Mark Your Calendars:

- **Oct. 12 & 26** 8:00am—12:00pm  
  Construction Open House @ new facility

- **Nov. 4** 4:30pm Officers & Stewards Meeting

- **Nov. 4** 7:00pm Special Meeting—Nomination of Officers and Committees then Regular Union Meeting

- **Nov. 25** 4:30pm—6:45pm Dues window open

- **Nov. 25** 7:00pm Union Meeting

- **Nov. 28** Thanksgiving Day—Holiday as per Contract—Offices Closed

- **Nov. 29** Veteran’s Day observed—Holiday as per Contract

- **Dec. 7** 9:00am—3:00pm Election of Officers and Committees

### Special Meeting Notices

**NOMINATIONS**

**Nominations will be held on:**

- **Date:** Monday, November 4, 2019
- **Time:** 7:00PM
- **Place:** Local Union 440  
  3747 S. High School Road  
  Indianapolis, IN 46241

**Officers and Committee Persons to be Nominated**

- President (elect 1)
- Vice President (elect 1)
- Recording Secretary (elect 1)
- Business Mgr./Fin. Secretary (elect 1)
- Treasurer (elect 1)
- Executive Board (elect 4)
- Finance Committee (elect 3)
- Examining Board (elect 6)
- Negotiating Committee (elect 5)
- Building Trustees (elect 2)

* Nominations will be taken for Inside Guard only. The nominee receiving the most votes will fill the office of Inside Guard. The nominees receiving the 2nd, 3rd, and 4th most votes will be elected Sergeants at Arms.

**ELECTION**

**The Election will be held on:**

- **Date:** Saturday, December 7, 2019
- **Time:** 9:00 AM to 3:00 PM
- **Place:** Local Union 440  
  3747 S. High School Road  
  Indianapolis, IN 46241

**Runoff Election:** In the event of a tie vote for any office, a runoff election will be conducted. In such an event, the runoff election will be held on **Saturday, December 14, 2019**, from 12:00 PM to 3:00 PM, at Local Union 440, 3747 S. High School Road, Indianapolis, IN 46241. The runoff shall be limited to the position or positions for which there was a tie.

**In addition to this notice, an official notice has been mailed to every member.**
James M. (Bubba) Johnson, Business Manager

As you can see by the photos on pages 8 and 9, this year’s picnic was a huge success. My sincere thanks go out to the Local 440 staff and the countless volunteers who make the picnic a reality. There is no better way to end the summer season than by sharing time with our union brothers and sisters, catching up with old friends, and enjoying a late summer day with our families. Once again, thanks to all who made it happen!

Our Local 440 Family Medical Center staff was once again on hand during the picnic to administer flu shots, perform cholesterol checks, take blood pressure readings, and answer questions about our clinic. As I have stated several times, utilization is the key to the clinic’s continued success. I urge you to take advantage of this great benefit by scheduling all your non-emergency appointments at the clinic.

LOCAL OFFICER/COMMITTEE PERSON ELECTIONS
Local 440 will elect officers and committee persons to serve a three-year term beginning January 1, 2020 on Saturday, December 7th. A Special Meeting notice for nominations on Monday, November 4th and the election is posted on the front cover of this newsletter. In addition a formal, more detailed notice has been sent to all members. Please also note that due to the special meeting our regular October meeting and quarterly officers and stewards meeting have also been moved to Monday, November 4th. We will not hold a meeting in October.

On a personal note, and as most are already aware, I will not be seeking re-election and will be retiring early next year. This is not a rash decision, but something that I have planned for over the years. I have greatly enjoyed my time serving the membership and I am appreciative of the confidence that the membership has had in my leadership of our Local Union. It has been an honor to serve you!

GENERAL ELECTION
In closing, I would like to remind everyone of the importance of the upcoming general elections. On Tuesday, November 5th we will elect many mayors and city/county council members across our jurisdictional territory. This so called “off cycle” election year usually results in a lower than normal turnout at the polls. Please do your part and make your voice count by voting and electing candidates who will protect the rights of working men and women.

VOTE UNION on NOVEMBER 5TH!!

James M. (Bubba) Johnson
Business Manager
jjohnson@ualocal440.org

Gary R. Beaman, Business Representative, Columbus area

*** Warning only Three Months until Christmas ***

Brother and Sisters,

The work in the southern area of our jurisdiction is good and looks to remain steady for the next six to eight months. Cummins remains busy with capital improvement projects. Circle R has picked up three boiler projects for the National Guard Armory and Greiner Brothers is 75% complete with the Greensburg School projects at this time. Looking down the road, Green Leaf Field of Dreams (veggie meat) process plant, in Shelbyville, is in the planning stage. Word is that this is will be somewhere in the range of a 130 million dollar project.

The Golf outing was held at Hawk’s Tail Golf Course on August 24th. Here is a recap of events: The winning team of Adam Stewart, John Phillips, Bob Killigrew and Trevor Sandoval finished at eight under par. The second place team of Bob Stieneker, Tim Jeffries and Jim Nihiser finished at seven under par. The long drive honors went to Don Wright (65 and over) and Zach Brawner (under 50). The three closest to the pin contests were won by John Sexson, Rick Stratman, and Steve Evan. This event
Gary R. Beaman, Business Representative, Columbus area

Continuation from Page 2

would never work without the help of our members who came out and volunteered their time. Thanks to Mike Hammond, Todd Hendrickson, Shane Riddle, and Nick Smale for giving up a Saturday, so that everyone at the outing could have a good time.

Indy Labor Fest was held in downtown Indianapolis on Saturday Aug. 31st. We had a great turnout for a holiday weekend. I would like to thank our volunteers that took time to help us showcase UA Local 440 to our citizens of Indianapolis and our political leadership. The following brothers were there to help once again: Mike Hammond, Adam Stewart, Steve Dugan and Todd Hendrickson. This is, by far, the largest community outreach program of the calendar year, and Training Director John Kurek took full advantage of this opportunity to showcase our training program.

The UA Local 440 picnic was held on Saturday, September 21st at the Marion County Fairgrounds. This is by far one of the best picnics I can remember. The weather was great, the food was great, and the solidarity of our membership was fantastic. Seeing the children and grandchildren of our membership having a great day makes it all worthwhile. To our many volunteers, once again, I am honored and humbled to be a member of this Local; to see that many brothers and sisters work for the good of all in attendance was fantastic. To our staff of Sarah, Gayle, Valerie, Lindsay, Karrie, and Kayla, the words thank you don’t even begin to express my gratitude. To Bubba Johnson, your last picnic as “the boss” will be very hard to top, but we are up to the challenge.

The November election cycle is full speed ahead. Organized labor needs to stand up and be counted. On that note, Indianapolis Mayor Joe Hogsett is seeking re-election. Mayor Hogsett has stood with working people throughout his whole career. We need to send a message that we stand with him. Please, remember to vote and protect our freedoms that we enjoy as part of this Great Nation (and it has always been a Great Nation) which have been paid for with the blood and sacrifices of our forefathers.

In Solidarity,

Gary R. Beaman
South Area Business Representative

Robert R. Stieneker, Business Representative Indianapolis area

Work on the East side of Indy has slowed just a little with work at Community East wrapping up and the Criminal Justice Center still slow to get started; Sexson has only 2 people on site and Greiner has 4-6 members on site. North Mechanical has yet to get started. In talking with the contractors they don’t expect to man up until early spring according to the latest schedule they have received. Work at Lilly’s has picked up a little and more is expected to get started.

Work on the new union hall and training center is steadily progressing. Leach and Russell currently has 8 members on site and is excited to see our new home come to fruition. I hope to see many of you at the scheduled tours on the 12th and 26th of this month.

Work at the airport is going well. Sullivan and Poore currently has 6 members on site and are anticipating the need to hire 3-4 more in the coming months. Bowen is finishing up their portion of the deicing water projects surrounding our current facility with only minor work left to do to be complete. Elsewhere, Eagle Mechanical has some work getting underway at 16 Tech and expects to top out at 6-10 members on site before the holidays.

On the political front, this year is the local election cycle where we elect Mayors and City Councilors. In Indianapolis Joe Hogsett is up for re-election as Mayor and we have several labor friendly candidates running for City County Council seats on November the 5th. David Ray is up for re-election in District 19. David is member of IBEW 481 and an avid advocate for organized labor. His opponent is an ex-contractor of 481 and went expelled for non-payment of fringes on behalf of his employees.

Here is the list of other labor friendly candidates running for Indianapolis City County Council.

District 1- LeRoy Robinson
District 2- Keith Potts
District 5- Allison Brown
District 6- Crista Carlino
District 7- John Barth
District 8- Monroe Gray Jr.
District 9 William “Duke” Oliver
District 10- Maggie Lewis
District 11- Vop Osili
District 12- Robert Johnson
District 13- Keith Graves
District 14- La Keisha Jackson
District 15- Jessica McCormick
District 16- Kristin Jones
District 17- Sarah, Gayle, Valerie, Lindsay, Karrie, and Kayla, the words thank you don’t even begin to express my gratitude. To Bubba Johnson, your last picnic

District 18- Duane Ingram
District 19- David Ray
District 20- Phil Webster
District 21- Frank Mascari
District 22- Jared Evans

It is very important that we keep labor friendly candidates in office as they will be drawing the new district maps in 2020 and we have seen how this can go wrong in the House and Senate when we don’t have friends in office.

Just a quick reminder to all the licensed plumbers that this is a renewal year for your journeyman or contractor license. Renewals are due by December 31, 2019.

I would like to end by thanking all of the members, spouses, kids, and significant others who volunteered at this year’s picnic. Without all of your help this event would not and could not succeed. So, thanks again to all those who volunteered this year!

Fraternally,

Robert R. Stieneker

“Organized labor needs to stand up and be counted. On that note, Mayor Joe Hogsett is seeking re-election.”

“Join the fight to keep our political friends in office. This year!”

Bob Stieneker
bstieneker@ualocal440.org

“It is very important we keep labor friendly candidates in office as they will be drawing the new district maps in 2020…”

Fraternally,

Robert R. Stieneker
Brothers and Sisters,

I would like to start off by talking about this year’s picnic and the great success it was. I think the Marion County Fair Grounds worked out great, once again, and it catered to our needs. The weather was awesome, and we didn’t have to deal with 5 inches of rain dumping on us this year. Activities for the kids were top notch; I know my Grandson had the time of his life and every kid running around had a big smile on their face. I would like to thank the members and family members that volunteered along with the front office staff for their help and planning to make sure it was a fun time for all. The staff and the volunteers made the event a big success! Special thanks go out to Layton Stieneker for calling BINGO this year. He did a wonderful job and didn’t get corrected like I do when I called the game.

Work in the North East has leveled out but remains fairly busy. Even though some of the school projects are finishing up and work at Nestles in Anderson has cut back on manpower, Ball State University is busy with Greiner Brothers, Sater Electric and North Mechanical on campus and Leach & Russell will need help for the Delaware County Jail. All in all, I look for the work load to remain constant through fall and winter.

Potential projects that we are keeping an eye on in the area include school projects in Bryant, New Palestine, New Castle, Muncie and Anderson. There are also two upcoming projects at Ball State University - The Multi-Cultural Center and the Indoor Practice Field Facility.

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Brothers and Sisters,

For all my fellow deer hunters, it’s about that time to crawl up in a tree stand and fill that freezer! I know I’m ready and I’m sure you are as well. I wish all my Brothers and Sisters good luck on their hunts this year, just please be safe out there. I am still trying to put fish in the freezer for this winter and hope the crappie will be biting again as the water temps go back down. Now, let’s talk about work in the North and West areas of our jurisdiction.

Work has been steady, but is beginning to slow down due to the completion of several school projects. In addition, Chrysler is not spending money right now. On the positive side, Eli Lilly has a couple of larger projects, on the books, that will be manning up this fall/winter. The schedule of these projects should require overtime. IPL Harding Street powerhouse began a 3-week shutdown earlier this month. As a reminder, all IPL projects require a TWIC card. Looking ahead to 2020, there are several downtown Indianapolis projects set for construction to begin which will provide work opportunities for quite a while down the road.

I would like to take this time to say “Thank you” to all of the volunteers and members that made our annual Picnic such a success! I thought everyone had a great time and fun was had by all! I would like to remind everyone that the election of Local 440 Officers and Elected Committees will take place on December 7th, 2019 (see front cover). Please come out and vote! Also don’t forget about Fill the Foxhole’s annual event on November 23rd, 2019. Doors open at 11:00 am and we will begin packing boxes for our troops around 12:45 pm. Come and join in the fun!

Jamie Fife
jfife@ualocal440.org

Reminders:
Please keep your contact information up to date, set up your voice mail and make sure it’s not full. This will help make sure that we can reach you for the job call you bid on.

Journeyman and Contractor Plumbing licenses will expire 12/31/19. Make sure you renew your plumbing license and any other certifications.

November 5th, 2019 is Election time once again. We must take an active role in the politics that affect our membership. All elections are important and this year’s election, even though it is off-cycle, is no different.

Jack E Neal, Jr
jneal@ualocal440.org

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For all my fellow deer hunters, it’s about that time to crawl up in a tree stand and fill that freezer! I know I’m ready and I’m sure you are as well. I wish all my Brothers and Sisters good luck on their hunts this year, just please be safe out there. I am still trying to put fish in the freezer for this winter and hope the crappie will be biting again as the water temps go back down. Now, let’s talk about work in the North and West areas of our jurisdiction.

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Jamie Fife
jfife@ualocal440.org
Donald J. Bough, Business Representative

Brothers and Sisters,
The leaves are starting to turn and the garden is all but finished. Fall is definitely upon us. This is my favorite time of year - enjoying football, bonfires, and getting out the sweatshirts. It will never escape me the anticipation and joy brought to all my friends that venture into the woods in search of the ever-elusive white tail deer. I’m not a hunter but often get to join in on the rewards of their efforts.

It’s also a really an exciting time for our Local Union. Our rich heritage and traditions have provided a great life for many members over the years. One of those traditions is our annual family picnic and I was totally blown away at this year’s turn out. It’s our members’ time to share in solidarity with our families. The weather was unusually awesome and I think a great time was had by all. The Marion County Fairgrounds has proven to be a wonderful facility, and the smiles on everyone’s faces are priceless. Hats off to everyone that volunteered as it certainly takes a village to make it all happen.

The new facility is just the place for our local to carry on our rich heritage of representing and training the most professional piping mechanics in the industry. Many training improvements have already been approved for the facility by the JATC. The decision to equip the weld shop with a full fume extraction system will be a huge upgrade and will be safer for all of our welders. In addition, John Kurek and our instructors are working away at designing the build out for the remaining training labs. With six large training labs the sky is the limit on what can be provided in hands-on training for the future.

Don’t forget the open houses we have scheduled for October 12th and 26th. Those able to attend will see that the roof is complete; exterior brick and siding is being installed and windows are scheduled for installation in the coming weeks; interior framing and MEP rough-in is nearing completion which has allowed for drywall installation in some areas; the west parking lot is paved; and soon the remainder of the curbs and sidewalks will be done. Come on out and take a look at the investment we’re all making for the future.

I leave you with this quote: "Good teams become great ones when the members trust each other enough to surrender the ‘me’ for the ‘we’.

---Phil Jackson---

Don’t forget to buy American and union whenever you can!!!

Don Bough
dbough@ualocal440.org

John Kurek, Director of Training

Brothers and Sisters,

School is in full session for our apprentices and many journeymen are taking certification classes and completing updates to keep certifications current. One of the best things about being a UA member is free training for life. When we have more skills and certifications we are more valuable and our contractors can be more competitive. Now is the time to not only add a certification, but also keep them current. The Training Center will continue to send out expiration reminders, but ultimately it is every member’s responsibility to keep up with their own certifications.

As a reminder, all Indiana Journeyman and Contractor Plumbing Licenses will expire December 31, 2019. For those of you with Backflow Certifications, they require a questionnaire to be completed to be considered “Active”. The Backflow Certification doesn’t expire but there is an IDEM “Active List”. See class updates in this newsletter for details on renewing your Plumbing License or Backflow Certification.

In the last month, we have spoken with students at Winchester High School, Avon High School, and the D26 Anderson High School Career Center about our apprenticeship program. We participated in the JA JobSpark event held at the Indiana State Fairgrounds that had over 10,000 8th grade students from over 70 schools in attendance. Labor fest was a huge success and is another major recruiting tool with hundreds of flyers.

Our recruiting efforts are working with over 220 applications being signed out since June.”

Continued on page 6
John Kurek, Director of Training

and pamphlets being given out to the public. Our recruiting efforts are working with over 220 applications being signed out since June.

Beginning January 1, 2017 4th and 5th year apprentices were granted voice and vote at local union meetings and local union elections. This was the result of a resolution that was passed at the 2016 UA General Convention. As a result, the UA has encouraged Local unions to send an apprentice to attend the UA Local Union Officers Seminar with their Local Officers. This year’s seminar will be held in Las Vegas the last week in October and Local 440 Apprentice Todd Clements will attend.

Todd was selected to represent his class by his fellow apprentices. Congratulations Todd!

Construction of our new facility is coming along. As construction continues, I am working with Don Bough and instructors from the many facets of our training curriculum to ensure a state of the art facility that will fill our training needs for years to come. Come by and check it out first hand at one of the construction progress open houses, Oct. 12th and 26th. I am sure you will be very impressed.

The picnic was great! I must thank all the volunteers! We can’t do it without you.

I leave you with this quote:

“No matter how good you get you can always get better, and that’s the exciting part.”

-Tiger Woods

Fraternally,
John Kurek
jkurek@ualocal440.org

Class Updates and Information—contact Training Office to register 317-856-6426

<table>
<thead>
<tr>
<th>Upcoming Classes</th>
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<tbody>
<tr>
<td>OSHA 30-Hour</td>
<td>Tuesdays</td>
<td>October 22 – December 17</td>
<td>5:00 PM – 9:00 PM</td>
</tr>
<tr>
<td>OSHA 30-Hour</td>
<td>Thursdays</td>
<td>October 24 – December 19</td>
<td>5:00 PM – 9:00 PM</td>
</tr>
<tr>
<td>Backflow</td>
<td>Saturday</td>
<td>November 9 – December 14</td>
<td>7:00 AM – 3:30 PM</td>
</tr>
<tr>
<td>Autodesk / BIM II</td>
<td>Tuesday</td>
<td>October 22 – December 17</td>
<td>5:00 PM – 9:00 PM</td>
</tr>
<tr>
<td>First Aid / CPR</td>
<td>Saturday</td>
<td>December 14</td>
<td>8:00 AM – 12:00 PM</td>
</tr>
<tr>
<td>First Aid / CPR</td>
<td>Saturday</td>
<td>December 21</td>
<td>8:00 AM – 12:00 PM</td>
</tr>
</tbody>
</table>

Backflow Certifications: Testers must complete the IDEM “Active” list questionnaire if he or she wishes to be included on the “Active List”. You can verify your license or find your certification number on the PLA website, www.pla.IN.gov. This license does NOT expire. The expiration date listed on the PLA site only refers to the year in which the next Active List Questionnaire will be sent out. Testers can submit a completed questionnaire to IDEM any time they wish to update their information. A link to the questionnaire is on the Local 440 website.

Plumbing Contractors and Journeyman Plumbing License: Current licenses will expire December 31, 2019. You can renew online at https://mylicense.in.gov/eGov/ by using your license number (including PC or JP) as the login ID and the last 4 digits of your social security number as your password.

Recertification Dates: Recertification dates for Industrial Rigging, Medical Gas Installer or NCCCO Signalperson are: November 16, 2019, January 11, 2020 and March 14, 2020 Please contact the Training Office to register. Continuity Reminders: Med Gas continuity payments are $30.00. Update reminders for Med Gas and Weld certifications are mailed the month before your expiration month. THIS WILL BE YOUR ONLY NOTIFICATION FROM THE TRAINING OFFICE REGARDING YOUR EXPIRATION.

Weld Shop: The weld shop is open Monday through Friday during the day. There is also open welding on Thursday nights and some Saturdays (registration required.) Please contact Todd Hendrickson at (317) 856-6426 Ext 114 to register for weld sessions or weld tests.

Like Us on Facebook: Be sure to “Like” the Training Center’s Facebook page for updates on classes, reminders and any other news related to the Training Center.
Meet Our New Nurse Practitioner!

Dear Local 440,

My name is Angela Frantsi and I am the new nurse practitioner at the Activate Local 440 Clinic. I have had the opportunity to meet some of you when I was a student with Kristy over the last couple of years. I started working as a nurse in 2007; I worked on the progressive care unit and later in outpatient surgery, until I became a nurse practitioner in 2018. I worked in an urgent care and a primary care clinic as a nurse practitioner before coming to Activate. I love that I have plenty of time to spend with each patient that comes into the clinic. I think that Activate is truly transforming healthcare and putting patients first.

I live in Stilesville with my husband and our two children, Bennett, age 6, and Ella, age 8. We have 2 horses, dogs, and cats. My kids play baseball, softball, volleyball, and basketball, so that keeps us pretty busy. My hobbies include skiing, bike riding, and hiking with the family. I am really enjoying working at the clinic, so far, and I look forward to getting to know everyone!

Thank you,
Angela Frantsi

The Importance of Vegetables Quiz

1. The American Cancer Society advises at least five servings of vegetables and fruit per day and the Harvard School of Public Health recommends nine servings of vegetables and fruits each day for good health.

   Circle One
   1. True False

2. Vegetables are rich in a particular group of nutrients called antioxidants, which fight cellular damage and help prevent heart disease, cancer, Parkinson’s disease, atherosclerosis, heart attack and Alzheimer’s disease.

   Circle One
   2. True False

3. Fiber is an important nutrient found in meat and dairy foods.

   Circle One
   3. True False

4. Fiber helps scour bad cholesterol out of your arteries, keeps your digestive system running smoothly, helps control your blood sugar levels and may help prevent cancer.

   Circle One
   4. True False

5. When choosing vegetables. Keep in mind that, in general, brightly colored vegetables are higher in nutrients than less vivid choices. For example, spinach contains many more vitamins and antioxidants than iceberg lettuce.

   Circle One
   5. True False

Find Answers on Page 11
Picnic & Health Fair
Open House

1521 Brookville Crossing Way
Indianapolis, IN 46239
Saturday, October 12th and October 26th
8 AM to 12 PM
Come and take a tour of the construction progress of our new home!

With this being a construction site, we recommend closed toe shoes.
Coffee and donuts will be provided.

Fill the Foxhole Annual "Packing the Boxes" Day

Where: UA Local 440 Union Hall

When: Saturday, November 23, 2019

Time: Doors open at 11:00am
   Opening ceremonies begin at 12:00pm
   Packing the boxes will begin around 12:45pm

Please, come and join us to fill and mail 550 boxes for our deployed soldiers and sailors just in time for the holiday season!
Announcements

Member Obituaries

Joseph “Rex” Boerner, 77, passed away August 25, 2019. He was a Life Member, and he was initiated November 1, 1967.

Recent Retirees

<table>
<thead>
<tr>
<th>Name</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>John L. Snellenberger</td>
<td>March 1, 2019</td>
</tr>
<tr>
<td>Mark McClennan</td>
<td>April 1, 2019</td>
</tr>
<tr>
<td>Jimmy N. Survance</td>
<td>May 1, 2019</td>
</tr>
<tr>
<td>Charles E. Miller</td>
<td>July 1, 2019</td>
</tr>
<tr>
<td>Tracy J. Albaugh</td>
<td>August 1, 2019</td>
</tr>
<tr>
<td>Jeffrey Fleming, Sr.</td>
<td>August 1, 2019</td>
</tr>
<tr>
<td>Rick S. Smith</td>
<td>August 1, 2019</td>
</tr>
<tr>
<td>Brian N. Lowder</td>
<td>September 1, 2019</td>
</tr>
<tr>
<td>Reginald S. Moody</td>
<td>October 1, 2019</td>
</tr>
</tbody>
</table>

Do not forget to say “Thank you!” to our Veterans on November 11th.

### HEALTH & WELFARE

Stewart C. Miller & Co., Inc.

<table>
<thead>
<tr>
<th>Benefit Areas</th>
<th>September-19</th>
<th>% Paid</th>
<th>Oct '18 - Sept '19</th>
<th>12 Mo %</th>
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<tbody>
<tr>
<td>In-Patient Hospital</td>
<td>$358,910.62</td>
<td>15.81%</td>
<td>$7,474,106.14</td>
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<td>Outpatient Hospital</td>
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<td>Diag, X-ray, Lab</td>
<td>$133,471.13</td>
<td>5.88%</td>
<td>$1,413,498.15</td>
<td>5.70%</td>
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<td>Prescription Program</td>
<td>$230,491.18</td>
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<td>$2,759,965.98</td>
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<td>3.48%</td>
<td>$984,126.96</td>
<td>3.97%</td>
</tr>
<tr>
<td>Other</td>
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<td>10.66%</td>
<td>$2,271,498.15</td>
<td>9.16%</td>
</tr>
<tr>
<td>Physician</td>
<td>$54,014.02</td>
<td>2.38%</td>
<td>$551,000.58</td>
<td>2.22%</td>
</tr>
<tr>
<td>*Prescriptions</td>
<td>$18,314.60</td>
<td>0.81%</td>
<td>$236,995.41</td>
<td>0.96%</td>
</tr>
<tr>
<td>Psych/Sub Abuse</td>
<td>$46,820.52</td>
<td>2.06%</td>
<td>$302,461.65</td>
<td>1.22%</td>
</tr>
<tr>
<td>Dental</td>
<td>$62,251.52</td>
<td>2.74%</td>
<td>$888,515.87</td>
<td>3.58%</td>
</tr>
<tr>
<td>Vision</td>
<td>$13,701.48</td>
<td>0.60%</td>
<td>$211,317.04</td>
<td>0.85%</td>
</tr>
<tr>
<td>Disability</td>
<td>$15,857.14</td>
<td>0.70%</td>
<td>$307,006.11</td>
<td>1.24%</td>
</tr>
<tr>
<td>Life Benefits</td>
<td>$4,500.00</td>
<td>0.20%</td>
<td>$104,000.00</td>
<td>0.42%</td>
</tr>
<tr>
<td>Taxes</td>
<td>$1,705.52</td>
<td>0.08%</td>
<td>$30,700.94</td>
<td>0.12%</td>
</tr>
<tr>
<td>Healthy Rewards</td>
<td>$1,000.00</td>
<td>0.04%</td>
<td>$18,350.00</td>
<td>0.07%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$2,269,472.22</strong></td>
<td><strong>100.00%</strong></td>
<td><strong>$24,810,531.82</strong></td>
<td><strong>100.00%</strong></td>
</tr>
</tbody>
</table>