhibit 10.

AGREED TO BY:



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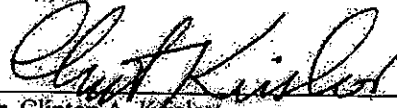
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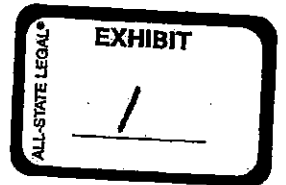
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Class Counsel for the two subclasses of the
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Classes (those who became participants
after 1987, but prior to August 23, 1989).
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CITY OF CHICAGO
BENEFITS MANAGEMENT OFFICE

ANNUITANT HEALTHCARE COSTS SUMMARY REPORT

6/30/2006

GROUP	PERIOD	MEDICAL				DRUG				TOTAL COSTS	AVERAGE MONTHLY COUNT OF PARTICIPANTS
		A	B	C	D	E	F	G	H		
		BCBS CLAIMS INCURRED FOR THE PERIODS AND PAID THROUGH 12/31/2005 (NET OF DISCOUNTS)	DISCOUNT RECONCILIATION CREDIT ON INCURRED BASIS AND PAID THROUGH 01/01/2006	BCBS ADMIN. FEES/PAID IN THE PERIOD	ENCOMPASS ADMIN. FEES/PAID IN THE PERIOD	DRUG CLAIMS INCURRED/PAID IN THE PERIOD	REBATE INCURRED / PAID THROUGH 12/31/2005	DRUG ADMIN. FEES/PAID IN THE PERIOD	SUBTOTAL DRUG COST		
Medicare	09-12/2003	\$6,270,439	(\$16,309)	\$548,415	\$23,959	\$9,081,026	(\$304,213)	\$45,005	\$8,821,818	\$17,728,520	19,558
	2004	\$26,535,965	(\$4,786)	\$2,369,588	\$4,802	\$30,955,666	(\$1,350,673)	\$120,762	\$29,725,743	\$59,309,177	19,842
Non-Medicare	09-12/2003	\$19,889,456	(\$591,372)	\$1,198,766	\$174,028	\$4,260,483	(\$135,435)	\$27,432	\$4,152,480	\$24,916,486	11,375
	2004	\$65,699,923	(\$865,845)	\$4,176,645	\$626,185	\$14,725,333	(\$607,580)	\$671,370	\$14,785,724	\$84,050,268	13,431
Children	09-12/2003	\$419,280							\$0	\$419,280	1,536
	2004	\$1,226,774							\$0	\$1,227,247	1,779
Total - 09-12/2003		\$28,579,186	(\$607,681)	\$1,747,181	\$187,986	\$13,341,509	(\$439,648)	\$72,437	\$12,974,288	\$42,964,347	32,467
Total - 01-12/2004		\$92,452,682	(\$881,841)	\$6,546,233	\$630,986	\$45,680,999	(\$1,955,255)	\$182,123	\$43,970,867	\$144,566,692	35,052
GRAND TOTAL		\$122,041,848	(\$1,489,322)	\$8,293,414	\$828,972	\$59,022,508	(\$2,391,903)	\$254,560	\$56,885,165	\$187,551,039	



04/20/2006

CITY OF CHICAGO
BENEFITS MANAGEMENT OFFICE

6/30/2006

ANNUITANT TRUE UNIT COSTS

Pension Code	Medicare Status			09-12/2003			01-12/2004		
	Annuitant	Spouse	Child(ren)	Medical True Cost	Drug True Cost	Total True Cost	Medical True Cost	Drug True Cost	Total True Cost
01	MED	----	----	113.86	112.78	226.64	124.25	124.84	249.09
03	NON	----	----	454.15	91.26	545.42	433.48	88.01	521.49
02	MED	MED	----	227.72	225.55	453.28	248.49	249.69	498.18
04	MED	NON	----	568.02	204.04	772.05	557.73	212.86	770.58
10	NON	MED	----	568.02	204.04	772.05	557.73	212.86	770.58
05	NON	NON	----	908.31	182.53	1,090.83	866.96	176.02	1,042.99
09	MED	MED	CHILD(REN)	318.54	225.55	544.10	326.30	249.69	575.99
07	MED	NON	CHILD(REN)	658.84	204.04	862.88	635.54	212.86	848.39
15	NON	MED	CHILD(REN)	658.84	204.04	862.88	635.54	212.86	848.39
06	NON	NON	CHILD(REN)	999.13	182.53	1,181.66	944.77	176.02	1,120.80
11	MED	----	CHILD(REN)	204.68	112.78	317.46	202.05	124.84	326.90
17	NON	----	CHILD(REN)	544.97	91.26	636.24	511.29	88.01	599.30
19	----	----	CHILD(REN)	90.82	0.00	90.82	77.81	0.00	77.81

**CITY OF CHICAGO
ANNUITANT COSTS &
CONTRIBUTIONS**

ANNUITANT MONTHLY TRUE CONTRIBUTION RATES FOR 09-12/2003

6/30/2006

PENSION CODE	MEDICARE STATUS		TRUE AVERAGE MONTHLY COST 09-12/2003	BASIC CITY SHARE @55%	PENSION CONTRIBUTION	BASIC RATES			SPECIAL RATES			
	ANNT. SPOUSE	CHILD.				RETIRED ON/ AFTER 08/23/89	RETIRED BEFORE 08/23/89	F	G	H/J		
01	MED	*****	226.64	124.65	\$55.00	\$47.00	\$47.00	\$47.00				
03	NON	*****	545.42	299.98	\$85.00	\$160.00	\$47.00	\$47.00				
02	MED	MED	453.28	249.30	\$55.00	\$149.00	\$149.00	\$149.00				
04	MED	NON	772.05	424.63	\$55.00	\$292.00	\$149.00	\$149.00				
10	NON	MED	772.05	424.63	\$85.00	\$262.00	\$149.00	\$149.00				
05	NON	NON	1,090.83	599.96	\$85.00	\$406.00	\$149.00	\$149.00				
09	MED	MED	544.10	299.25	\$55.00	\$190.00	\$190.00	\$190.00				
07	MED	NON	862.88	474.58	\$55.00	\$333.00	\$190.00	\$190.00				
15	NON	MED	862.88	474.58	\$85.00	\$303.00	\$190.00	\$190.00				
06	NON	NON	1,181.66	649.91	\$85.00	\$447.00	\$190.00	\$190.00				
11	MED	*****	317.46	174.60	\$55.00	\$88.00	\$88.00	\$88.00				
17	NON	*****	636.24	349.93	\$85.00	\$201.00	\$88.00	\$88.00				
19	*****	*****	90.82	5.82	\$85.00	\$0.00	\$0.00	\$0.00				
30	NON	MED	\$772.05		\$85.00							\$76.00
31	MED	*****	\$226.64		\$55.00							\$18.00 OR \$8.00**
32	MED	MED	\$453.28		\$55.00							\$42.00 OR \$41.00**
33	NON	*****	\$545.42		\$85.00							\$47.00
34	MED	NON	\$772.05		\$55.00							\$76.00
35	NON	NON	\$1,090.83		\$85.00							\$110.00

** Retiree pays the same amount as he/she did on June 1, 2003

**CITY OF CHICAGO
ANNUITANT COSTS &
CONTRIBUTIONS**

ANNUITANT MONTHLY TRUE CONTRIBUTION RATES FOR 01-12/2004

6/30/2006

PENSION CODE	MEDICARE STATUS		TRUE AVERAGE MONTHLY COST 01-12/2004	BASIC CITY SHARE @55%	PENSION CONTRIBUTION	BASIC RATES E		SPECIAL RATES		
	ANNT.	SPOUSE CHILD.				RETIRED ON/ AFTER 08/23/89	RETIRED BEFORE 08/23/89	G BORN BEFORE 12/31/1913 AND AFTER 12/31/1908	H/J BORN BEFORE 01/01/1909	
01	MED	*****	249.09	137.00	\$55.00	\$57.00	\$57.00	\$57.00	\$51.00	
03	NON	*****	521.49	286.82	\$85.00	\$150.00	\$57.00	\$57.00	\$57.00	
02	MED	MED	498.18	274.00	\$55.00	\$169.00	\$169.00	\$169.00	\$147.00	
04	MED	NON	770.58	423.82	\$55.00	\$292.00	\$169.00	\$169.00	\$169.00	
10	NON	MED	770.58	423.82	\$85.00	\$262.00	\$169.00	\$169.00	\$134.00	
05	NON	NON	1,042.99	573.64	\$85.00	\$384.00	\$169.00	\$169.00	\$169.00	
09	MED	MED	575.99	316.79	\$55.00	\$204.00	\$204.00	\$204.00	\$142.00	
07	MED	NON	848.39	466.62	\$55.00	\$327.00	\$204.00	\$204.00	\$204.00	
15	NON	MED	848.39	466.62	\$85.00	\$297.00	\$204.00	\$204.00	\$204.00	
06	NON	NON	1,120.80	616.44	\$85.00	\$419.00	\$204.00	\$204.00	\$204.00	
11	MED	*****	326.90	179.79	\$55.00	\$92.00	\$92.00	\$92.00	\$64.00	
17	NON	*****	599.30	329.62	\$85.00	\$185.00	\$92.00	\$92.00	\$92.00	
19	*****	*****	77.81	0.00	\$85.00	\$0.00	\$0.00	\$0.00	\$0.00	
30	NON	MED	\$770.58		\$85.00					\$76.00
31	MED	*****	\$249.09		\$55.00					\$18.00 OR \$8.00**
32	MED	MED	\$498.18		\$55.00					\$42.00 OR \$41.00**
33	NON	*****	\$521.49		\$85.00					\$55.00
34	MED	NON	\$770.58		\$55.00					\$76.00
35	NON	NON	\$1,042.99		\$85.00					\$110.00

** Retiree; pays the same amount as he/she did on June 1, 2003

This is a joint letter from the City of Chicago ("the City"), your Pension Fund, and Class Counsel, with approval by the Court in the City of Chicago v. Korshak Lawsuit ("Korshak Lawsuit").

You are or have been a participant in one of the City's Annuitant Settlement Healthcare Plans, which the City provides pursuant to the 2003 Korshak Lawsuit Settlement Agreement. Under the 2003 Settlement, your annuitant healthcare premium is determined by a formula, which is based on a projection for each year's healthcare costs. The monthly projected costs are calculated and then reduced by the City's percentage share of the costs, and your pension Fund's fixed subsidy amount. As a participant annuitant, the remaining portion of the cost is covered by your premium, which is withheld from your monthly pension check.

An independent examination conducted by the Pension Funds and Class Counsel has been completed of the City's analysis comparing the projected costs used to calculate the monthly premiums and the actual costs of annuitant healthcare for the period of September 2003 through December 2004. That examination report is available for review at your Pension Fund's office. The City, Class Counsel and the Pension Funds will submit the City's analysis and the independent examination to the Court for review and approval.

Based on such, it has been determined that you are entitled to receive a refund of a portion of the premiums which you paid in the above audit period. The City of Chicago will be issuing the refund check within the next few weeks. In addition, your refund will include interest which the City agreed to pay, at the rate paid on federal 90-day treasury bill.

For all periods subsequent to the above audited time period, the City, the Pension Funds and Class Counsel have presented for the Court's approval a procedure for periodic examinations and reconciliations. We cannot predict future years' rates at this time, and you should NOT anticipate receiving future refunds.

If you have any questions, feel free to call the City's Benefits Office, your Pension Fund or Class Counsel. DO NOT CALL THE COURT.

**BENEFITS MANGEMENT DIVISION -
DEPARTMENT OF FINANCE**
City of Chicago
333 South State Street, Room 400
Chicago, Illinois 60604
(312) 747-8660

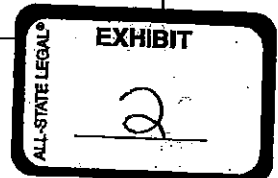
POLICEMEN'S ANNUITY & BENEFIT FUND
221 N. LaSalle Street, Suite 1626
Chicago, Illinois 60601
(312) 744-3891

**FIREMEN'S ANNUITY & BENEFIT FUND OF
CHICAGO**
One North Franklin, Suite 2550
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**MUNICIPAL EMPLOYEES' ANNUITY AND
BENEFIT FUND OF CHICAGO**
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**LABORERS' AND RETIREMENT BOARD
EMPLOYEES' ANNUITY AND BENEFIT FUND**
221 N. LaSalle Street, Suite 748
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**CLASS COUNSEL FOR KORSHAK AND
WINDOW SUBCLASS PARTICIPANTS:**
Clinton Krislov
20 North Wacker Dr., Suite 1350
Chicago, Illinois 60601
(312) 606-0500
email: clint@kristovlaw.com



This is a joint letter from the City of Chicago ("the City"), your Pension Fund, and Class Counsel, with approval by the Court in the City of Chicago v. Korshak Lawsuit ("Korshak Lawsuit").

You are or have been a participant in one of the City's Annuitant Settlement Healthcare Plans, which the City provides pursuant to the 2003 Korshak Lawsuit Settlement Agreement. Under the 2003 Settlement, your annuitant healthcare premium is determined by a formula, which is based on a projection for each year's healthcare costs. The monthly projected costs are calculated and then reduced by the City's percentage share of the costs, and your pension Fund's fixed subsidy amount. As a participant annuitant, the remaining portion of the cost is covered by your premium, which is withheld from your monthly pension check.

An independent examination conducted by the Pension Funds and Class Counsel has been completed of the City's analysis comparing the projected costs used to calculate the monthly premium and the actual costs of annuitant healthcare for the period of September 2003 through December 2004. That examination report is available for review at your Pension Fund's office. The City, the Pension Funds, and Class Counsel will submit the City's analysis and the independent examination to the Court for its review and approval.

Based on such, further review of the amounts you paid as premiums is required to reconcile certain adjustments or changes that occurred in the premium amounts you paid on a monthly basis during the audited period. Within the next sixty days, the reconciliation process should be completed. You then will be notified of the results and, if you are entitled to a refund, you will receive a premium refund check.

For all periods subsequent to the above audited time period, the City of Chicago, Class Counsel and the Pension Funds have presented and the Court has approved a procedure for periodic examinations and reconciliations. We cannot predict future years' rates at this time, and you should NOT anticipate receiving future refunds.

If you have any questions, feel free to call the City's Benefits Office, your Pension Fund or Class Counsel. DO NOT CALL THE COURT.

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email: clint@krislovlaw.com



This is a joint letter from the City of Chicago ("the City"), your Pension Fund, and Class Counsel, with approval by the Court in the City of Chicago v. Korshak Lawsuit ("Korshak Lawsuit").

Our records show that the above-named City Annuitant¹ was a participant in one of the City's Annuitant Settlement Healthcare Plans, which the City provides pursuant to the 2003 Korshak Lawsuit Settlement Agreement. Under the 2003 Settlement, an annuitant's healthcare premium is determined by a formula, which is based on a projection for each year's healthcare costs. The monthly projected costs are calculated and then reduced by the City's percentage share of the costs, and the annuitant's pension Fund's fixed subsidy amount. As a participant annuitant, the remaining portion of the cost is covered by the annuitant's premium, which is withheld from the annuitant's monthly pension check.

An independent examination conducted by the Pension Funds and Class Counsel has been completed of the City's analysis comparing the projected costs used to calculate the monthly premiums and the actual costs of annuitant healthcare for the period of September 2003 through December 2004. That examination report is available for review at the Pension Fund's office. The City, the Pension Funds and Class Counsel will submit the City's analysis and the independent examination to the Court for its review and approval.

Based on such, the estate of the above-named City annuitant may be entitled to a refund. In order to claim any potential refund, documentation, such as a small estate affidavit, an Order from the Probate Court, or other Court Orders, must be presented to the City demonstrating who is legally authorized to accept such a refund on behalf of the estate of the above-named annuitant.

If you have any questions, feel free to call the City's Benefits Office, your Pension Fund or Class Counsel. **DO NOT CALL THE COURT.**

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20 North Wacker Dr., Suite 1350
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email: clint@krislovlaw.com



ACKNOWLEDGEMENT FORM FOR HEALTHCARE PREMIUM REFUND

I, _____, represent that I am a legal heir and/or the executor/trustee of the Estate of _____. I further represent that, as an heir and/or executor/trustee of the Estate of _____, I am entitled to receive the entire or a portion of the monetary refund issued by the City of Chicago for a portion of the healthcare premiums paid during _____ Plan Year ("refund") by _____ (the "Decedent").

I have submitted documentation, which may have included a will, trust or small estate affidavit, to the City of Chicago to establish my entitlement to the refund and state that such documentation is true and accurate.

I represent that no letters of office are now outstanding on the Decedent's estate and no petition for letters is contemplated or pending in Illinois or in any other jurisdiction, to my knowledge.

I further represent that there is no known unpaid claimant or contested claim against the Decedent, including any unpaid funeral expenses, and that I am unaware of any dispute or potential conflict as to the heirship or will of the Decedent.

To my knowledge, no other person or entity is entitled to the refund that I am requesting to be issued to me by the City of Chicago, and that such refund would not be issued to me, except for the representations set forth herein.

Under penalties as provided by law pursuant to Section 1-109 of the Code of Civil Procedure, the undersigned certifies that the statements set forth in this document are true and correct.

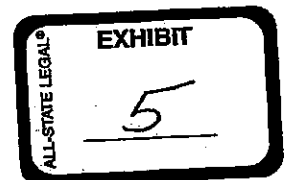
Date: _____

Signed: _____

Print Name: _____

Address: _____

Telephone Number: _____



This is a joint letter from the City of Chicago ("the City"), your Pension Fund, and Class Counsel, with approval by the Court in the City of Chicago v. Korshak Lawsuit ("Korshak Lawsuit").

You are or have been a participant in one of the City's Annuitant Settlement Healthcare Plans, which the City provides pursuant to the 2003 Korshak Lawsuit Settlement Agreement. Under the 2003 Settlement, your annuitant healthcare premium is determined by a formula, which is based on a projection for each year's healthcare costs. The monthly projected costs are calculated and then reduced by the City's percentage share of the costs, and your pension Fund's fixed subsidy amount. As a participant annuitant, the remaining portion of the cost is covered by your premium, which is withheld from your monthly pension check.

An independent examination conducted by the Pension Funds and Class Counsel has been completed of the City's analysis comparing the projected costs used to calculate the monthly premiums and the actual costs of annuitant health care for the period of September 2003 through December 2004. That examination report is available for review at your Pension Fund's office. The City, Class Counsel and the Pension Funds have submitted the City's analysis and the independent examination to the Court for review and approval.

Based on such, it has been determined that the amount you paid for your health benefits was in compliance with the Korshak Lawsuit Settlement Agreement.

For all periods subsequent to the above audited time period, the City of Chicago, Class Counsel and the Pension Funds have presented for the Court's approval a procedure for periodic examinations and reconciliations.

If you have any questions, feel free to call the City's Benefits Office, your Pension Fund or Class Counsel. **DO NOT CALL THE COURT.**

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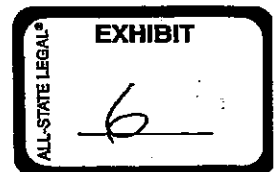
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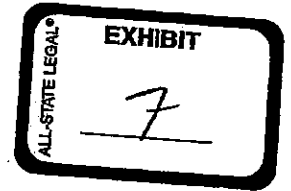
**ANNUITANT HEALTHCARE
COST RECONCILIATION
STATEMENT**

FOR THE PLAN YEAR OF 2005

CITY OF CHICAGO

BENEFITS MANAGEMENT OFFICE

4/30/2007



CITY OF CHICAGO
BENEFITS MANAGEMENT OFFICE

04/26/2007

ANNUITANT HEALTHCARE COSTS SUMMARY REPORT FOR 2005

GROUP	PERIOD	MEDICAL CLAIMS COSTS				DRUG CLAIMS COSTS				2005 TOTAL PARTICIPANTS (FOR MEDICAL COSTS)	2005 TOTAL PARTICIPANTS (FOR DRUG COSTS)	
		A* BCBS CLAIMS INCURRED FOR THE PERIODS AND PAID THROUGH 10/28/2007 (NET OF DISCOUNTS)	B* ESTIMATED BCBS OUTSTANDING CLAIMS INCURRED 05/31/2006	C* DISCOUNT RECONCILIATION CREDIT ON INCURRED BASIS AND PAID THROUGH 05/31/2006	D* SUBROGATION RECEIVED IN 2005	E* SUBTOTAL MEDICAL COSTS	F* DRUG CLAIMS INCURRED/PAID IN THE PERIOD**	G* REBATE RECEIVED FOR THE PERIOD	H* SUBTOTAL DRUG COST			I* TOTAL COSTS
Medicare Monthly Unit Cost/(Credit)	2005	\$29,290,009	\$306,379	\$9,313	\$0	\$29,605,702	\$34,024,826	(\$2,245,748)	\$31,779,077	\$61,384,779	241,421	241,421
Non-Medicare Monthly Unit Cost/(Credit)	2005	\$121,32	\$1,27	\$0,04	\$0,00	\$122,63	\$140,94	(\$9,30)	\$131,63	\$254,26		
Children Monthly Unit Cost/(Credit)	2005	\$66,977,775	\$173,683	(\$683,275)	(\$66,333)	\$66,391,850	\$15,617,203	(\$901,803)	\$14,715,399	\$81,107,249	166,350	166,350
Children Monthly Unit Cost/(Credit)	2005	\$405,07	\$1,05	(\$4,19)	(\$0,40)	\$401,52	\$94,45	(\$5,45)	\$89,00	\$490,52		
Children Monthly Unit Cost/(Credit)	2005	\$1,313,494	\$12,668			\$1,326,162	\$523,872	(\$30,251)	\$493,622	\$1,819,784	22,186	22,186
Children Monthly Unit Cost/(Credit)	2005	\$69,20	\$0,87	\$0,00	\$0,00	\$69,77	\$23,61	(\$1,36)	\$22,25	\$82,02		
GRAND TOTAL		\$97,561,276	\$492,730	(\$683,961)	(\$66,333)	\$97,323,714	\$50,165,900	(\$3,177,802)	\$46,988,099	\$144,311,812	428,957	412,318

PART TWO - OTHER COSTS

GROUP	PERIOD	G* BCBS ADMIN. FEES/PAID IN THE PERIOD (PRIMARY MEMBER UNIT FEE HERE)	H* ENCOMPASS SERVICE FEE/PAID IN THE PERIOD (FEE PER LIFE)	D* CAREMARK OTHER COSTS (FEE PER LIFE)	I* TOTAL OTHER COSTS	J* 2005 TOTAL PRIMARY MEMBERS FOR BCBS ADMIN. FEE ENCOMPASS & FEE	K* 2005 TOTAL PARTICIPANTS (FOR DRUG SERVICE FEES)
Medicare Monthly Unit Cost/(Credit)	2005	\$2,539,257	\$579	\$25,238	\$2,565,074	185,890	241,421
Non-Medicare Monthly Unit Cost/(Credit)	2005	\$13,66	\$0,0031	\$0,10	\$13,77		
Children Monthly Unit Cost/(Credit)	2005	\$3,407,877	\$629,668	\$30,241	\$3,967,787	106,830	166,350
Children Monthly Unit Cost/(Credit)	2005	\$31,90	\$4,96	\$0,18	\$37,04		
Children Monthly Unit Cost/(Credit)	2005	\$16,237	\$2,524	\$4,058	\$22,818	509	22,186
Children Monthly Unit Cost/(Credit)	2005	\$31,90	\$4,96	\$0,18	\$37,04		
GRAND TOTAL		\$5,963,372	\$532,771	\$59,537	\$6,555,679	293,229	428,957

* See the corresponding exhibits for details

** Due to the drug card, paid claims are assumed to be equal to incurred claims.