

**Senate Counsel, Research,  
and Fiscal Analysis**

G-17 STATE CAPITOL  
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**Senate**  

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**State of Minnesota**

**H.F. No. 997/S.F. No. 985 - Burns Township Branch Bank**

**Author:** Senator Carrie L. Ruud

**Prepared by:** Christopher B. Stang, <sup>CBS</sup> Senate Counsel (651/296-0539)

**Date:** March 17, 2005

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**Section 1** permits a bank that has its main office in the city of Pine River to open a branch bank in Burns Township (Anoka County). Legislative action is required for a bank to open a branch in a township. Requires the establishment of this branch to go through the usual Department of Commerce procedures for approval of a new branch, except where those procedures are inconsistent with this bill. Requires approval of the Burns Town Board in order for this bill to become effective.

CBS:cs





**BURNS TOWNSHIP**

Ho 1  
19800 NOWTHEN BLVD NW  
ANOKA, MN 55303

Phone: 763/441-1347  
Fax: 763/441-7013

January 11, 2005

Representative Tom Hackbarth  
409 State Office Building  
100 Rev. Dr. Martin Luther King Jr. Blvd  
St. Paul, MN 55155

RE: Burns Township Branch Bank Enabling Legislation

Dear Representative Hackbarth:

Charles H. Nelson appeared before our township board on Tuesday, January 11, 2005 and indicated he is going to request that you sponsor an enabling bill to allow any bank to open a branch office in Burns Township.

The town board of Burns Township strongly supports passage of this enabling bill and feel it would be very beneficial to the township.

Sincerely,



Randy Bettinger  
Burns Township Chairman

1 Senator Scheid from the Committee on Commerce, to which was  
2 referred

3 H.F. No. 997: A bill for an act relating to financial  
4 institutions; authorizing a detached facility in Burns Township  
5 under certain conditions.

6 Reports the same back with the recommendation that the bill  
7 do pass and be placed on the Consent Calendar. Report adopted.

8

9

*Linda Scheid*.....  
(Committee Chair)

10

11

12

13

14

March 21, 2005.....  
(Date of Committee recommendation)

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# Senate

State of Minnesota

## **S.F. No. 1459 - School Employee Health Insurance Pool**

**Author:** Senator Don Betzold

**Prepared by:** Christopher B. Stang, <sup>CB</sup>Senate Counsel (651/296-0539)

**Date:** March 17, 2005

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**Section 1** establishes the school employee insurance plan.

**Subdivision 1** defines the terms “eligible employee” and “eligible employer.” An eligible employer is a school district or a related entity listed in the definition.

**Subdivision 2** creates a board to create and administer the health insurance pool. The board would be a public corporation subject to chapter 317A, except as otherwise provided. The state is not liable for the obligations of the corporation. The board expires if coverage is not offered by December 15, 2008.

**Subdivision 3** provides that the board has 14 members: seven appointed by school employee unions and seven appointed by the Minnesota School Boards Association. Requires that initial appointments to the board be made by August 1, 2005. Provides that board members are eligible for reimbursement of expenses on the same basis as members of other state-related boards. Requires the board to arrange for ways of resolving disputes within the board to avoid deadlocks. Requires the board to establish governance requirements.

**Subdivision 4** requires that the health coverage be available to all eligible employees of eligible employers and that eligible employers provide health coverage only through the pool. Requires the board to offer more than one health plan and allows the board to establish more than one tier of premium rates for a plan. Permits geographic variations. Requires plans to comply with specified health insurance laws and provide the optimal combination of coverage, cost, choice, and stability. The plans offered must be approved by the Commissioner of Commerce. Requires claims reserves, stabilization reserves, reinsurance, and other features to achieve stability and solvency. Permits the board to decide whether the

health plans should be fully insured, self-insured, or some combination. Requires the health plans to include disease management and consumer education, including wellness programs, and measures to encourage wise use of health coverage. Requires health plans providing coverage to employees of eligible employers within two years prior to the effective date of this section to provide to the board, on request, specified aggregate claims data.

**Subdivision 5** requires the board to report to the Legislature by January 15, 2007, on final design for the pool. Legislative changes needed to ensure conformance with specified health insurance laws must be included in the report.

**Subdivision 6** requires periodic reporting by the board to the Legislature summarizing and evaluating performance of the pool.

**Section 2** provides an appropriation of an unspecified amount from the general fund as a loan for start-up costs. Requires that the loan be repaid to the general fund over ten years beginning in the 2008 fiscal year.

CBS:cs

Senators Betzold; Johnson, D.E.; Scheid; Jungbauer and Kleis introduced--  
S.F. No. 1459: Referred to the Committee on Commerce.

1 A bill for an act

2 relating to insurance; creating a statewide health  
3 insurance pool for school district employees;  
4 appropriating money; proposing coding for new law in  
5 Minnesota Statutes, chapter 62A.

6 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

7 Section 1. [62A.662] [SCHOOL EMPLOYEE INSURANCE PLAN.]

8 Subdivision 1. [DEFINITIONS.] For purposes of this section:

9 (1) "eligible employee" means a person who is insurance  
10 eligible under a collective bargaining agreement or under the  
11 personnel policy of an eligible employer; and

12 (2) "eligible employer" means a school district as defined  
13 in section 120A.05; a service cooperative as defined in section  
14 123A.21; an intermediate district as defined in section 136D.01;  
15 a cooperative center for vocational education as defined in  
16 section 123A.22; a regional management information center as  
17 defined in section 123A.23; an education unit organized under  
18 section 471.59; or a charter school organized under section  
19 124D.10.

20 Subd. 2. [CREATION OF BOARD.] (a) The Minnesota School  
21 Employee Insurance Board is created as a public corporation  
22 subject to the provisions of chapter 317A, except as otherwise  
23 provided in this section. As provided in section 15.082, the  
24 state is not liable for obligations of this public corporation.

25 (b) The board shall create and administer the Minnesota

1 School Employee Insurance Pool as described in this section.

2 (c) If the board does not offer coverage by December 15,  
3 2008, the board expires and this section expires on that date.

4 Subd. 3. [BOARD OF DIRECTORS.] (a) The School Employee  
5 Insurance Board consists of:

6 (1) seven members representing exclusive representatives of  
7 eligible employees, appointed by exclusive representatives, as  
8 provided in paragraph (b); and

9 (2) seven members representing eligible employers,  
10 appointed by the Minnesota School Boards Association.

11 (b) The seven members of the board who represent statewide  
12 affiliates of exclusive representatives of eligible employees  
13 are appointed as follows: four members appointed by Education  
14 Minnesota and one member each appointed by the Service Employees  
15 International Union, the Minnesota School Employees Association,  
16 and American Federation of State, County, and Municipal  
17 Employees.

18 (c) Appointing authorities must make their initial  
19 appointments no later than August 1, 2005, by filing a notice of  
20 the appointment with the commissioner of commerce. Notices of  
21 subsequent appointments must be filed with the board. An entity  
22 entitled to appoint a board member may replace the board member  
23 at any time.

24 (d) Board members are eligible for compensation and expense  
25 reimbursement under section 15.0575, subdivision 3.

26 (e) The board must arrange for one or more methods of  
27 dispute resolution so as to minimize the possibility of  
28 deadlocks.

29 (f) The board shall establish governance requirements,  
30 including staggered terms, term limits, quorum, a plan of  
31 operation, and audit provisions.

32 Subd. 4. [DESIGN AND NATURE OF PLAN.] (a) Health coverage  
33 offered through the Minnesota School Employee Insurance Pool  
34 shall be made available by the board to all eligible employees  
35 of eligible employers, as defined in subdivision 1.

36 (b) If an eligible employer provides health coverage or

1 money to purchase health coverage to eligible employees, the  
2 coverage must be provided or purchased only through the health  
3 plans offered by the board.

4 (c) The board must offer more than one health plan and may  
5 establish more than one tier of premium rates for any specific  
6 plan. Plans and premium rates may vary across geographic  
7 regions established by the board. The health plans must comply  
8 with chapters 62A, 62J, 62M, and 62Q, and must provide the  
9 optimal combination of coverage, cost, choice, and stability in  
10 the judgment of the board. All health plans offered must be  
11 approved by the commissioner of commerce.

12 (d) The board must include claims reserves, stabilization  
13 reserves, reinsurance, and other features that, in the judgment  
14 of the board, will result in long-term stability and solvency of  
15 the health plans offered.

16 (e) The board may determine whether the health plans should  
17 be fully insured through a health carrier licensed in this  
18 state, self-insured, or a combination of those two alternatives.

19 (f) The health plans must include disease management and  
20 consumer education, including wellness programs and measures  
21 encouraging the wise use of health coverage, to the extent  
22 determined to be appropriate by the board.

23 (h) Upon request of the board, health plans that are  
24 providing or have provided coverage to employees of eligible  
25 employers within two years prior to the effective date of this  
26 section, shall provide to the board at no charge nonidentifiable  
27 aggregate claims data for that coverage. The information must  
28 include data relating to employee group benefit sets,  
29 demographics, and claims experience. Notwithstanding section  
30 13.203, Minnesota service cooperatives must also comply with  
31 this paragraph.

32 Subd. 5. [REPORT.] The board shall report to the  
33 legislature by January 15, 2007, on a final design for the pool  
34 that complies with subdivision 4 and on governance requirements  
35 for the board, including staggered terms, term limits, quorum,  
36 and a plan of operation and audit provisions. The report must

1 include any legislative changes necessary to ensure conformance  
2 with chapters 62A, 62J, 62M, and 62Q.

3 Subd. 6. [PERIODIC EVALUATION.] (a) Beginning January 15,  
4 2008, and for the next two years, the board must submit an  
5 annual report to the commissioner of commerce and the  
6 legislature, in compliance with sections 3.195 and 3.197,  
7 summarizing and evaluating the performance of the pool during  
8 the previous year of operation.

9 (b) Beginning in 2011 and in each odd-numbered year  
10 thereafter, the board must submit to the legislature a biennial  
11 report summarizing and evaluating the performance of the pool  
12 during the preceding two fiscal years.

13 Sec. 2. [APPROPRIATION; LOAN.]

14 \$..... is appropriated from the general fund to the  
15 commissioner of commerce as a loan for start-up costs to the  
16 Minnesota School Employee Insurance Board. The Minnesota School  
17 Employee Insurance Board must repay the loan to the general fund  
18 in ten equal installments paid at the end of each fiscal year,  
19 beginning with the 2008 fiscal year.

## STATEWIDE HEALTH INSURANCE FOR SCHOOL EMPLOYEES

### *Why is it important?*

School districts are finding it impossible to continue to offer reasonable health insurance coverage to employees.

Double-digit increases in health insurance costs will continue without reforming the system, and will only expand this problem.

Statewide health insurance for school employees, HF 517 and SF 1459, is smart public policy that will bring about reform and efficiency in how school districts offer health insurance coverage to employees. It will:

- Save millions of dollars, while providing a long-term, locally-controlled solution to the health insurance crisis confronting school districts;
- Curtail the skyrocketing growth in health-insurance premiums; and
- Allow school districts to continue to offer cost-effective, quality health care coverage to employees.

Statewide Health Insurance for School Employees is supported by AFSCME, AFL-CIO, MSEA and SEIU.

Contact Jan Alswager, manager of government relations, at 651-292-4890 or [jan.alswager@educationminnesota.org](mailto:jan.alswager@educationminnesota.org) for more information.



**An organization of 70,000 educators doing what it takes to help students succeed.**

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Education Minnesota is an affiliate of the American Federation of Teachers, National Education Association and AFL-CIO.



## Statewide Health Insurance for School Employees

**Smart public policy that will:**

- Reform health insurance coverage for school employees
- Provide more efficient use of tax dollars

## *What is the problem?*

- School districts and their employees are confronted with double-digit increases in health care coverage.
- Runaway costs are consuming school districts' revenues and employees' incomes.
- School districts and employees are being forced to reduce or even eliminate insurance coverage.
- Without the necessary reforms in this bill, all of these problems will continue to get worse.

# HF 517 & SF 1459



## STATEWIDE HEALTH INSURANCE FOR SCHOOL EMPLOYEES

### *What is it?*

HF 517 and SF 1459 are bills designed to create a statewide health insurance program for all school district employees and their families. The legislation is built on the state's own feasibility study that established the viability of the concept and estimated cost savings of approximately \$223 million over the first six years of implementation.

*The authors are Rep. Greg Davids (R-Preston) and Sen. Don Betzold (D-Fridley).*

## STATEWIDE HEALTH INSURANCE FOR SCHOOL EMPLOYEES

### *What does the legislation do?*

In short, the statewide health-insurance legislation would:

- Establish a risk pool of about 200,000 individuals, which would reform the current approach to health care coverage for school employees and generate significant cost savings. This will:
  - Spread the costs of catastrophic claims across a much larger population;
  - Reduce the likelihood of spikes in insurance premiums.
- Create a labor-management committee, with equal representation between labor and management, to develop and oversee all aspects of the program. This will:
  - Provide continued local control through district and union negotiations. Individual school districts and the union will still determine which plan to offer, how much the district will contribute toward the premiums, and who is eligible for insurance.

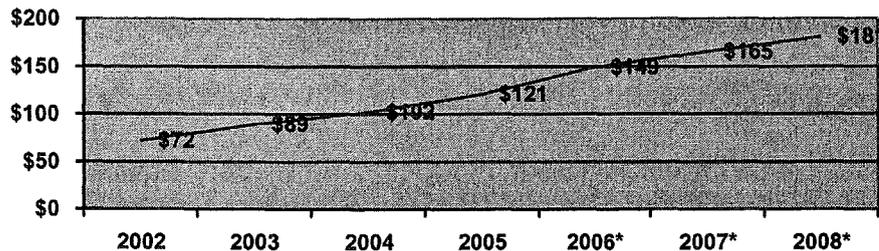


H.F. 517/S.F. 1459 School Health Care Purchasing Pool

The Minnesota Chamber of Commerce opposes H.F. 517/S.F. 1459 which creates a mandatory statewide teacher health care pool. The Chamber has several concerns with this legislation.

1. It shifts costs of the Minnesota Comprehensive Health Association (MCHA) and premium taxes to the 30% of small employers, individuals and farmers who purchase insurance in the fully insured private market. Under this plan schools would no longer pay health care taxes. According to the Milliman report, 36 percent of the projected savings in this pool are the direct result of this cost shift. This bill would lower the collections of MCHA by \$7.3 million in school year 2006/2007 and \$7.9 million in 2007/2008. In 1997, the MCHA assessment was \$37 million dollars with 35% of the market paying into the program. In 2004, the assessment was \$102 million with 30% of the market paying the bill. This bill would reduce the number paying into the MCHA program to 24 percent. As the following chart indicates, the MCHA program is growing significantly. In 2004, the MCHA assessment overtook the provider tax as the largest of the health care taxes, accounting for 2.1 percent of premium.

**Growth in MCHA Assessment (in millions)**



\* projected

The projected savings to the school health plan in HMO and indemnity premium taxes is estimated to be \$6.5 million in school year 2006/2007 and \$7.1 million in 2007/2008. The indemnity portion of the premium taxes is paid into the general fund, thus creating a hole in the general fund.

2. Several of the assumptions that are used to arrive at this pool producing savings are flawed and are not available to other types of pooling or other arrangements in the market. The attachment point of \$500,000 for stop loss is unrealistically high. Similar attachment points for pools for small and medium sized employers are around \$75,000. The reserve requirements proposed are significantly less than what would be approved in a private purchasing pool. Such assumptions could affect the stability of the pool and could open the state to liability issues if this pool were to fail.

**FORMULA HISTORY**

School Year	<u>Actual State Funding</u>		Net Formula Allowance	<u>Increase over Previous Year</u>		<u>Anticipated Funding Based on CPI Increases</u>		<u>Formula Gap</u>
	Statutory Formula Allowance	Roll-ins Excluded (a)		Dollar Amount	Percent	National CPI (b)	Inflation Adjusted Allowance	
1991-92	\$3,050		\$3,050					
1992-93	\$3,050		\$3,050	\$0	0.0%	3.0%	\$3,141	\$91
1993-94	\$3,050		\$3,050	\$0	0.0%	2.5%	\$3,220	\$170
1994-95	\$3,150	\$100	\$3,050	\$0	0.0%	3.0%	\$3,318	\$268
1995-96	\$3,205	\$100	\$3,105	\$55	1.8%	2.8%	\$3,409	\$304
1996-97	\$3,505	\$400	\$3,105	\$0	0.0%	2.3%	\$3,487	\$382
1997-98	\$3,581	\$400	\$3,181	\$76	2.4%	1.7%	\$3,546	\$365
1998-99	\$3,530	\$270	\$3,260	\$79	2.5%	2.0%	\$3,616	\$356
1999-00	\$3,740	\$313	\$3,427	\$167	5.1%	3.7%	\$3,750	\$323
2000-01	\$3,964	\$380	\$3,584	\$157	4.6%	3.2%	\$3,872	\$288
2001-02	\$4,068	\$380	\$3,688	\$104	2.9%	1.1%	\$3,914	\$226
2002-03	\$4,601	\$809	\$3,792	\$104	2.8%	2.1%	\$3,996	\$204
2003-04	\$4,601	\$809	\$3,792	\$0	0.0%	3.3%	\$4,128	\$336
2004-05	\$4,601	\$809	\$3,792	\$0	0.0%	2.7%	est \$4,239	\$447
2005-06	\$4,601	\$809	\$3,792	\$0	0.0%	2.3%	est \$4,337	\$545
2006-07	\$4,601	\$809	\$3,792	\$0	0.0%	1.6%	est \$4,406	\$614

(a) Roll-ins excluded:

\$100 for referendum conversion from 1994-95 through present. For districts that already had \$100 in referendum revenue this was a roll-in. For districts that did not this was new revenue.

\$130 for training and experience from 1996-97 through 1997-98.

\$170 for transportation from 1996-97 through present.

\$43 for grad standards from 1999-00 through present.

\$67 for district cooperation for 2000-01 through present.

\$415 for conversion of referendum revenue for present. For districts that already had \$415 in referendum revenue this was a roll-in. For districts that did not this was new revenue.

\$14 for assurance of mastery for present.

(b) Source: Bureau of Labor Statistics, Consumer Price Index for all urban consumers (CPI-U). Updated July 2004. Represents percent CPI changed from June to June for fiscal year. The 2004 inflation estimate was recently increased to 2.7% (thus changing the previous gap from \$422 to \$447).

**Exhibit 20.4**  
**Pool Transition Rating Projection by Region**  
 All premiums are per member per month and adjusted to Prototype Plan 1 design.

District	Year 1					Year 2				Year 3				Year 4			
	Average Members	Reg'l Avg \$272.38			Pool Prem Vs Reg'l Avg	Reg'l Avg \$306.01	Reg'l Avg \$301.39	Trans Prem Vs Reg'l Avg	Trans Prem vs Trended Yr 1	Premium Avg: \$335.30	Bracket Avg: \$321.72	Trans Prem Vs Reg'l Avg	Trans Prem vs Trended Yr 2	Premium Avg: \$354.54	Bracket Avg: \$353.02	Trans Prem Vs Reg'l Avg	Trans Prem vs Trended Yr 3
		Prototype Plan 1 Premium				Trended Yr 1 Pool Prem	Transition Bracket Prem			Trended Yr 2 Trans Prem	Transition Bracket Prem			Trended Yr 3 Trans Prem	Transition Bracket Prem		
		Curr. Struct.	Mand. Pool	Pool vs Curr													
STEPHEN-ARGYLE CENTRALPUBLIC SCHOO	48	\$ 174.07	\$ 174.16	0.05%	-36.1%	\$ 196.67	\$ 222.63	-26.1%	13.8%	\$ 247.67	\$ 273.56	-15.0%	10.4%	\$ 301.45	\$ 336.44	-4.7%	11.6%
BADGER ISD #676	51	192.41	192.51	0.05%	-29.3%	216.29	246.09	-18.3%	13.8%	273.77	289.82	-9.9%	5.9%	319.38	336.44	-4.7%	5.3%
MAHNOMEN PUBLIC SCHOOL	328	199.18	199.28	0.05%	-26.8%	223.89	254.74	-15.5%	13.8%	283.40	289.82	-9.9%	2.3%	319.38	336.44	-4.7%	5.3%
LAPORTE ISD #306	68	216.35	216.46	0.05%	-20.5%	243.20	257.35	-14.6%	5.8%	286.30	289.82	-9.9%	1.2%	319.38	336.44	-4.7%	5.3%
GREENBUSH - MIDDLE RIVERPUBLIC SCHOC	135	216.97	217.09	0.05%	-20.3%	243.90	257.35	-14.6%	5.5%	286.30	289.82	-9.9%	1.2%	319.38	336.44	-4.7%	5.3%
KITTSON CENTRAL SCHOOL	165	221.21	221.33	0.05%	-18.7%	248.66	257.35	-14.6%	3.5%	286.30	289.82	-9.9%	1.2%	319.38	336.44	-4.7%	5.3%
KELLIHER PUBLIC SCHOOL	116	221.27	221.39	0.05%	-18.7%	248.73	257.35	-14.6%	3.5%	286.30	289.82	-9.9%	1.2%	319.38	336.44	-4.7%	5.3%
WARREN - ALVARADO - OSLOPUBLIC SCHOC	225	222.95	223.07	0.05%	-18.1%	250.62	257.35	-14.6%	2.7%	286.30	289.82	-9.9%	1.2%	319.38	336.44	-4.7%	5.3%
FERTILE-BELTRAMI SCHOOL	115	223.62	223.74	0.05%	-17.9%	251.38	257.35	-14.6%	2.4%	286.30	289.82	-9.9%	1.2%	319.38	336.44	-4.7%	5.3%
LANCASTER PUBLIC SCHOOL	64	227.09	227.21	0.05%	-16.6%	255.27	257.35	-14.6%	0.8%	286.30	289.82	-9.9%	1.2%	319.38	336.44	-4.7%	5.3%
DETROIT LAKES ISD #22	689	228.19	228.31	0.05%	-16.2%	256.51	257.35	-14.6%	0.3%	286.30	289.82	-9.9%	1.2%	319.38	336.44	-4.7%	5.3%
HAWLEY PS DIST #150	156	229.52	229.64	0.05%	-15.7%	258.00	257.35	-14.6%	-0.3%	286.30	289.82	-9.9%	1.2%	319.38	336.44	-4.7%	5.3%
CAMPBELL-TINTAH SCHOOLISD #852	36	230.18	230.31	0.05%	-15.4%	259.75	257.35	-14.6%	-0.5%	286.30	289.82	-9.9%	1.2%	319.38	336.44	-4.7%	5.3%
ROSEAU PUBLIC SCHOOL	340	230.39	230.51	0.05%	-15.4%	258.98	257.35	-14.6%	-0.6%	286.30	289.82	-9.9%	1.2%	319.38	336.44	-4.7%	5.3%
BARNESVILLE ISD #146	147	232.49	232.61	0.05%	-14.6%	261.34	257.35	-14.6%	-1.5%	286.30	289.82	-9.9%	1.2%	319.38	336.44	-4.7%	5.3%
OKLEE PUBLIC SCHOOL	76	232.97	233.09	0.05%	-14.4%	261.88	257.35	-14.6%	-1.7%	286.30	289.82	-9.9%	1.2%	319.38	336.44	-4.7%	5.3%
CLEARBROOK-GONVICKHIGH SCHOOL	140	234.14	234.26	0.05%	-14.0%	263.20	257.35	-14.6%	-2.2%	286.30	289.82	-9.9%	1.2%	319.38	336.44	-4.7%	5.3%
ADA-BORUP PUBLIC SCHOOL	192	235.87	236.00	0.05%	-13.4%	265.14	257.35	-14.6%	-2.9%	286.30	289.82	-9.9%	1.2%	319.38	336.44	-4.7%	5.3%
FRAZEE-VERGAS ISD #23	253	237.15	237.28	0.05%	-12.9%	266.58	257.35	-14.6%	-3.5%	286.30	289.82	-9.9%	1.2%	319.38	336.44	-4.7%	5.3%
NORMAN COUNTY EAST	84	240.47	240.60	0.05%	-11.7%	270.32	257.35	-14.6%	-4.8%	286.30	289.82	-9.9%	1.2%	319.38	336.44	-4.7%	5.3%
ROTHSAY ISD #850	57	249.50	249.63	0.05%	-8.3%	280.46	280.06	-7.1%	-0.1%	311.56	305.92	-4.9%	-1.8%	337.13	336.44	-4.7%	-0.2%
LAKE PARK-AUDUBON SCHOOLS	157	250.14	250.27	0.05%	-8.1%	281.18	280.06	-7.1%	-0.4%	311.56	305.92	-4.9%	-1.8%	337.13	336.44	-4.7%	-0.2%
WAUBUN, WHITE EARTH, OGEMASCHOOL DIS	216	250.66	250.80	0.05%	-7.9%	281.77	280.06	-7.1%	-0.6%	311.56	305.92	-4.9%	-1.8%	337.13	336.44	-4.7%	-0.2%
RED LAKE INDEPENDENTSCHOOL DISTRICT	704	254.09	254.22	0.05%	-6.7%	285.62	280.06	-7.1%	-1.9%	311.56	305.92	-4.9%	-1.8%	337.13	336.44	-4.7%	-0.2%
GOODRIDGE PUBLIC SCHOOL	62	257.81	257.95	0.05%	-5.3%	289.81	280.06	-7.1%	-3.4%	311.56	305.92	-4.9%	-1.8%	337.13	336.44	-4.7%	-0.2%
WIN-E-MAC DIST#2609	69	261.85	261.99	0.05%	-3.8%	294.35	280.06	-7.1%	-4.9%	311.56	305.92	-4.9%	-1.8%	337.13	336.44	-4.7%	-0.2%
THIEF RIVER FALLSPUBLIC SCHOOL	404	262.07	262.21	0.05%	-3.7%	294.59	302.77	0.5%	2.8%	336.83	322.02	0.1%	-4.4%	354.87	354.15	0.3%	-0.2%
DILWORTH-GLYNDON-FELTONSCHOOLS	228	265.28	265.43	0.05%	-2.6%	298.21	302.77	0.5%	1.5%	336.83	322.02	0.1%	-4.4%	354.87	354.15	0.3%	-0.2%
BAGLEY PUBLIC SCHOOL	242	266.11	266.26	0.05%	-2.2%	299.14	302.77	0.5%	1.2%	336.83	322.02	0.1%	-4.4%	354.87	354.15	0.3%	-0.2%
GRYGALA PUBLIC SCHOOL	62	268.15	268.29	0.05%	-1.5%	301.42	302.77	0.5%	0.4%	336.83	322.02	0.1%	-4.4%	354.87	354.15	0.3%	-0.2%
MOORHEAD PUBLIC SCHOOLISD # 152	1,235	269.20	269.35	0.05%	-1.1%	302.61	302.77	0.5%	0.1%	336.83	322.02	0.1%	-4.4%	354.87	354.15	0.3%	-0.2%
ULEN-HITTERDAL PSDISTRICT #914	87	273.54	273.69	0.05%	0.5%	307.49	302.77	0.5%	-1.5%	336.83	322.02	0.1%	-4.4%	354.87	354.15	0.3%	-0.2%
BLACKDUCK PUBLIC SCHOOL	237	278.31	278.46	0.05%	2.2%	312.85	302.77	0.5%	-3.2%	336.83	322.02	0.1%	-4.4%	354.87	354.15	0.3%	-0.2%
CLIMAX-SHELLY ISD #592	42	291.37	291.53	0.05%	7.0%	327.53	325.47	0.6%	-0.6%	362.09	354.23	10.1%	-2.2%	390.36	371.86	5.3%	-4.7%
INDEPENDENT SCHOOLDISTRICT #593	382	294.47	294.63	0.05%	8.2%	331.01	325.47	0.6%	-1.7%	362.09	354.23	10.1%	-2.2%	390.36	371.86	5.3%	-4.7%
FISHER PUBLIC SCHOOL	57	296.58	296.74	0.05%	8.9%	333.39	325.47	0.6%	-2.4%	362.09	354.23	10.1%	-2.2%	390.36	371.86	5.3%	-4.7%
PLUMMER SCHOOL DIST 628	50	300.61	300.77	0.05%	10.4%	337.91	325.47	0.6%	-3.7%	362.09	354.23	10.1%	-2.2%	390.36	371.86	5.3%	-4.7%
WARROAD PUBLIC SCHOOL	392	306.01	306.18	0.05%	12.4%	343.99	348.18	15.5%	1.2%	387.35	354.23	10.1%	-8.6%	390.36	371.86	5.3%	-4.7%
FOSSTON PUBLIC SCHOOL	159	311.64	311.80	0.05%	14.5%	350.31	348.18	15.5%	-0.6%	387.35	354.23	10.1%	-8.6%	390.36	371.86	5.3%	-4.7%
BEMIDJI AREA SCHOOL	1,360	314.53	314.69	0.05%	15.5%	353.56	348.18	15.5%	-1.5%	387.35	354.23	10.1%	-8.6%	390.36	371.86	5.3%	-4.7%
BRECKENRIDGE ISD #846SCHOOLS	259	315.07	315.24	0.05%	15.7%	354.17	348.18	15.5%	-1.7%	387.35	354.23	10.1%	-8.6%	390.36	371.86	5.3%	-4.7%
NEVIS PUBLIC SCHOOLSISD #308	119	319.72	319.89	0.05%	17.4%	359.39	348.18	15.5%	-3.1%	387.35	354.23	10.1%	-8.6%	390.36	371.86	5.3%	-4.7%
EAST GRAND FORKS PUBLICSCHOOL	342	321.39	321.56	0.05%	18.1%	361.28	348.18	15.5%	-3.6%	387.35	354.23	10.1%	-8.6%	390.36	371.86	5.3%	-4.7%
LAKE OF THE WOODS SCHOOL	149	323.93	323.11	0.05%	22.3%	374.25	348.18	15.5%	-7.0%	387.35	354.23	10.1%	-8.6%	390.36	371.86	5.3%	-4.7%
MARSHALL COUNTY CENTRAL-ISD # 441	98	345.61	345.80	0.05%	27.0%	388.51	348.18	15.5%	-10.4%	387.35	354.23	10.1%	-8.6%	390.36	371.86	5.3%	-4.7%
NORMAN COUNTY WESTDISTRICT #2527	66	357.59	357.78	0.05%	31.4%	401.96	348.18	15.5%	-13.4%	387.35	354.23	10.1%	-8.6%	390.36	371.86	5.3%	-4.7%
PARK RAPIDS ISD 309	450	373.25	373.45	0.05%	37.1%	419.57	352.85	17.1%	-15.9%	392.55	354.23	10.1%	-9.8%	390.36	371.86	5.3%	-4.7%
TRI COUNTY ISD #2358	55	394.50	394.71	0.05%	44.9%	443.46	372.94	23.7%	-15.9%	414.90	354.23	10.1%	-14.6%	390.36	371.86	5.3%	-4.7%

District	Year 1					Year 2				Year 3				Year 4			
	Average Members	Adj Average: \$305.36			Pool Prem Vs Reg'l Avg	Adj Average: \$343.07	Bracket Avg: \$340.49	Trans Prem Vs Reg'l Avg	Trans Prem vs Trended Yr 1	Premium Avg: \$378.79	Bracket Avg: \$365.63	Trans Prem Vs Reg'l Avg	Trans Prem vs Trended Yr 2	Premium Avg: \$402.92	Bracket Avg: \$406.63	Trans Prem Vs Reg'l Avg	Trans Prem vs Trended Yr 3
		Prototype Plan 1 Premium				Trended Yr 1 Pool Prem	Transition Bracket Prem			Trended Yr 2 Trans Prem	Transition Bracket Prem			Trended Yr 3 Trans Prem	Transition Bracket Prem		
		Curr. Struct.	Mand. Pool	Pool vs Curr													
PINE CITY ISD	387	\$ 171.56	\$ 171.66	0.05%	-43.8%	\$ 192.86	\$ 219.43	-35.5%	13.8%	\$ 244.11	\$ 269.62	-26.3%	10.4%	\$ 297.12	\$ 341.32	-16.1%	14.9%
GRAND RAPIDS PUBLIC SCHOOLS	1,402	190.52	186.31	-2.21%	-39.0%	209.32	239.08	-29.8%	14.2%	265.98	293.73	-19.7%	10.4%	323.69	372.01	-8.5%	14.9%
HINCKLEY-FINLAYSONISD #2165	277	207.29	207.40	0.05%	-32.1%	233.02	265.12	-22.1%	13.8%	294.95	322.51	-11.8%	9.3%	355.40	382.36	-6.0%	7.6%
LITTLE FORK-BIG FALLSISD #362	88	218.44	218.56	0.05%	-28.4%	245.55	279.38	-17.9%	13.8%	310.82	322.51	-11.8%	3.8%	355.40	382.36	-6.0%	7.6%

Exhibit 20.4

Pool Transitional Rating Projection by Region

All premiums are per member per month and adjusted to Prototype Plan 1 design.

OGILVIE ISD #333	156	232.40	232.53	0.05%	-23.9%	261.24	288.52	-15.3%	10.4%	320.97	322.51	-11.8%	0.5%	355.40	382.36	-6.0%	7.6%
SOUTH KOCHICHINGRAINY RIVER ISD 363	137	236.64	236.76	0.05%	-22.5%	266.00	288.52	-15.3%	8.5%	320.97	322.51	-11.8%	0.5%	355.40	382.36	-6.0%	7.6%
CROMWELL WRIGHT ISD 95	81	244.09	244.22	0.05%	-20.0%	274.38	288.52	-15.3%	5.2%	320.97	322.51	-11.8%	0.5%	355.40	382.36	-6.0%	7.6%
NORTHLAND LEARNINGCENTER #6076	17	245.51	245.64	0.05%	-19.6%	275.98	288.52	-15.3%	4.5%	320.97	322.51	-11.8%	0.5%	355.40	382.36	-6.0%	7.6%
HILL CITY ISD #2	54	245.65	245.79	0.05%	-19.5%	276.14	288.52	-15.3%	4.5%	320.97	322.51	-11.8%	0.5%	355.40	382.36	-6.0%	7.6%
MCGREGOR PUBLIC SCHOOL	217	248.40	248.53	0.05%	-18.6%	279.23	288.52	-15.3%	3.3%	320.97	322.51	-11.8%	0.5%	355.40	382.36	-6.0%	7.6%
CARLTON ISD #93	197	258.84	258.98	0.05%	-15.2%	290.96	288.52	-15.3%	-0.8%	320.97	322.51	-11.8%	0.5%	355.40	382.36	-6.0%	7.6%
VIRGINIA ISD #706	549	269.02	269.16	0.05%	-11.9%	302.40	288.52	-15.3%	-4.6%	320.97	322.51	-11.8%	0.5%	355.40	382.36	-6.0%	7.6%
COOK COUNTY INDEPENDENTSCHOOL DIST	190	274.22	274.37	0.05%	-10.2%	308.25	313.97	-7.8%	1.9%	349.30	340.42	-6.9%	-2.5%	375.15	382.36	-6.0%	1.9%
NASHWAUK-KEEWATINISD #319	201	278.90	279.05	0.05%	-8.6%	313.51	313.97	-7.8%	0.1%	349.30	340.42	-6.9%	-2.5%	375.15	382.36	-6.0%	1.9%
EAST CENTRAL SCHOOLS DISTRICT #2580	221	279.58	279.73	0.05%	-8.4%	314.27	313.97	-7.8%	-0.1%	349.30	340.42	-6.9%	-2.5%	375.15	382.36	-6.0%	1.9%
MOOSE LAKE ISD #97	188	284.15	284.30	0.05%	-6.9%	319.41	313.97	-7.8%	-1.7%	349.30	340.42	-6.9%	-2.5%	375.15	382.36	-6.0%	1.9%
IND SCHOOL DISTRICT #99ESKO PUBLIC SC	257	292.83	292.99	0.05%	-4.1%	329.17	313.97	-7.8%	-4.1%	349.30	340.42	-6.9%	-2.5%	375.15	382.36	-6.0%	1.9%
HERMANTOWN ISD #700	482	294.65	294.71	0.05%	-3.5%	331.10	339.43	-0.3%	2.5%	377.62	358.34	-2.0%	-5.1%	394.89	402.48	-1.0%	1.9%
WRENSHALL ISD #100	75	299.43	299.59	0.05%	-1.9%	336.59	339.43	-0.3%	0.8%	377.62	358.34	-2.0%	-5.1%	394.89	402.48	-1.0%	1.9%
INDEPENDENT SCHOOLDISTRICT 704	467	301.64	301.80	0.05%	-1.2%	339.08	339.43	-0.3%	0.1%	377.62	358.34	-2.0%	-5.1%	394.89	402.48	-1.0%	1.9%
HIBBING ISD #701	988	304.52	297.80	-2.21%	-2.5%	334.58	340.74	0.1%	1.8%	378.07	358.30	-2.0%	-5.5%	394.84	402.66	-1.0%	2.0%
INTERNATIONAL FALLSISD #361	476	305.50	305.66	0.05%	0.1%	343.41	339.43	-0.3%	-1.2%	377.62	358.34	-2.0%	-5.1%	394.89	402.48	-1.0%	1.9%
NETT LAKE ISD #707	34	311.35	311.51	0.05%	2.0%	349.99	339.43	-0.3%	-3.0%	377.62	358.34	-2.0%	-5.1%	394.89	402.48	-1.0%	1.9%
Coleraine ISD #316	646	319.60	315.95	-1.14%	3.5%	354.97	346.08	1.6%	-2.5%	385.01	376.19	2.9%	-2.3%	414.56	423.24	4.1%	2.1%
MESABI EAST ISD #2711	509	333.43	326.07	-2.21%	6.8%	366.34	366.29	7.6%	0.0%	407.50	394.13	7.8%	-3.3%	434.33	422.80	4.0%	-2.7%
MORA ISD #332	407	336.82	337.00	0.05%	10.4%	378.62	364.89	7.2%	-3.6%	405.94	394.17	7.8%	-2.9%	434.38	422.61	3.9%	-2.7%
Duluth - ISD 0709	4,124	336.89	329.27	-2.26%	7.8%	369.94	365.46	7.3%	-1.2%	406.57	393.90	7.7%	-3.1%	434.07	422.58	3.9%	-2.6%
BARNUM ISD #91	156	338.33	338.52	0.05%	10.9%	380.32	364.89	7.2%	-4.1%	405.94	394.17	7.8%	-2.9%	434.38	422.61	3.9%	-2.7%
ELY ISD 696	271	344.23	344.42	0.05%	12.8%	386.95	390.35	14.6%	0.9%	434.26	394.17	7.8%	-9.2%	434.38	422.61	3.9%	-2.7%
FLOODWOOD ISD #698	62	349.64	349.82	0.05%	14.6%	393.03	390.35	14.6%	-0.7%	434.26	394.17	7.8%	-9.2%	434.38	422.61	3.9%	-2.7%
EVELETH-GILBERT PSISD #2154	406	351.23	351.42	0.05%	15.1%	394.82	390.35	14.6%	-1.1%	434.26	394.17	7.8%	-9.2%	434.38	422.61	3.9%	-2.7%
CLOQUET INDEPENDENTSCHOOL DISTRICT	628	354.25	354.44	0.05%	16.1%	398.21	390.35	14.6%	-2.0%	434.26	394.17	7.8%	-9.2%	434.38	422.61	3.9%	-2.7%
DEER RIVER ISD #317	213	357.29	357.48	0.05%	17.1%	401.63	390.35	14.6%	-2.8%	434.26	394.17	7.8%	-9.2%	434.38	422.61	3.9%	-2.7%
CHISHOLM ISD #695	342	361.18	361.38	0.05%	18.3%	406.01	390.35	14.6%	-3.9%	434.26	394.17	7.8%	-9.2%	434.38	422.61	3.9%	-2.7%
LAKE SUPERIOR SCHOOLSISD #381	273	364.85	365.05	0.05%	19.5%	410.13	390.35	14.6%	-4.8%	434.26	394.17	7.8%	-9.2%	434.38	422.61	3.9%	-2.7%
ATKIN INDEPENDENT SCHOOLDISTRICT #1	313	369.11	369.31	0.05%	20.9%	414.92	390.35	14.6%	-5.9%	434.26	394.17	7.8%	-9.2%	434.38	422.61	3.9%	-2.7%
ST LOUIS COUNTY ISD #2142BOARD OF EDL	964	383.40	383.61	0.05%	25.6%	430.99	390.35	14.6%	-9.4%	434.26	394.17	7.8%	-9.2%	434.38	422.61	3.9%	-2.7%
MT IRON-BUHL ISD 712	222	413.52	413.74	0.05%	35.5%	464.84	390.92	14.8%	-15.9%	434.90	394.17	7.8%	-9.4%	434.38	422.61	3.9%	-2.7%

Region 3

District	Average Members	Adj Average: \$259.49				Year 2				Year 3				Year 4			
		Prototype Plan 1 Premium				Bracket Avg: \$290.65				Bracket Avg: \$323.35				Bracket Avg: \$341.28			
		Curr. Struct.	Mand. Pool	Pool vs Curr	Pool Prem Vs Reg'l Avg	Trended Yr 1 Pool Prem	Transition Bracket Prem	Trans Prem Vs Reg'l Avg	Trans Prem vs Trended Yr 1	Trended Yr 2 Trans Prem	Transition Bracket Prem	Trans Prem Vs Reg'l Avg	Trans Prem vs Trended Yr 2	Trended Yr 3 Trans Prem	Transition Bracket Prem	Trans Prem Vs Reg'l Avg	Trans Prem vs Trended Yr 3
PILLAGER ISD #116	149	\$ 187.44	\$ 187.54	0.05%	-27.7%	\$ 210.70	\$ 239.73	-17.5%	13.8%	\$ 266.70	\$ 279.50	-9.7%	4.8%	\$ 308.01	\$ 323.87	-5.2%	5.1%
BRAINERD ISD #181	2,196	192.87	188.61	-2.21%	-27.3%	211.90	242.03	-16.7%	14.2%	269.26	279.46	-9.8%	3.8%	307.97	324.01	-5.2%	5.2%
ISLE ISD #473	127	196.62	196.72	0.05%	-24.2%	221.02	245.17	-15.6%	10.9%	272.75	279.50	-9.7%	2.5%	308.01	323.87	-5.2%	5.1%
BIG LAKE ISD #727	606	199.22	199.32	0.05%	-23.2%	223.94	245.17	-15.6%	9.5%	272.75	279.50	-9.7%	2.5%	308.01	323.87	-5.2%	5.1%
HENNING PUBLIC SCHOOL	110	202.17	202.28	0.05%	-22.0%	227.26	245.17	-15.6%	7.9%	272.75	279.50	-9.7%	2.5%	308.01	323.87	-5.2%	5.1%
ASHBY PUBLIC SCHOOL	54	208.27	208.38	0.05%	-19.7%	234.12	245.17	-15.6%	4.7%	272.75	279.50	-9.7%	2.5%	308.01	323.87	-5.2%	5.1%
PINE RIVER/BACKUS SCHOOLS	216	212.10	212.21	0.05%	-18.2%	238.42	245.17	-15.6%	2.8%	272.75	279.50	-9.7%	2.5%	308.01	323.87	-5.2%	5.1%
MAPLE LAKE ISD # 881	210	213.43	213.55	0.05%	-17.7%	239.92	245.17	-15.6%	2.2%	272.75	279.50	-9.7%	2.5%	308.01	323.87	-5.2%	5.1%
EVANSVILLE ISD #208	52	219.78	219.90	0.05%	-15.3%	247.06	245.17	-15.6%	-0.8%	272.75	279.50	-9.7%	2.5%	308.01	323.87	-5.2%	5.1%
BROWERVILLE INDEPENDENTSCHOOL DIST	151	224.47	224.59	0.05%	-13.4%	252.33	245.17	-15.6%	-2.8%	272.75	279.50	-9.7%	2.5%	308.01	323.87	-5.2%	5.1%
BECKER ISD #72&DISTRICT NO. 726	525	230.15	230.27	0.05%	-11.3%	258.71	245.17	-15.6%	-5.2%	272.75	279.50	-9.7%	2.5%	308.01	323.87	-5.2%	5.1%
DASSEL-COKATOPUBLIC SCHOOL	503	231.13	231.25	0.05%	-10.9%	259.81	266.81	-8.2%	2.7%	296.82	279.50	-9.7%	-5.8%	308.01	323.87	-5.2%	5.1%
DELGRADE-BROOTEN-ELROSASCHOOLS	265	232.38	232.50	0.05%	-10.4%	261.22	266.81	-8.2%	2.1%	296.82	279.50	-9.7%	-5.8%	308.01	323.87	-5.2%	5.1%
DELANO INDEPENDENT SCHOOLDISTRICT #	421	232.49	232.62	0.05%	-10.4%	261.34	266.81	-8.2%	2.1%	296.82	279.50	-9.7%	-5.8%	308.01	323.87	-5.2%	5.1%
MONTICELLO ISD #882	1,028	234.29	234.41	0.05%	-9.7%	263.36	266.81	-8.2%	1.3%	296.82	279.50	-9.7%	-5.8%	308.01	323.87	-5.2%	5.1%
FERGUS FALLS PSISD #544	711	235.00	235.12	0.05%	-9.4%	264.16	266.81	-8.2%	1.0%	296.82	279.50	-9.7%	-5.8%	308.01	323.87	-5.2%	5.1%
BRANDON PUBLIC SCHOOL	47	247.46	247.60	0.05%	-4.6%	278.17	266.81	-8.2%	-4.1%	296.82	279.50	-9.7%	-5.8%	308.01	323.87	-5.2%	5.1%
CAMBRIDGE/SANTI ISD #911	1,109	248.02	248.15	0.05%	-4.4%	278.80	266.81	-8.2%	-4.3%	296.82	279.50	-9.7%	-5.8%	308.01	323.87	-5.2%	5.1%
SWANVILLE PUBLIC SCHOOLDISTRICT #46	120	249.75	249.89	0.05%	-3.7%	280.75	288.44	-0.8%	2.7%	320.89	310.55	0.3%	-3.2%	342.23	340.91	-0.2%	-0.4%
CROSBY IRONTON ISD #182	402	250.32	250.46	0.05%	-3.5%	281.39	288.44	-0.8%	2.5%	320.89	310.55	0.3%	-3.2%	342.23	340.91	-0.2%	-0.4%
WEST CENTRAL AREA SCHOOLS	247	250.39	250.53	0.05%	-3.5%	281.47	288.44	-0.8%	2.5%	320.89	310.55	0.3%	-3.2%	342.23	340.91	-0.2%	-0.4%
INDEPENDENT SCHOOLDISTRICT #118-REMI	155	250.43	250.56	0.05%	-3.4%	281.51	288.44	-0.8%	2.5%	320.89	310.55	0.3%	-3.2%	342.23	340.91	-0.2%	-0.4%
ST MICHAEL-ALBERTVILLEISD #885	576	252.70	252.84	0.05%	-2.6%	284.06	288.44	-0.8%	1.5%	320.89	310.55	0.3%	-3.2%	342.23	340.91	-0.2%	-0.4%
UNDERWOOD PUBLIC SCHOOL	103	252.96	253.10	0.05%	-2.5%	284.36	288.44	-0.8%	1.4%	320.89	310.55	0.3%	-3.2%	342.23	340.91	-0.2%	-0.4%
ST CLOUD ISD #742	2,290	252.97	253.10	0.05%	-2.5%	284.36	288.44	-0.8%	1.4%	320.89	310.55	0.3%	-3.2%	342.23	340.91	-0.2%	-0.4%
NORTH BRANCH ISD	805	253.05	253.18	0.05%	-2.4%	284.45	288.44	-0.8%	1.4%	320.89	310.55	0.3%	-3.2%	342.23	340.91	-0.2%	-0.4%

**Exhibit 20.4  
Pool Transition Rating Projection by Region**

All premiums are per member per month and adjusted to Prototype Plan 1 design.

WHEATON PUBLIC SCHOOLS	129	253.16	253.30	0.05%	-2.4%	284.58	288.44	-0.8%	1.4%	320.89	310.55	0.3%	-3.2%	342.23	340.91	-0.2%	-0.4%
CHISAGO LAKES ISD #2144	792	253.20	253.33	0.05%	-2.4%	284.62	288.44	-0.8%	1.3%	320.89	310.55	0.3%	-3.2%	342.23	340.91	-0.2%	-0.4%
ELK RIVER INDEPENDENTSCHOOL DISTRICT	1,950	255.04	255.17	0.05%	-1.7%	286.69	288.44	-0.8%	0.6%	320.89	310.55	0.3%	-3.2%	342.23	340.91	-0.2%	-0.4%
NEW YORK MILLS PS	192	255.50	255.64	0.05%	-1.5%	287.21	288.44	-0.8%	0.4%	320.89	310.55	0.3%	-3.2%	342.23	340.91	-0.2%	-0.4%
Upsala Area Schools	74	257.47	248.40	-3.53%	-4.3%	279.07	268.39	-7.7%	-3.8%	298.59	279.01	-9.9%	-6.6%	307.46	324.04	-5.1%	5.4%
OSAKIS ISD #213	137	258.83	258.96	0.05%	-0.2%	290.96	288.44	-0.8%	-0.9%	320.89	310.55	0.3%	-3.2%	342.23	340.91	-0.2%	-0.4%
PERHAM DENT PUBLIC SCHOOL	500	259.72	259.86	0.05%	0.1%	291.95	288.44	-0.8%	-1.2%	320.89	310.55	0.3%	-3.2%	342.23	340.91	-0.2%	-0.4%
WALKER-AKLEY-HACKENSACK ISD #113	146	260.79	260.93	0.05%	0.6%	293.16	288.44	-0.8%	-1.6%	320.89	310.55	0.3%	-3.2%	342.23	340.91	-0.2%	-0.4%
FOLEY ISD #51	357	262.17	262.31	0.05%	1.1%	294.70	288.44	-0.8%	-2.1%	320.89	310.55	0.3%	-3.2%	342.23	340.91	-0.2%	-0.4%
ALEXANDRIA PUBLIC SCHOOLSADMINISTR	917	263.43	263.57	0.05%	1.6%	296.12	288.44	-0.8%	-2.6%	320.89	310.55	0.3%	-3.2%	342.23	340.91	-0.2%	-0.4%
MORRIS PUBLIC SCHOOL	243	263.87	264.01	0.05%	1.7%	296.61	288.44	-0.8%	-2.8%	320.89	310.55	0.3%	-3.2%	342.23	340.91	-0.2%	-0.4%
SAUK CENTRE INDEPENDENTSCHOOL DISTI	231	267.10	267.24	0.05%	3.0%	300.25	288.44	-0.8%	-3.9%	320.89	310.55	0.3%	-3.2%	342.23	340.91	-0.2%	-0.4%
MILACA ISD #912	301	267.57	267.71	0.05%	3.2%	300.77	288.44	-0.8%	-4.1%	320.89	310.55	0.3%	-3.2%	342.23	340.91	-0.2%	-0.4%
STAPLES-MOTLEY ISD 2170	256	268.82	268.96	0.05%	3.7%	302.18	288.44	-0.8%	-4.5%	320.89	310.55	0.3%	-3.2%	342.23	340.91	-0.2%	-0.4%
PEQUOT LAKES ISD #186	151	270.59	270.73	0.05%	4.3%	304.17	310.07	6.7%	1.9%	344.95	326.08	5.3%	-5.5%	359.34	357.96	4.8%	-0.4%
BUFFALO ISD #877	1,075	271.16	271.30	0.05%	4.6%	304.81	310.07	6.7%	1.7%	344.95	326.08	5.3%	-5.5%	359.34	357.96	4.8%	-0.4%
PIERZ ISD	263	271.31	271.46	0.05%	4.6%	304.98	310.07	6.7%	1.7%	344.95	326.08	5.3%	-5.5%	359.34	357.96	4.8%	-0.4%
MENA HGA PUBLIC SCHOOLDISTRICT #821	195	271.43	271.57	0.05%	4.7%	305.11	310.07	6.7%	1.6%	344.95	326.08	5.3%	-5.5%	359.34	357.96	4.8%	-0.4%
HANCOCK PUBLIC SCHOOLS	61	271.44	271.58	0.05%	4.7%	305.12	310.07	6.7%	1.6%	344.95	326.08	5.3%	-5.5%	359.34	357.96	4.8%	-0.4%
LONG PRAIRIE/GREY EAGLEPUBLIC SCHO	312	274.79	274.93	0.05%	6.0%	308.89	310.07	6.7%	0.4%	344.95	326.08	5.3%	-5.5%	359.34	357.96	4.8%	-0.4%
HOWARD LAKE-WAVERLY-WINSTED ISD	193	277.94	278.09	0.05%	7.2%	312.43	310.07	6.7%	-0.8%	344.95	326.08	5.3%	-5.5%	359.34	357.96	4.8%	-0.4%
CHOKIO ALBERTA ISD #771	71	281.32	281.47	0.05%	8.5%	316.24	310.07	6.7%	-1.9%	344.95	326.08	5.3%	-5.5%	359.34	357.96	4.8%	-0.4%
PELICAN RAPIDS SCHOOL	261	282.76	282.90	0.05%	9.0%	317.84	310.07	6.7%	-2.4%	344.95	326.08	5.3%	-5.5%	359.34	357.96	4.8%	-0.4%
LITTLE FALLS COMMUNITYSCHOOL DISTRICT	667	284.00	284.15	0.05%	9.5%	319.24	310.07	6.7%	-2.9%	344.95	326.08	5.3%	-5.5%	359.34	357.96	4.8%	-0.4%
BATTLE LAKE ISD #42	94	284.02	284.17	0.05%	9.5%	319.27	310.07	6.7%	-2.9%	344.95	326.08	5.3%	-5.5%	359.34	357.96	4.8%	-0.4%
SARTELL-ST STEPHENISD #748	553	287.39	287.54	0.05%	10.8%	323.05	310.07	6.7%	-4.0%	344.95	326.08	5.3%	-5.5%	359.34	357.96	4.8%	-0.4%
MELROSE ISD	314	288.59	288.75	0.05%	11.3%	324.41	331.70	14.1%	2.2%	369.02	341.61	10.3%	-7.4%	376.45	357.96	4.8%	-4.9%
ALBANY AREA SCHOOLS DISTRICT #745	285	289.61	289.76	0.05%	11.7%	325.55	331.70	14.1%	1.9%	369.02	341.61	10.3%	-7.4%	376.45	357.96	4.8%	-4.9%
ANNANDALE ISD #76	328	290.47	290.62	0.05%	12.0%	326.52	331.70	14.1%	1.6%	369.02	341.61	10.3%	-7.4%	376.45	357.96	4.8%	-4.9%
Royalton - ISD 0485	76	292.88	293.03	0.05%	10.3%	321.61	310.55	6.8%	-3.4%	346.49	326.86	5.2%	-5.7%	359.09	357.94	4.8%	-0.3%
PRINCETON ISD #477	579	295.73	295.88	0.05%	14.0%	332.43	331.70	14.1%	-0.2%	369.02	341.61	10.3%	-7.4%	376.45	357.96	4.8%	-4.9%
MINNEWASKA SCHOOLDIST 2149	381	296.09	296.25	0.05%	14.2%	332.84	331.70	14.1%	-0.3%	369.02	341.61	10.3%	-7.4%	376.45	357.96	4.8%	-4.9%
BROWNS VALLEY SCHOOL	51	298.39	298.55	0.05%	15.1%	336.42	331.70	14.1%	-1.1%	369.02	341.61	10.3%	-7.4%	376.45	357.96	4.8%	-4.9%
St Cloud School District	1,201	301.25	290.63	-3.63%	12.0%	326.52	333.68	14.8%	2.2%	371.22	341.01	10.1%	-8.1%	375.79	358.15	4.8%	-4.7%
VERDALE ISD #818	49	305.27	305.43	0.05%	17.7%	343.16	331.70	14.1%	-3.3%	369.02	341.61	10.3%	-7.4%	376.45	357.96	4.8%	-4.9%
COLD SPRING INDEPENDENTSCHOOL DIST	568	305.65	305.81	0.05%	17.9%	343.58	331.70	14.1%	-3.5%	369.02	341.61	10.3%	-7.4%	376.45	357.96	4.8%	-4.9%
ONAMIA ISD #480	65	307.84	308.00	0.05%	18.7%	346.04	331.70	14.1%	-4.1%	369.02	341.61	10.3%	-7.4%	376.45	357.96	4.8%	-4.9%
PARKERS PRAIRIE ISD #547	155	326.24	326.41	0.05%	25.8%	366.72	331.70	14.1%	-9.5%	369.02	341.61	10.3%	-7.4%	376.45	357.96	4.8%	-4.9%
BERTHA-HEWITT PUBLICSCHOOL	37	329.83	330.01	0.05%	27.2%	370.76	331.70	14.1%	-10.5%	369.02	341.61	10.3%	-7.4%	376.45	357.96	4.8%	-4.9%
KIMBALL ISD #739	109	329.95	330.12	0.05%	27.2%	370.89	331.70	14.1%	-10.6%	369.02	341.61	10.3%	-7.4%	376.45	357.96	4.8%	-4.9%
Cass Lake-Bena - ISD 0115	79	337.29	329.66	-2.26%	27.0%	370.38	332.22	14.3%	-10.3%	369.59	341.37	10.2%	-7.6%	376.19	357.94	4.8%	-4.9%
RUSH CITY INDEPENDENTSCHOOL DISTRICT	177	338.48	338.66	0.05%	30.5%	380.48	331.70	14.1%	-12.8%	369.02	341.61	10.3%	-7.4%	376.45	357.96	4.8%	-4.9%
PAYNESVILLE AREA HEALTH (IGNORE THIS	209	340.38	340.57	0.05%	31.2%	382.63	331.70	14.1%	-13.3%	369.02	341.61	10.3%	-7.4%	376.45	357.96	4.8%	-4.9%
FRESHWATER ED DIST #6004	77	344.66	344.85	0.05%	32.9%	387.44	331.70	14.1%	-14.4%	369.02	341.61	10.3%	-7.4%	376.45	357.96	4.8%	-4.9%
BRAHAM INDEPENDENT SCHOOLDISTRICT #	162	350.50	350.68	0.05%	35.1%	393.99	331.70	14.1%	-15.8%	369.02	341.61	10.3%	-7.4%	376.45	357.96	4.8%	-4.9%
HOLDINGFORD ISD #738	193	351.87	352.06	0.05%	35.7%	395.54	332.64	14.4%	-15.9%	370.06	341.61	10.3%	-7.7%	376.45	357.96	4.8%	-4.9%
Onamia - ISD 0480	104	351.98	344.02	-2.26%	32.6%	386.50	332.22	14.3%	-14.0%	369.59	341.37	10.2%	-7.6%	376.19	357.94	4.8%	-4.9%
Sauk Rapids-Rice - ISD 0047	369	363.42	355.20	-2.26%	36.9%	399.07	336.13	15.6%	-15.8%	373.94	341.37	10.2%	-8.7%	376.19	357.94	4.8%	-4.9%
HERMAN ISD #264	45	378.17	378.37	0.05%	45.8%	425.10	357.50	23.0%	-15.8%	397.71	341.61	10.3%	-14.1%	376.45	357.96	4.8%	-4.9%
WADENA-DEER CREEKSCHOOL DIST 2155	237	400.64	400.86	0.05%	54.5%	450.37	378.75	30.3%	-15.9%	421.35	343.97	11.1%	-18.4%	379.06	357.96	4.8%	-5.6%

District	Average Members	Adj Average: \$280.13				Year 2				Year 3				Year 4				
		Prototype Plan 1 Premium				Pool Prem Va Reg1 Avg	Bracket Avg: \$314.72		Bracket Avg: \$313.35		Premium Avg: \$348.62		Bracket Avg: \$328.81		Premium Avg: \$362.35		Bracket Avg: \$360.20	
		Curr. Struct.	Mand. Pool	Pool vs Curr	Trans Trended Yr 1		Trans Bracket Prem	Trans Va Reg1 Avg	Trans Va Reg1 Avg	Trans Va Reg1 Avg	Trans Va Reg1 Avg	Trans Va Reg1 Avg	Trans Va Reg1 Avg	Trans Va Reg1 Avg	Trans Va Reg1 Avg	Trans Va Reg1 Avg	Trans Va Reg1 Avg	Trans Va Reg1 Avg
WATERTOWN-MAYER ISD 111	222	\$ 212.18	\$ 212.30	0.05%	-24.2%	\$ 238.52	\$ 264.67	-15.5%	11.0%	\$ 294.45	\$ 301.34	-8.4%	2.3%	\$ 332.07	\$ 343.86	-4.5%	3.5'	
STILLWATER ISD 634	2,765	213.42	213.54	0.05%	-23.8%	239.91	264.67	-15.5%	10.3%	294.45	301.34	-8.4%	2.3%	332.07	343.86	-4.5%	3.5'	
White Bear Lake Sch Dist #624	2,584	220.68	212.90	-3.53%	-24.0%	239.20	266.25	-15.0%	11.3%	296.20	300.81	-8.5%	1.6%	331.49	344.04	-4.5%	3.8'	
Eden Prairie - ISD 0272	1,942	228.54	223.37	-2.26%	-20.3%	250.96	265.09	-15.4%	5.6%	294.91	301.12	-8.4%	2.1%	331.84	343.84	-4.5%	3.6'	
BELLE PLAINE ISD #716	289	230.65	230.78	0.05%	-17.6%	259.28	264.67	-15.5%	2.1%	294.45	301.34	-8.4%	2.3%	332.07	343.86	-4.5%	3.5'	
WACONIA IND SCHOOL DISTCORPORATE HE	510	232.75	232.87	0.05%	-16.9%	261.63	264.67	-15.5%	1.2%	294.45	301.34	-8.4%	2.3%	332.07	343.86	-4.5%	3.5'	
Mahomet School Dist No. 632	628	233.53	225.30	-3.53%	-19.8%	253.12	266.25	-15.0%	5.2%	296.20	300.81	-8.5%	1.6%	331.49	344.04	-4.5%	3.8'	
HASTINGS ISD #200	1,214	239.60	239.73	0.05%	-14.4%	269.34	264.67	-15.5%	-1.7%	294.45	301.34	-8.4%	2.3%	332.07	343.86	-4.5%	3.5'	
Chaska Indepen Schl Dist #112	1,140	240.15	231.68	-3.53%	-17.3%	260.30	266.25	-15.0%	2.3%	296.20	300.81	-8.5%	1.6%	331.49	344.04	-4.5%	3.8'	

**Exhibit 20.4  
Pool Transitional Rating Projection by Region**

All premiums are per member per month and adjusted to Prototype Plan 1 design.

Robbinsdale ISD #281	3,575	242.79	240.02	-1.14%	-14.3%	269.66	269.86	-13.9%	0.1%	300.22	301.28	-8.4%	0.4%	332.01	344.37	-4.4%	3.7%
Anoka-Hennepin - ISD 0011	8,782	252.21	258.46	2.48%	-7.7%	290.38	289.12	-7.7%	-0.4%	321.65	301.28	-8.4%	-6.3%	332.01	343.99	-4.5%	3.6%
ISD 196 ROSEMOUNTAPPLE VALLEY, EAGAN	5,659	253.89	254.02	0.05%	-9.3%	285.39	288.03	-8.1%	0.9%	320.43	301.34	-8.4%	-6.0%	332.07	343.86	-4.5%	3.5%
LAKEVILLE ISD #194	1,870	254.55	254.68	0.05%	-9.1%	286.14	288.03	-8.1%	0.7%	320.43	301.34	-8.4%	-6.0%	332.07	343.86	-4.5%	3.5%
ROCKFORD ISD #883	262	255.37	255.51	0.05%	-8.8%	287.06	288.03	-8.1%	0.3%	320.43	301.34	-8.4%	-6.0%	332.07	343.86	-4.5%	3.5%
NORTH ST PAUL, MAPLEWOOD,OAKDALE IS	3,491	257.40	257.53	0.05%	-8.1%	289.34	288.03	-8.1%	-0.5%	320.43	301.34	-8.4%	-6.0%	332.07	343.86	-4.5%	3.5%
NORWOOD/YOUNG AMERICAISD #108	283	264.35	264.49	0.05%	-5.6%	297.15	288.03	-8.1%	-3.1%	320.43	301.34	-8.4%	-6.0%	332.07	343.86	-4.5%	3.5%
BURNSVILLE ISD #191	3,342	265.86	266.01	0.05%	-5.0%	298.86	288.03	-8.1%	-3.6%	320.43	301.34	-8.4%	-6.0%	332.07	343.86	-4.5%	3.5%
Forest Lake - ISD 0831	1,488	266.17	260.15	-2.26%	-7.1%	292.28	288.48	-7.9%	-1.3%	320.93	301.12	-8.4%	-6.2%	331.84	343.84	-4.5%	3.6%
St Paul Public Schools	10,523	266.91	257.50	-3.53%	-8.1%	289.30	289.74	-7.5%	0.2%	322.34	300.81	-8.5%	-6.7%	331.49	344.04	-4.5%	3.8%
St Francis ISD #15	1,165	269.55	260.04	-3.53%	-7.2%	292.16	289.74	-7.5%	-0.8%	322.34	300.81	-8.5%	-6.7%	331.49	344.04	-4.5%	3.8%
Intermediate District 287	762	272.89	263.27	-3.53%	-6.0%	295.79	289.74	-7.5%	-2.0%	322.34	300.81	-8.5%	-6.7%	331.49	344.04	-4.5%	3.8%
Northeast Metropolitan ISD 916	895	273.25	263.62	-3.53%	-5.9%	296.17	289.74	-7.5%	-2.2%	322.34	300.81	-8.5%	-6.7%	331.49	344.04	-4.5%	3.8%
Centennial Sch District #12	1,077	281.75	271.82	-3.53%	-3.0%	305.39	313.24	0.0%	2.6%	348.47	334.23	1.6%	-4.1%	368.32	362.15	0.5%	-1.7%
Westonka Public Sch ISD #277	495	283.13	273.15	-3.53%	-2.5%	306.89	313.24	0.0%	2.1%	348.47	334.23	1.6%	-4.1%	368.32	362.15	0.5%	-1.7%
PRIOR LAKE IND SCHOOLDIST	907	283.32	283.47	0.05%	1.2%	318.48	311.38	-0.6%	-2.2%	346.41	334.82	1.8%	-3.3%	368.97	361.96	0.5%	-1.9%
Osseo School District #279	2,551	284.49	274.46	-3.53%	-2.0%	308.36	313.24	0.0%	1.6%	348.47	334.23	1.6%	-4.1%	368.32	362.15	0.5%	-1.7%
Wayzata	2,142	288.76	303.43	5.08%	8.3%	340.91	335.49	7.1%	-1.6%	373.23	351.06	6.8%	-5.9%	386.87	379.81	5.4%	-1.8%
South Washington County School	3,060	288.81	278.63	-3.53%	-0.5%	313.04	313.24	0.0%	0.1%	348.47	334.23	1.6%	-4.1%	368.32	362.15	0.5%	-1.7%
ROSEVILLE ISD #623	2,051	292.14	292.30	0.05%	4.3%	328.40	334.74	6.8%	1.9%	372.39	351.66	6.9%	-5.6%	387.42	380.05	5.5%	-1.9%
Minnetonka	1,492	302.55	317.93	5.08%	13.5%	357.19	358.90	14.5%	0.5%	399.27	367.78	11.9%	-7.9%	405.29	379.81	5.4%	-6.3%
Spring Lk Park School Dist	935	306.76	295.94	-3.53%	5.6%	332.49	336.73	7.5%	1.3%	374.61	350.94	6.7%	-6.3%	386.74	380.26	5.6%	-1.7%
Intermediate School Dist #917	199	308.64	297.76	-3.53%	6.3%	334.53	336.73	7.5%	0.7%	374.61	350.94	6.7%	-6.3%	386.74	380.26	5.6%	-1.7%
FRIDLEY ISD #14	661	310.01	310.18	0.05%	10.7%	348.49	334.74	6.8%	-3.9%	372.39	351.66	6.9%	-5.6%	387.42	380.05	5.5%	-1.9%
Moundsview School Dist #621	2,875	310.76	299.81	-3.53%	7.0%	336.83	336.73	7.5%	0.0%	374.61	350.94	6.7%	-6.3%	386.74	380.26	5.6%	-1.7%
Hopkins	1,769	311.15	326.96	5.08%	16.7%	367.34	358.90	14.5%	-2.3%	399.27	367.78	11.9%	-7.9%	405.29	379.81	5.4%	-6.3%
JORDAN PUBLIC SCHOOLS	217	311.86	312.03	0.05%	11.4%	350.57	358.09	14.3%	2.1%	398.37	368.30	12.0%	-7.5%	405.87	380.05	5.5%	-6.4%
SHAKOPEE ISD #720	753	312.49	312.66	0.05%	11.6%	351.27	358.09	14.3%	1.9%	398.37	368.30	12.0%	-7.5%	405.87	380.05	5.5%	-6.4%
Bloomington - ISD 0271	2,828	312.66	305.59	-2.26%	9.1%	343.33	335.26	7.0%	-2.4%	372.97	351.31	6.8%	-5.8%	387.15	380.03	5.5%	-1.8%
ST ANTHONY - NEW BRIGHTONISD #282	353	312.76	312.93	0.05%	11.7%	351.57	358.09	14.3%	1.9%	398.37	368.30	12.0%	-7.5%	405.87	380.05	5.5%	-6.4%
Intermediate - ISD 0917	185	316.20	309.04	-2.26%	10.3%	347.21	335.26	7.0%	-3.4%	372.97	351.31	6.8%	-5.8%	387.15	380.03	5.5%	-1.8%
FARMINGTON ISD 192	793	317.04	317.21	0.05%	13.2%	356.39	358.09	14.3%	0.5%	398.37	368.30	12.0%	-7.5%	405.87	380.05	5.5%	-6.4%
Edina - ISD 0273	1,521	318.40	311.19	-2.26%	11.1%	349.63	335.26	7.0%	-4.1%	372.97	351.31	6.8%	-5.8%	387.15	380.03	5.5%	-1.8%
SPECIAL SCH DIST #6ADMINISTRATIVE CEN	909	319.05	319.22	0.05%	14.0%	358.65	358.09	14.3%	-0.2%	398.37	368.30	12.0%	-7.5%	405.87	380.05	5.5%	-6.4%
St Louis Park School District	1,334	320.37	309.08	-3.53%	10.3%	347.25	336.73	7.5%	-3.0%	374.61	350.94	6.7%	-6.3%	386.74	380.26	5.6%	-1.7%
Minneapolis - ISD 0001-03	13,659	320.89	313.63	-2.26%	12.0%	352.37	358.65	14.4%	1.8%	398.99	368.04	11.9%	-7.8%	405.58	380.03	5.5%	-6.3%
COLUMBIA HEIGHTS ISD #113	660	335.37	335.54	0.05%	19.8%	376.98	358.09	14.3%	-5.0%	398.37	368.30	12.0%	-7.5%	405.87	380.05	5.5%	-6.4%
Wayzata - ISD 0284	30	341.20	333.48	-2.26%	19.0%	374.67	358.65	14.4%	-4.3%	398.99	368.04	11.9%	-7.8%	405.58	380.03	5.5%	-6.3%
RICHFIELD ISD #280	955	346.48	346.67	0.05%	23.8%	389.48	358.09	14.3%	-8.1%	398.37	368.30	12.0%	-7.5%	405.87	380.05	5.5%	-6.4%
Inver Grv Hts Sch Dist #199	831	346.60	334.38	-3.53%	19.4%	375.68	360.22	15.0%	-4.1%	400.75	367.65	11.8%	-8.3%	405.15	380.26	5.6%	-6.1%
Orono School District #278	423	355.89	343.34	-3.53%	22.6%	385.74	360.22	15.0%	-6.6%	400.75	367.65	11.8%	-8.3%	405.15	380.26	5.6%	-6.1%
Intermediate - ISD 0287	602	362.03	353.84	-2.26%	26.3%	397.54	358.65	14.4%	-9.8%	398.99	368.04	11.9%	-7.8%	405.58	380.03	5.5%	-6.3%
Osseo Area - ISD 0279	2,273	362.38	354.18	-2.26%	26.4%	397.92	358.65	14.4%	-9.9%	398.99	368.04	11.9%	-7.8%	405.58	380.03	5.5%	-6.3%
Brooklyn Center - ISD 0286	314	368.03	359.71	-2.26%	28.4%	404.13	358.65	14.4%	-11.3%	398.99	368.04	11.9%	-7.8%	405.58	380.03	5.5%	-6.3%
West St. Paul Schools #197	1,035	378.21	364.87	-3.53%	30.3%	409.94	360.22	15.0%	-12.1%	400.75	367.65	11.8%	-8.3%	405.15	380.26	5.6%	-6.1%
Saint Paul ISD #625	939	414.61	409.88	-1.14%	46.3%	460.50	394.85	26.0%	-14.3%	439.27	368.23	12.0%	-16.2%	405.79	380.62	5.7%	-6.2%
RANDOLPH ISD #195	83	452.71	452.95	0.05%	61.7%	508.89	427.96	36.6%	-15.9%	476.11	388.67	18.2%	-18.4%	428.32	380.05	5.5%	-11.3%

District	Average Members	Adj Average: \$279.01				Region 5				Year 2				Year 3				Year 4			
		Prototype Plan 1 Premium				Pool Prem Va Reg'l Avg	Adj Average: \$313.47		Bracket Avg: \$308.12		Premium Avg: \$342.78		Bracket Avg: \$330.97		Premium Avg: \$364.72		Bracket Avg: \$364.55				
		Curr. Struct.	Mand. Pool	Pool vs Curr	Trended Yr 1		Transition Bracket Prem	Trans Prem Va Reg'l Avg	Trans Prem vs Trended Yr 1	Trended Yr 2	Transition Bracket Prem	Trans Prem Va Reg'l Avg	Trans Prem vs Trended Yr 2	Trended Yr 3	Transition Bracket Prem	Trans Prem Va Reg'l Avg	Trans Prem vs Trended Yr 3				
						Yr 1 Pool Prem				Trans Prem				Trans Prem				Trans Prem			
BENSON PUBLIC SCHOOL	234	\$ 174.89	\$ 174.98	0.05%	-37.3%	\$ 196.59	\$ 223.68	-27.4%	13.8%	\$ 248.84	\$ 274.84	-17.0%	10.4%	\$ 302.87	\$ 346.11	-5.1%	14.3%				
SLEEPY EYE ISD #84	129	212.93	213.04	0.05%	-23.6%	239.35	263.62	-14.4%	10.1%	293.28	296.29	-10.5%	1.0%	326.51	346.11	-5.1%	6.0%				
LAKEVIEW ISD #2167	138	223.35	223.47	0.05%	-19.9%	251.06	263.62	-14.4%	5.0%	293.28	296.29	-10.5%	1.0%	326.51	346.11	-5.1%	6.0%				
REDWOOD FALLS ISD #2897	292	223.91	224.03	0.05%	-19.7%	251.69	263.62	-14.4%	4.7%	293.28	296.29	-10.5%	1.0%	326.51	346.11	-5.1%	6.0%				
MONTEVIDEO PUBLIC SCHOOLS	404	224.04	224.16	0.05%	-19.7%	251.85	263.62	-14.4%	4.7%	293.28	296.29	-10.5%	1.0%	326.51	346.11	-5.1%	6.0%				
RED ROCK CENTRALISD #2884	155	224.65	224.77	0.05%	-19.4%	252.53	263.62	-14.4%	4.4%	293.28	296.29	-10.5%	1.0%	326.51	346.11	-5.1%	6.0%				
CEDAR MOUNTAIN ISD 2754	87	225.56	225.68	0.05%	-19.1%	253.55	263.62	-14.4%	4.0%	293.28	296.29	-10.5%	1.0%	326.51	346.11	-5.1%	6.0%				
NEW PRAGUE ISD #721	672	226.66	226.78	0.05%	-18.7%	254.78	263.62	-14.4%	3.5%	293.28	296.29	-10.5%	1.0%	326.51	346.11	-5.1%	6.0%				
WINDOM PUBLIC SCHOOL	243	227.03	227.15	0.05%	-18.6%	255.20	263.62	-14.4%	3.3%	293.28	296.29	-10.5%	1.0%	326.51	346.11	-5.1%	6.0%				
LESTER PRAIRIEPUBLIC SCHOOL	104	229.31	229.43	0.05%	-17.8%	257.76	263.62	-14.4%	2.3%	293.28	296.29	-10.5%	1.0%	326.51	346.11	-5.1%	6.0%				
LIVERNE INDEPENDENTSCHOOL DISTRICT	324	229.44	229.57	0.05%	-17.7%	257.92	263.62	-14.4%	2.2%	293.28	296.29	-10.5%	1.0%	326.51	346.11	-5.1%	6.0%				
CLEVELAND ISD #391	111	229.44	229.57	0.05%	-17.7%	257.92	263.62	-14.4%	2.2%	293.28	296.29	-10.5%	1.0%	326.51	346.11	-5.1%	6.0%				
LE CENTER ISD #392	219	231.00	231.12	0.05%	-17.2%	259.66	263.62	-14.4%	1.5%	293.28	296.29	-10.5%	1.0%	326.51	346.11	-5.1%	6.0%				

Exhibit 20.4

Pool Transfer Rating Projection by Region  
All premiums are per member per month and adjusted to Prototype Plan 1 design.

WESTBROOK/WALNUT GROVE ISD 2898	118	233.25	233.38	0.05%	-16.4%	262.20	263.62	-14.4%	0.5%	293.28	296.29	-10.5%	1.0%	326.51	346.11	-5.1%	6.0%
JANESVILLE-WALDORFF/EMBERTON	200	233.29	233.42	0.05%	-16.3%	262.24	263.62	-14.4%	0.5%	293.28	296.29	-10.5%	1.0%	326.51	346.11	-5.1%	6.0%
HILLS BEAVER CREEK PUBLIC SCHOOL	59	234.63	234.76	0.05%	-15.9%	263.75	263.62	-14.4%	0.0%	293.28	296.29	-10.5%	1.0%	326.51	346.11	-5.1%	6.0%
HENDRICKS PUBLIC SCHOOL	44	235.03	236.16	0.05%	-15.7%	264.20	263.62	-14.4%	-0.2%	293.28	296.29	-10.5%	1.0%	326.51	346.11	-5.1%	6.0%
LAC QUI PARLE VALLEY HIGH SCHOOL	284	236.47	236.60	0.05%	-15.2%	265.82	263.62	-14.4%	-0.8%	293.28	296.29	-10.5%	1.0%	326.51	346.11	-5.1%	6.0%
McLeod West - ISD 2887	167	237.75	232.37	-2.26%	-16.7%	261.07	264.03	-14.3%	1.1%	293.73	296.08	-10.5%	0.8%	326.28	346.09	-5.1%	6.1%
BLUE EARTH AREA SCHOOLS ISD #2860	334	239.82	239.94	0.05%	-14.0%	269.58	263.62	-14.4%	-2.2%	293.28	296.29	-10.5%	1.0%	326.51	346.11	-5.1%	6.0%
MOUNTAIN LAKE INDEPENDENT SCHOOL DIST	112	240.26	240.39	0.05%	-13.8%	270.07	263.62	-14.4%	-2.4%	293.28	296.29	-10.5%	1.0%	326.51	346.11	-5.1%	6.0%
NICOLLET PUBLIC SCHOOL	68	242.80	242.93	0.05%	-12.9%	272.93	263.62	-14.4%	-3.4%	293.28	296.29	-10.5%	1.0%	326.51	346.11	-5.1%	6.0%
CLINTON-GRACEVILLE-BEARDSLEY PUBLIC	183	243.93	244.07	0.05%	-12.5%	274.21	263.62	-14.4%	-3.9%	293.28	296.29	-10.5%	1.0%	326.51	346.11	-5.1%	6.0%
WASECA PUBLIC SCHOOL	808	244.35	244.48	0.05%	-12.4%	274.67	263.62	-14.4%	-4.0%	293.28	296.29	-10.5%	1.0%	326.51	346.11	-5.1%	6.0%
SIOUX VALLEY-BREWSTER ROUND LAKE	76	245.33	245.46	0.05%	-12.0%	275.78	263.62	-14.4%	-4.4%	293.28	296.29	-10.5%	1.0%	326.51	346.11	-5.1%	6.0%
FULDA ISD #506	157	245.45	245.58	0.05%	-12.0%	275.91	263.62	-14.4%	-4.5%	293.28	296.29	-10.5%	1.0%	326.51	346.11	-5.1%	6.0%
NEW ULM PUBLIC SCHOOL	722	247.45	247.58	0.05%	-11.3%	278.16	263.62	-14.4%	-5.2%	293.28	296.29	-10.5%	1.0%	326.51	346.11	-5.1%	6.0%
LYND PUBLIC SCHOOL	21	249.17	249.30	0.05%	-10.6%	280.09	286.88	-6.9%	2.4%	319.16	312.75	-5.5%	-2.0%	344.65	346.11	-5.1%	0.4%
BUTTERFIELD PUBLIC SCHOOL	66	250.31	250.44	0.05%	-10.2%	281.38	286.88	-6.9%	2.0%	319.16	312.75	-5.5%	-2.0%	344.65	346.11	-5.1%	0.4%
TRACY ISD 417	176	251.71	251.85	0.05%	-9.7%	282.95	286.88	-6.9%	1.4%	319.16	312.75	-5.5%	-2.0%	344.65	346.11	-5.1%	0.4%
GFW PUBLIC SCHOOLS	217	256.28	256.41	0.05%	-8.1%	288.08	286.88	-6.9%	-0.4%	319.16	312.75	-5.5%	-2.0%	344.65	346.11	-5.1%	0.4%
NEW LONDON-SPICER SCHOOLS	447	258.15	258.29	0.05%	-7.4%	290.19	286.88	-6.9%	-1.1%	319.16	312.75	-5.5%	-2.0%	344.65	346.11	-5.1%	0.4%
LAKE BENTON ISD #404	28	262.04	262.18	0.05%	-6.0%	294.56	286.88	-6.9%	-2.6%	319.16	312.75	-5.5%	-2.0%	344.65	346.11	-5.1%	0.4%
WATERVILLE-ELYSIAN ISD 395	246	262.54	262.68	0.05%	-5.9%	295.12	286.88	-6.9%	-2.8%	319.16	312.75	-5.5%	-2.0%	344.65	346.11	-5.1%	0.4%
RENVILLE CO WEST DIST #2890	214	263.77	263.91	0.05%	-5.4%	296.50	286.88	-6.9%	-3.2%	319.16	312.75	-5.5%	-2.0%	344.65	346.11	-5.1%	0.4%
MARTIN COUNTY WEST SCHOOL	299	263.77	263.91	0.05%	-5.4%	296.50	286.88	-6.9%	-3.2%	319.16	312.75	-5.5%	-2.0%	344.65	346.11	-5.1%	0.4%
SPRINGFIELD SCHOOLS ISD #85	163	269.47	269.62	0.05%	-3.4%	302.91	310.14	0.7%	2.4%	345.03	329.21	-0.5%	-4.6%	362.79	364.33	-0.1%	0.4%
B.O.L.D ISD #2534	261	270.71	270.86	0.05%	-2.9%	304.31	310.14	0.7%	1.9%	345.03	329.21	-0.5%	-4.6%	362.79	364.33	-0.1%	0.4%
WABASSO SCHOOL DISTRICT	100	273.23	273.38	0.05%	-2.0%	307.14	310.14	0.7%	1.0%	345.03	329.21	-0.5%	-4.6%	362.79	364.33	-0.1%	0.4%
ST JAMES PUBLIC SCHOOL	396	274.70	274.85	0.05%	-1.5%	308.80	310.14	0.7%	0.4%	345.03	329.21	-0.5%	-4.6%	362.79	364.33	-0.1%	0.4%
COMFREY PUBLIC SCHOOL	25	276.46	276.61	0.05%	-0.9%	310.77	310.14	0.7%	-0.2%	345.03	329.21	-0.5%	-4.6%	362.79	364.33	-0.1%	0.4%
LITCHFIELD ISD 465	391	279.77	279.92	0.05%	0.3%	314.49	310.14	0.7%	-1.4%	345.03	329.21	-0.5%	-4.6%	362.79	364.33	-0.1%	0.4%
UNITED SOUTHCENTRAL SCHOOLS	381	280.21	280.36	0.05%	0.5%	314.99	310.14	0.7%	-1.5%	345.03	329.21	-0.5%	-4.6%	362.79	364.33	-0.1%	0.4%
MADelia PUBLIC SCHOOL	149	283.21	283.37	0.05%	1.6%	318.36	310.14	0.7%	-2.6%	345.03	329.21	-0.5%	-4.6%	362.79	364.33	-0.1%	0.4%
EDEN VALLEY WATKINS ISD	181	284.62	284.77	0.05%	2.1%	319.94	310.14	0.7%	-3.1%	345.03	329.21	-0.5%	-4.6%	362.79	364.33	-0.1%	0.4%
WORTHINGTON ISD #518	768	287.59	287.75	0.05%	3.1%	323.28	310.14	0.7%	-4.1%	345.03	329.21	-0.5%	-4.6%	362.79	364.33	-0.1%	0.4%
MILROY ISD #635	37	289.59	289.75	0.05%	3.8%	325.53	333.40	8.2%	2.4%	370.91	362.13	9.4%	-2.4%	399.07	382.55	4.9%	-4.1%
SIBLEY EAST SCHOOLS	316	293.38	293.54	0.05%	5.2%	329.79	333.40	8.2%	1.1%	370.91	362.13	9.4%	-2.4%	399.07	382.55	4.9%	-4.1%
TRUMAN ISD #458	73	293.70	293.86	0.05%	5.3%	330.15	333.40	8.2%	1.0%	370.91	362.13	9.4%	-2.4%	399.07	382.55	4.9%	-4.1%
JACKSON COUNTY CENTRAL ISD 2895	282	294.63	294.79	0.05%	5.7%	331.20	333.40	8.2%	0.7%	370.91	362.13	9.4%	-2.4%	399.07	382.55	4.9%	-4.1%
CANBY PUBLIC SCHOOL	143	295.60	295.76	0.05%	6.0%	332.29	333.40	8.2%	0.3%	370.91	362.13	9.4%	-2.4%	399.07	382.55	4.9%	-4.1%
MURRAY COUNTY CENTRAL SCHOOL ISD #2	199	295.81	295.97	0.05%	6.1%	332.52	333.40	8.2%	0.3%	370.91	362.13	9.4%	-2.4%	399.07	382.55	4.9%	-4.1%
MARSHALL PUBLIC SCHOOL	561	296.30	296.46	0.05%	6.3%	333.07	333.40	8.2%	0.1%	370.91	362.13	9.4%	-2.4%	399.07	382.55	4.9%	-4.1%
DAWSON PUBLIC SCHOOL	127	298.42	298.58	0.05%	7.0%	335.46	333.40	8.2%	-0.6%	370.91	362.13	9.4%	-2.4%	399.07	382.55	4.9%	-4.1%
LE SUEUR-HENDERSON PUBLIC SCHOOLS IE	399	302.95	303.11	0.05%	8.6%	340.55	333.40	8.2%	-2.1%	370.91	362.13	9.4%	-2.4%	399.07	382.55	4.9%	-4.1%
MANKATO ISD #77	1,321	303.36	303.52	0.05%	8.8%	341.00	333.40	8.2%	-2.2%	370.91	362.13	9.4%	-2.4%	399.07	382.55	4.9%	-4.1%
MONTGOMERY - LONSDALE PUBLIC SCHOOL	288	309.33	309.49	0.05%	10.9%	347.71	333.40	8.2%	-4.1%	370.91	362.13	9.4%	-2.4%	399.07	382.55	4.9%	-4.1%
LINCOLN HI ISD #403	73	310.66	310.83	0.05%	11.4%	349.21	356.66	15.8%	2.1%	396.79	362.13	9.4%	-8.7%	399.07	382.55	4.9%	-4.1%
KERKHOVEN, MURDOCK/SUNBURG ISD #775	130	311.28	311.45	0.05%	11.6%	349.91	356.66	15.8%	1.9%	396.79	362.13	9.4%	-8.7%	399.07	382.55	4.9%	-4.1%
EDGERTON SCHOOL DISTRICT	87	313.52	313.69	0.05%	12.4%	352.43	356.66	15.8%	1.2%	396.79	362.13	9.4%	-8.7%	399.07	382.55	4.9%	-4.1%
GLENCOE-SILVER LAKE PUBLIC SCHOOL	384	315.51	315.68	0.05%	13.1%	354.66	356.66	15.8%	0.6%	396.79	362.13	9.4%	-8.7%	399.07	382.55	4.9%	-4.1%
WILLMAR PUBLIC SCHOOL/CENTRAL OFFICE	1,118	317.50	317.67	0.05%	13.9%	356.90	356.66	15.8%	-0.1%	396.79	362.13	9.4%	-8.7%	399.07	382.55	4.9%	-4.1%
MACCRAVY SCHOOL	225	320.04	320.21	0.05%	14.8%	359.76	356.66	15.8%	-0.9%	396.79	362.13	9.4%	-8.7%	399.07	382.55	4.9%	-4.1%
LAKE CRYSTAL WELL/COMMEMORIAL AREA/	162	321.40	321.57	0.05%	15.3%	361.28	356.66	15.8%	-1.3%	396.79	362.13	9.4%	-8.7%	399.07	382.55	4.9%	-4.1%
ST PETER PUBLIC SCHOOL	569	322.60	322.77	0.05%	15.7%	362.63	356.66	15.8%	-1.6%	396.79	362.13	9.4%	-8.7%	399.07	382.55	4.9%	-4.1%
ACGC PUBLIC SCHOOL #2396/DISTRICT OFFI	212	324.73	324.90	0.05%	16.4%	365.03	356.66	15.8%	-2.3%	396.79	362.13	9.4%	-8.7%	399.07	382.55	4.9%	-4.1%
YELLOW MEDICINE EAST ISD #2190	231	327.72	327.90	0.05%	17.5%	368.39	356.66	15.8%	-3.2%	396.79	362.13	9.4%	-8.7%	399.07	382.55	4.9%	-4.1%
ELLSWORTH PUBLIC SCHOOL	12	330.83	331.00	0.05%	18.6%	371.88	356.66	15.8%	-4.1%	396.79	362.13	9.4%	-8.7%	399.07	382.55	4.9%	-4.1%
MAPLE RIVER SCHOOL DISTRICT #2135	169	340.08	340.26	0.05%	22.0%	382.29	356.66	15.8%	-6.7%	396.79	362.13	9.4%	-8.7%	399.07	382.55	4.9%	-4.1%
Hutchinson - ISD 0423	394	349.29	349.47	2.48%	28.3%	402.14	358.02	16.2%	-11.0%	398.29	362.07	9.4%	-9.1%	398.00	382.69	5.0%	-4.1%
GRANADA HUNTLEY/EAST CHAIN ISD #2536	59	358.39	358.58	0.48%	28.5%	402.87	356.66	15.8%	-11.5%	396.79	362.13	9.4%	-8.7%	399.07	382.55	4.9%	-4.1%
FAIRMONT AREA SCHOOL DISTRICT	437	377.86	378.06	0.05%	35.5%	424.75	357.20	15.9%	-15.9%	397.39	362.13	9.4%	-8.9%	399.07	382.55	4.9%	-4.1%
ORTONVILLE ISD #62	101	472.27	472.52	0.05%	69.4%	530.88	446.45	44.9%	-15.9%	496.68	405.47	22.5%	-18.4%	446.82	382.55	4.9%	-14.4%
ST CLAIR SCHOOLS ISD #75	37	624.69	625.02	0.05%	124.0%	702.21	590.54	91.7%	-15.9%	658.98	536.33	62.0%	-18.4%	591.03			

Exhibit 20.4

Pool Transitional Rating Projection by Region

All premiums are per member per month and adjusted to Prototype Plan 1 design.

District	Members	Curr. Struct.	Mand. Pool	Pool vs Curr	Vs Reg'l Avg	Yr 1 Pool Prem	Bracket Prem	Vs Reg'l Avg	Trended Yr 1	Trans Prem	Bracket Prem	Vs Reg'l Avg	Trended Yr 2	Trans Prem	Bracket Prem	Vs Reg'l Avg	Trended Yr 3
Root River Education District	12	\$ 197.09	\$ 190.14	-3.53%	-38.1%	\$ 213.62	\$ 244.50	-28.4%	14.5%	\$ 272.01	\$ 299.90	-10.7%	10.3%	\$ 330.49	\$ 378.16	-11.4%	14.4%
RUSHFORD PETERSONISD #239	235	202.88	202.99	0.05%	-33.9%	228.05	259.48	-24.0%	13.8%	288.67	318.83	-10.9%	10.4%	351.35	377.96	-8.0%	7.6%
LEWISTON ISD #857	211	214.29	214.40	0.05%	-30.2%	240.88	274.07	-19.8%	13.8%	304.90	328.51	-10.9%	7.7%	362.02	397.85	-3.2%	9.9%
DOVER-EYOTAPUBLIC SCHOOL	145	216.70	216.82	0.05%	-29.4%	243.60	277.16	-18.9%	13.8%	308.34	328.51	-10.9%	6.5%	362.02	397.85	-3.2%	9.9%
GLENNVILLE-EMMONS SCHOOLSISD #2886	140	228.81	228.93	0.05%	-25.5%	257.20	290.29	-15.0%	12.9%	322.94	328.51	-10.9%	1.7%	362.02	397.85	-3.2%	9.9%
SPRING GROVEPUBLIC SCHOOL	103	243.18	243.31	0.05%	-20.8%	273.36	290.29	-15.0%	6.2%	322.94	328.51	-10.9%	1.7%	362.02	397.85	-3.2%	9.9%
NORTHFIELD PUBLIC SCHOOL	908	249.26	249.39	0.05%	-18.8%	280.19	290.29	-15.0%	3.6%	322.94	328.51	-10.9%	1.7%	362.02	397.85	-3.2%	9.9%
WABASHA-KELLOGG ISD #811	220	251.19	251.32	0.05%	-18.2%	282.36	290.29	-15.0%	2.8%	322.94	328.51	-10.9%	1.7%	362.02	397.85	-3.2%	9.9%
OWATONNA PUBLIC SCHOOL	1,340	256.88	250.92	-2.21%	-18.3%	281.91	291.40	-14.7%	3.4%	324.18	328.47	-10.9%	1.3%	361.97	398.03	-3.1%	10.0%
LAKE CITY ISD #813	291	263.88	264.02	0.05%	-14.1%	296.63	290.29	-15.0%	-2.1%	322.94	328.51	-10.9%	1.7%	362.02	397.85	-3.2%	9.9%
Goodhue	109	269.48	236.38	-12.28%	-23.1%	265.57	316.16	-7.5%	19.1%	351.73	329.30	-10.7%	-6.4%	362.89	395.56	-3.7%	9.0%
CANNON FALLS ISD #252	361	269.90	270.04	0.05%	-12.1%	303.39	290.29	-15.0%	-4.3%	322.94	328.51	-10.9%	1.7%	362.02	397.85	-3.2%	9.9%
GRAND MEADOW ISD #495	98	271.92	272.07	0.05%	-11.4%	305.67	290.29	-15.0%	-5.0%	322.94	328.51	-10.9%	1.7%	362.02	397.85	-3.2%	9.9%
LERROY OSTRANDERPUBLIC SCHOOL	110	272.37	272.52	0.05%	-11.3%	306.18	290.29	-15.0%	-5.2%	322.94	328.51	-10.9%	1.7%	362.02	397.85	-3.2%	9.9%
MEDFORD ISD #763	110	279.59	279.74	0.05%	-8.9%	314.29	315.90	-7.5%	0.5%	351.44	328.51	-10.9%	-6.5%	362.02	397.85	-3.2%	9.9%
SOUTHLAND ISD #500	110	288.13	288.28	0.05%	-6.2%	323.88	315.90	-7.5%	-2.5%	351.44	328.51	-10.9%	-6.5%	362.02	397.85	-3.2%	9.9%
Austin	1,099	294.28	313.54	6.55%	2.1%	352.27	341.89	0.1%	-2.9%	380.35	364.15	-1.3%	-4.3%	401.29	417.16	1.5%	4.0%
MABEL CANTON ISD #238	98	304.02	304.18	0.05%	-1.0%	341.75	341.51	0.0%	-0.1%	379.93	365.01	-1.0%	-3.9%	402.24	417.75	1.7%	3.9%
FILLMORE CENTRAL SCHOOLS	164	304.48	304.64	0.05%	-0.8%	342.26	341.51	0.0%	-0.2%	379.93	365.01	-1.0%	-3.9%	402.24	417.75	1.7%	3.9%
Rochester	3,281	305.48	325.48	6.55%	5.9%	365.67	367.53	7.6%	0.5%	408.88	400.56	8.6%	-2.0%	441.42	417.16	1.5%	-5.5%
PLAINVIEW ISD #810	185	307.26	307.42	0.05%	0.1%	345.39	341.51	0.0%	-1.1%	379.93	365.01	-1.0%	-3.9%	402.24	417.75	1.7%	3.9%
LA CRESCENT/HOKAH ISD	377	312.35	312.52	0.05%	1.7%	351.12	341.51	0.0%	-2.7%	379.93	365.01	-1.0%	-3.9%	402.24	417.75	1.7%	3.9%
WINONA ISD #861	927	314.96	315.13	0.05%	2.6%	354.05	341.51	0.0%	-3.5%	379.93	365.01	-1.0%	-3.9%	402.24	417.75	1.7%	3.9%
ZUMBROTA-MAZEPPA ISD	230	318.92	319.09	0.05%	3.9%	358.50	367.13	7.5%	2.4%	408.43	383.26	3.9%	-6.2%	422.35	417.75	1.7%	-1.1%
ALDEN ISD #242	43	319.32	319.49	0.05%	4.0%	358.95	367.13	7.5%	2.3%	408.43	383.26	3.9%	-6.2%	422.35	417.75	1.7%	-1.1%
LYLE ISD	58	319.37	319.54	0.05%	4.0%	359.00	367.13	7.5%	2.3%	408.43	383.26	3.9%	-6.2%	422.35	417.75	1.7%	-1.1%
FARIBAULT ISD #656	889	328.77	328.95	0.05%	7.1%	369.57	367.13	7.5%	-0.7%	408.43	383.26	3.9%	-6.2%	422.35	417.75	1.7%	-1.1%
Red Wing	798	341.48	363.83	6.55%	18.4%	408.76	393.17	15.1%	-3.8%	437.41	400.56	8.6%	-8.4%	441.42	417.16	1.5%	-5.5%
KINGSLAND PUBLIC SCHOOLS	196	347.90	348.08	0.05%	13.3%	391.07	392.74	15.0%	0.4%	436.92	401.51	8.9%	-8.1%	442.46	417.75	1.7%	-5.6%
BLOOMING PRAIRIEPUBLIC SCHOOL	209	350.95	351.13	0.05%	14.3%	394.50	392.74	15.0%	-0.4%	436.92	401.51	8.9%	-8.1%	442.46	417.75	1.7%	-5.6%
CHOSEN VALLEYPUBLIC SCHOOL	97	373.43	373.63	0.05%	21.6%	419.78	392.74	15.0%	-6.4%	436.92	401.51	8.9%	-8.1%	442.46	417.75	1.7%	-5.6%
ALBERT LEA ISD	791	401.17	401.39	0.05%	30.6%	450.96	392.74	15.0%	-12.9%	436.92	401.51	8.9%	-8.1%	442.46	417.75	1.7%	-5.6%
Caledonia	191	467.41	414.81	-11.25%	35.0%	466.04	398.35	16.6%	-14.5%	443.16	401.34	8.8%	-9.4%	442.27	418.15	1.8%	-5.5%

# CAPITOL *Alert!*

## Statewide Health Insurance

A smart way to protect health care coverage for educators and their families

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- Make it more feasible for school districts to offer fair and ongoing health care coverage to employees ?

Contact information for legislators can be found in the Policy/Politics section of Education Minnesota On-Line Community.

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Hopkins School District

---

**Human Resources**

To: Senate Committee Members

From: Nik Lightfoot, Ed. D.  
Human Resources Administrator

Date: March 17, 2005

Re: Hopkins Health Insurance Experience

Over the past years, the Hopkins School District has taken the initiative to provide employees with a health insurance plan that provides strong coverage and minimizes the dramatic premium increases experienced by other private and public agencies.

Through a series of partnerships, negotiations, plan changes, and education, Hopkins experienced a 7.5% increase in premiums for the 2003-2004 school year, a 0% increase in premiums for the 2004-2005 school year, and a 0% increase for the 2005-2006 school year. In comparison, market rate increases were near a 10% local and 18% national trend.

Steps the Hopkins District has taken to manage the premium increase include:

- Moving to a self-insured plan from a fully insured plan (the local administration of the plan is handled through an insurance committee that is comprised of union stewards and district benefit, human resources, and business services administrators).
- Adopting a high deductible plan design (The employee was responsible for the first \$1,500.00-2,500 of medical costs from their own pocket which was off-set by a negotiated VEBA, voluntary employee benefit account, HRA of \$750.00).
- Negotiating with local bargaining units and creating a partnership that would minimize the employee out-of-pocket risk associated with high deductible plans (The VEBA amounts are determined at the bargaining table).
- Educating employees about the use of Flexible spending dollars, VEBA dollars, and the ability to grow VEBA accounts through managing health care decisions employees make.
- Monitoring the administrative, claim, and pharmacy costs associated with the self-insurance fund.

- Partnering with our insurance broker, CBIZ, and health educators, Health Providers Network, to provide employees with educational experiences that train them on the health benefits covered under the plans and the information needed to make wise health care choices in the present market.
- Conducting Health Risk Assessments to determine educational materials and promotional programs that target the population's health risks and form a preventative measure that ultimately will help reduce claims and rehabilitation expenses.

Results of the Hopkins plan include:

- Low premium increases.
- A significant migration of employees to the high deductible plan (The plan began in 2001 and as of this month, we have 74% of the members on the high deductible plan).
- VEBA accounts that continue to grow (We now have over 70% of the high deductible participants who have VEBA balances higher than their maximum out-of-pocket expenses in a given year).
- A healthy VEBA total that allows the employer to reduce administrative costs by using the interest earned from the VEBA account to pay administrative expenses.
- More consumer driven options are entering into the insurance committee discussions (This month the committee is looking at how to better inform members about therapy class pharmacy products that could cut claims another 100,000 a year).
- Wellness initiatives with partners in the District and outside of the District that can serve as an additional preventative measure.
- A healthy self-insurance reserve account that allows Hopkins to maintain low premium increases (this fund balance continues to maintain itself and even grow).
- A sense of satisfaction between labor and management that together we have created a vehicle to address a concern that other organizations have yet to address.
- A sense of pride in the ability to place dollars in other areas and not have to absorb 10 to 20% increases in health insurance premiums or pass this cost along to employees.

Losses likely to occur if we are forced to move to a state mandated plan

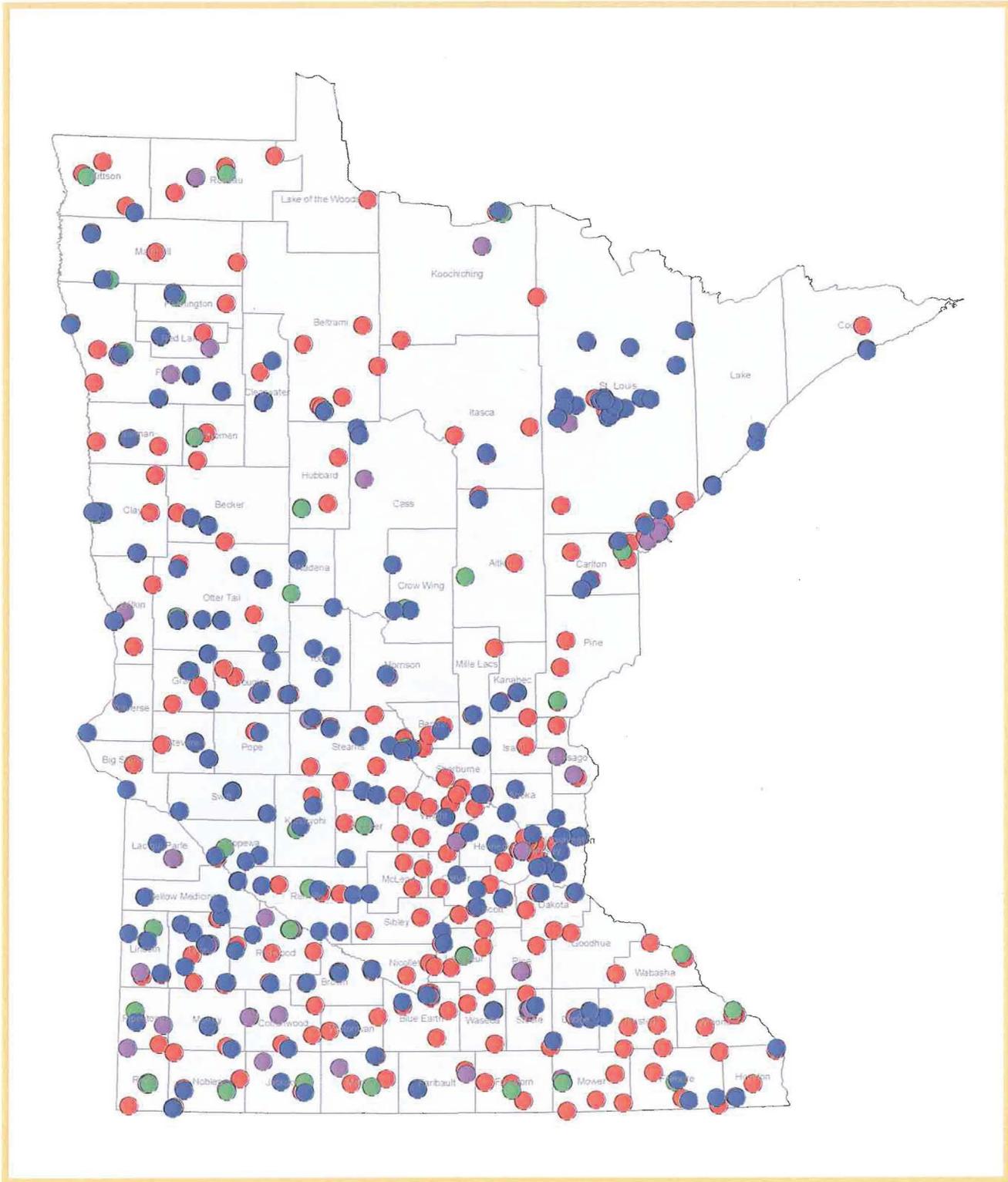
- More restrictive options at the bargaining table.
- Inability to have a direct benefit for wellness activities (There is no incentive to participate in wellness activities if it has no impact on local health care premiums or out of pocket expenses).
- Loss of creative plan designs that are better designed to the local population's need rather than the aggregate of the whole.
- Increase in premium costs due to absorbing the risks associated with those groups who have not established efforts to minimize claims.

- No control over the resources the employer places into health care—Presently, we have a collective group determining how to best use the reserve dollars to target the needs of the District and best deliver services with reserve dollars and wellness purchases.
- Possible loss of VEBA plans.
- Total cost of a fully insured plan would increase Hopkins premiums
- Administrative costs would increase as the ability to negotiate those costs as reserves increase would no longer be a possibility.
- Loss of employee ownership in the District plan.

With careful and cooperative planning, the Hopkins efforts have created a good model. The model allows for a successful program and brings the employer and employee units into a cooperative effort to manage, administrate, and support employee benefits. Employees who receive the benefits become consumers in a process that allows them to take ownership of their health care decisions. It also places them in an opportune position to learn more about reducing risks to financially benefit themselves and their dependents.

A mandatory state-wide program will impact Districts that have taken the initiative to manage health care costs by placing the burden on their reserves to buy down the increase in premium that self-insured Districts have been able to manage by having built reserves over time. This action takes the success of those who have managed the system well and asks them to bear an unfair burden of supporting a larger population that has not managed to stay on top of this issue. It also deprives local organizations of the ability gain control of a locally developed plan that meets member needs.

The Hopkins plan proves that with planning and collaboration there are other models to consider before rushing to a mandatory system that asks those who are successful to bear the burden for those who have not been. I would request that legislative members consider the impact to successful programs if this bill becomes law. An ability for Districts to opt out of the plan would help establish a provision that would cause successful districts such as Hopkins no harm.



**Legend**

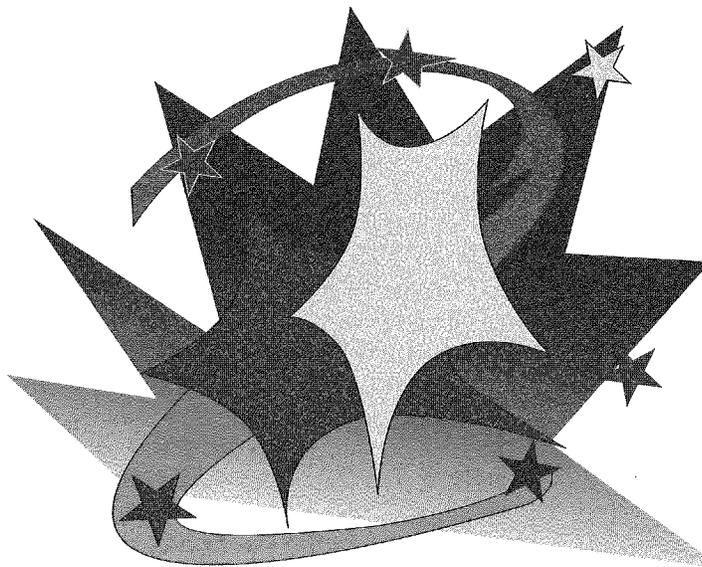
-  County Boundary
-  Schools
-  Government Agencies
-  Counties
-  Cities

**Service Cooperative Groups  
Minnesota, March 2005**

Map created on 3/18/2005 by Health-care Informatics. Data source, Marketing

# Reach for the Stars

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Dear Colleagues,

*Reach for the Stars* is your guide to academic enrichment programs and activities that will supplement classroom learning, and broaden or increase student performance. The catalog features information about three types of programs, available on a statewide basis in Minnesota, that complement classroom teaching and learning: Challenges and Competitions, Classroom Enrichment, and Awards and Recognitions. The programs cover a wide range of subject areas, and grade levels from kindergarten through adult. Whether embedded within your classroom curricula, or offered outside of the school day or week, these programs will help students discover and develop their interests, passions and talents, and help schools and communities support and integrate programs for students to stretch their abilities, learn new skills, and reach new heights in learning.

With about 100 active programs included in the catalog, we hope, and believe, that you will find one or more programs that will help your school or district, and your students and their parents, meet their expectations, and local, state or federal academic goals. Also, these are the types of programs and activities that will be reported as part of the latest version of the state Department of Education's report card on schools.

At the website for the Center for Academic Excellence and the Minnesota Academic Excellence Foundation, [www.mnaef.org](http://www.mnaef.org), *Reach for the Stars* will be periodically updated with new information sent to us by program providers and made available in popular electronic formats. Also, many of the program and activity providers in *Reach for the Stars* have websites where they will post their updated information, particularly their schedule of events.

The *Reach for the Stars* catalog is compiled by the staff of the Center for Academic Excellence, working in conjunction with the volunteer members of the Academic League Council and the Minnesota Academic Excellence Foundation (MAEF). Distribution is facilitated through an expanded partnership that includes several statewide and regional education organizations and associations (as noted elsewhere in this catalog). The printing of *Reach for the Stars*, and its distribution to our partnering organizations, is made possible through a generous contribution by *Lifetouch*. Preparation of the catalog, and its updates, is supported in part by the Affiliate Members of the Academic League Council. Finally, our thanks go to the hundreds of volunteers, organizations and program providers whose combined efforts result in tens of thousands of Minnesota students enjoying challenging, stimulating and entertaining academic enrichment opportunities!

Best wishes for a great academic year,

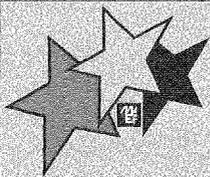
Dr. Les Martisko  
Executive Director

Wayne Hayes  
Vice President, Program Services

P.S.: We welcome comments and suggestions—let us know how we can be more helpful!

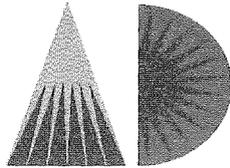
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## Reach for the Stars

### Academic League Challenges, Awards, and Enrichment Activities



#### ■ Academic Decathlon

*Program category: Challenges & Competitions*

Grades 9–12

A national scholastic competition designed to stimulate intellectual

growth and encourage greater respect for knowledge. The format includes students with A, B and C grade-point averages competing in ten curricular areas. Competitions range from local scrimmages to national contests.

Academic skills: Recall, problem-solving, critical thinking.

Program provider: South Central Service Cooperative

#### Contact information

*Website:* [http://www.mnscsc.org/student\\_outreach/mnad/ad.html](http://www.mnscsc.org/student_outreach/mnad/ad.html)

*E-mail:* [wkn@frontiernet.net](mailto:wkn@frontiernet.net)

*Telephone:* (507) 389-1076 or (952) 873-3052

*Fax:* (507) 389-1772

*Mailing address:* Wanda Nielsen  
South Central Service Cooperative  
1610 Commerce Dr.  
North Mankato, Minnesota 56003

#### Academic Triathlon Challenger/Cross Trainer

*Program category: Challenges & Competitions*

Grades 5–6, Challenger Division; Grades 7–8, Cross-Trainer Division.

Five-member teams compete in three round robins, plus Regional and State Tournaments, during which they participate in three separate contests: They write and perform a play; they face other teams in a fast-paced, buzzer-driven contest of academic knowledge; and they face at least three, 10-minute creative problem-solving challenges.

Combined point total of the three events determines the winner. Samples of the challenges are available on the web or by mail. Registration form available online.

Academic skills: Problem-solving, creative dramatics, cooperation.

Fees and deadlines: \$225 for first team; \$195 additional teams.

#### Contact information

*Website:* [www.academictriathlon.org](http://www.academictriathlon.org)

*E-mail:* [HomeofUSAT@aol.com](mailto:HomeofUSAT@aol.com)

*Telephone:* (952) 934-1438 *Fax:* (952) 934-1438

*Mailing address:* Peggy Sheldon  
P.O. Box 1765  
Minnetonka, Minnesota 55345

#### Academic Triathlon Futures

*Program category: Challenges & Competitions*

Grades 3–4

Self-contained, reusable kits for classroom enrichment or after-school use. Two sets of challenges per order. \$59.95 for sets 1&2; \$49.95 for sets 3&4.

Academic skills: Problem-solving, creative dramatics, cooperation.

#### Contact information

*Website:* [www.academictriathlon.org](http://www.academictriathlon.org)

*E-mail:* [HomeofUSAT@aol.com](mailto:HomeofUSAT@aol.com)

*Telephone:* (952) 934-1438 *Fax:* (952) 934-1438

*Mailing address:* Peggy Sheldon  
P.O. Box 1765  
Minnetonka, Minnesota 55345

#### Academic Triathlon Venture

*Program category: Challenges & Competitions*

Grades 9–12

The Venture Division is not available at this time.

Academic skills: Problem-solving, creative dramatics, cooperation.

#### Contact information

*Website:* [www.academictriathlon.org](http://www.academictriathlon.org)

*E-mail:* [HomeofUSAT@aol.com](mailto:HomeofUSAT@aol.com)

*Telephone:* (952) 934-1438 *Fax:* (952) 934-1438

*Mailing address:* Peggy Sheldon  
P.O. Box 1765  
Minnetonka, Minnesota 55345

#### Achievement Awards in Writing

*Program category: Awards & Recognitions*

Grade 11

Academic skills: Writing, creativity, critical thinking.

#### Contact information

*Website:* [www.ncte.org/about/awards/student/aa](http://www.ncte.org/about/awards/student/aa)

*E-mail:* [aa@ncte.org](mailto:aa@ncte.org)

*Telephone:* (217) 278-3634

*Mailing address:* Millie Davis  
1111 W. Kenyon Road  
Urbana, Illinois 61801



## American Legion Auxiliary Girls State

*Program categories: Conferences & Institutes, Leadership Development*

Grade 11

The program is a practical application of Americanism and good citizenship. The purpose is to provide citizenship training for young women to afford an opportunity to live together as self-governing citizens; and to inform about the duties, privileges, rights, and responsibilities of American citizenship.

Academic skills: Cooperation, problem-solving, critical thinking.

Program provider: American Legion Auxiliary

Fees and deadlines: Fees paid by American Legion Auxiliary Units (local chapters).

### Contact information

*Website:* <http://www.legion-aux.org/programs/docs/gstate/gstate.html>

*E-mail:* [deptoffice@mnala.org](mailto:deptoffice@mnala.org)

*Telephone:* (651) 224-7634      *Fax:* (651) 224-5243

*Mailing address:* Eleanor Johnson  
State Veterans Service Building  
20 W. 12th St.  
St. Paul, Minnesota 55155

## American Mathematics Competitions—8 (AMC—8)

*Program category: Challenges & Competitions*

Grades 6–8

The AMC 8 is a 25-question, 40-minute multiple choice examination in junior high school (middle school) mathematics designed to promote the development and enhancement of mathematics problem-solving skills. The examination provides an opportunity to apply the concepts taught at the junior high level to problems which not only range from easy to difficult but also cover a wide range of applications. Many problems are designed to challenge students and to offer problem-solving experiences beyond those provided in most junior high school mathematics classes. Calculators are allowed.

Academic skills: Problem-solving.

Program provider: American Mathematics Competitions

Fees and deadlines: R=\$25, E=\$10 per 10 students.

### Contact information

*Website:* [www.unl.edu/amc](http://www.unl.edu/amc)

*E-mail:* [amcinfo@unl.edu](mailto:amcinfo@unl.edu)

*Telephone:* (402) 472-2257      *Fax:* (407) 472-6087

*Mailing address:* American Mathematics Competitions  
1740 Vine St.  
Lincoln, Nebraska 68588-0658

Expanded  
Opportunities for  
Student Learning

## American Mathematics Competitions—10&12 (AMC—10 & AMC—12)

*Program category: Challenges & Competitions*

AMC—10: Grades 9–10; AMC—12: 11–12

These exams are 25-question, 75-minute examinations covering high school mathematics, excluding calculus for the AMC 12 exams and subject matter considered normal for 9th and 10th grades for the AMC-10 exams. There are national, state and local awards for high-scoring students.

Academic skills: Problem-solving.

Program provider: Macalester College

Fees and deadlines: Registration by 12/15, \$32; by 1/10, \$42; by 1/25 \$52. Exams are on Feb. 1 and Feb. 16.

### Contact information

*Website:* [www.unl.edu/amc](http://www.unl.edu/amc)

*E-mail:* [mathleague@macalester.edu](mailto:mathleague@macalester.edu)

*Telephone:* (651) 696-6475      *Fax:* (651) 696-6492

*Mailing address:* Cristine Scarlett  
Macalester College  
1600 Grand Ave.  
St. Paul, Minnesota 55105

## American Legion Boys State

*Program categories: Conferences & Institutes, Leadership Development*

Grade 11

Legion Boys State is a practical training program in local and state government in which selected boys participate in actual learning experiences. We attempt to (1) illustrate to the boys the principles of representative form of government, (2) arouse an enduring interest in governmental affairs.

Academic skills: Critical thinking, creativity.

Program provider: American Legion Boys State

Fees and deadlines: Fees and transportation paid by sponsoring American Legion Post. Applications accepted on first-come, first-served basis.

### Contact information

*Website:* <http://www.mnboysstate.org/html/information.html>

*E-mail:* [information@mnboysstate.org](mailto:information@mnboysstate.org)

*Telephone:* (651) 291-1800

*Mailing address:* State Veterans Service Building  
20 West 12th St., Room 300A  
St. Paul, Minnesota 55155

### KEY

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## Annual Kids Plus Conference

*Program category: Conferences & Institutes*

Program provider: Northland Foundation

Contact information

*Website:* <http://www.northlandfdn.org/kidsplus.html>

*E-mail:* [lynn@northlandfdn.org](mailto:lynn@northlandfdn.org)

*Telephone:* (218) 723-4040

*Mailing address:* Lynn Haglin  
Northland Foundation  
202 W. Superior St., Suite 610  
Duluth, Minnesota 55802

## Christopher Columbus Awards

(formerly Bayer/NSF Community Innovation)

*Program category: Challenges & Competitions*

Grades 6-8

Thanks to the Christopher Columbus Fellowship Foundation, the eight finalist teams in the Christopher Columbus Awards will enjoy six days filled with excitement, fun, friends and discovery. That's what National Championship Week is all about. But for one team, it's something more. Awarded to the finalist team that best demonstrates its enterprising spirit and resourcefulness, the \$25,000 Columbus Foundation Community Grant will help the team turn its great concept into a feasible solution to its community problem. For that team, National Championship Week is just the first step in a year-long adventure.

Program provider: Christopher Columbus Fellowship Foundation

Contact information

*Website:* <http://www.christophercolumbusawards.com/intro.htm>;  
[www.columbusfdn.org](http://www.columbusfdn.org)

*E-mail:* [judithmscolumbus@cs.com](mailto:judithmscolumbus@cs.com)

*Telephone:* (315) 258-0090 *Fax:* (315) 258-0093

*Mailing address:* Christopher Columbus Fellowship Found.  
110 Genesee Street, Suite 390  
Auburn, New York 13021

## Civil War Preservation Trust Poster & Essay Contest

*Program category: Challenges & Competitions*

Grades 4-12

Posters and essays that explain why Civil War battlefields should be preserved. Focus on preservation, heritage, and American history.

Academic skills: Social sciences, creativity.

Program provider: Civil War Preservation Trust

Fees and deadlines: No fees; entries by May 2005.

Contact information

*Website:* [www.civilwar.org](http://www.civilwar.org)

*E-mail:* [rosenberry@civilwar.org](mailto:rosenberry@civilwar.org)

*Telephone:* (888) 606-1400 *Fax:* (888) 606-1416

*Mailing address:* Jennifer Rosenberry  
Civil War Preservation Trust  
11 Public Square, Suite 200  
Hagerstown, MD 21740

## Civil War Teacher Institute

*Program category: Conferences & Institutes*

Grades 3-College

Teachers of students in K-12 learn hands-on, exciting methods to teach about the Civil War.

Academic skills: Teacher training program.

Program provider: Civil War Preservation Trust

Fees and deadlines: No fee. R: June 2005; responsible for lodging.

Contact information

*Website:* [www.civilwar.org](http://www.civilwar.org)

*E-mail:* [rosenberry@civilwar.org](mailto:rosenberry@civilwar.org)

*Telephone:* (888) 606-1400 *Fax:* (888) 606-1416

*Mailing address:* Jennifer Rosenberry  
Civil War Preservation Trust  
11 Public Square, Suite 200  
Hagerstown, MD 21740

## Classroom Plus

*Program category: Classroom Enrichment*

Grades 4-12; especially 9-12

Through BestPrep's Classroom Plus program, teachers expand learning opportunities for students by bringing business and education together. The program staff coordinates volunteer speakers and tours to supplement business and economics curricula. More than 700 speakers across Minnesota bring their expertise into the classroom to fit each teacher's individual needs, providing flexibility while accomplishing the teacher's objectives. Tours of metro area businesses are also coordinated.

Academic skills: Critical thinking. Curriculum: business, communication, economics.

Program provider: BestPrep

Fees and deadlines: Call for fees & schedule.

Contact information

*Website:* [www.bestprep.org](http://www.bestprep.org)

*E-mail:* [ejennings@bestprep.org](mailto:ejennings@bestprep.org)

*Telephone:* (612) 337-5252

*Mailing address:* Beth Jennings  
BestPrep  
400 N. 1st St., Suite 102  
Minneapolis, Minnesota 55401



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■ **Classroom Success!**  
(formerly Classroom Quality)  
*Program category: Classroom Enrichment*  
Grades 1-12

Program for students to learn and use quality tools and other methods to become more engaged in their own learning and to work with their teachers to plan, solve problems, and evaluate classroom activities. Workshop available for teachers.

Program provider: Center for Academic Excellence  
Fees and deadlines: Call or e-mail for current fees and materials, or to schedule a workshop.

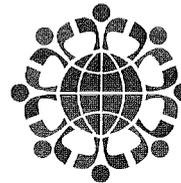
**Contact information**

*Website:* www.mnaef.org

*E-mail:* maef@mnaef.org

*Telephone:* (651) 999-7341

*Mailing address:* Center for Academic Excellence  
1667 Snelling Avenue North  
St. Paul, MN 55108-2131



■ **Concordia Language Villages**  
*Program category: Classroom Enrichment*  
Ages 7-18

The Villages are one-, two-, or four-week summer programs that immerse young people in another language and culture:

Chinese, Danish, English, Finnish, French, German, Italian, Japanese, Korean, Norwegian, Russian, Spanish, and Swedish. There are also three- and four-day academic year programs in French, German, and Spanish.

Academic skills: World language proficiency, global citizenship, recall, problem-solving, critical thinking, creativity, cooperation.

Program provider: Concordia Language Villages  
Fees and deadlines: Call for fees and dates.

**Contact information**

*Website:* www.ConcordiaLanguageVillages.org

*E-mail:* clv@cord.edu

*Telephone:* (800) 222-4750

*Fax:* (218) 299-3807

*Mailing address:* Alex Loehrer  
901 S. Eighth St.  
Moorhead, Minnesota 56562

**Close Up Study Programs**

*Program category: Classroom Enrichment*  
Grades 6-12

Close Up offers intensive, week-long learning adventures in Washington, DC and Honolulu, HI for middle school and high school students. Teachers participate for free with a minimum number of students. Many of Close Up's curriculum components meet or exceed state and national history and social studies standards.

Academic skills: Critical thinking, creativity, cooperation, American history and governmental studies.

Program provider: Close Up Foundation  
Call for fees. R is rolling; program runs Nov. - June.

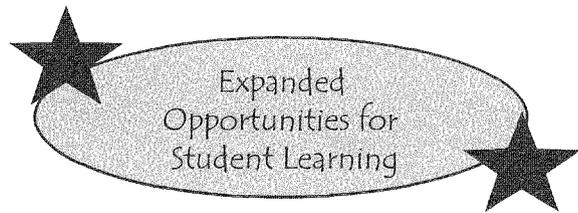
**Contact information**

*Website:* www.closeup.org

*E-mail:* outreach@closeup.org

*Telephone:* (800) 256-7387 *Fax:* (703) 706-3625

*Mailing address:* Rachel Gilman  
44 Canal Center Plaza  
Alexandria, Virginia 22314



**Continental Math League**

*Program category: Challenges & Competitions*  
Grades 2-9

This program is designed both to maximize student opportunities to participate and to improve students' problem-solving skills. Students compete in their own schools with others at the same grade levels across the U.S. Activities can be held during regular class time. Math books also available.

Academic skills: Calculus, HS computer science contest. Problem-solving, critical thinking.

Program provider: Continental Math League  
Fees and deadlines: Grades 2-3: \$65 per team, Grades 4-9: \$75 first team & \$65 additional teams. R: October 12, 2004.

**Contact information**

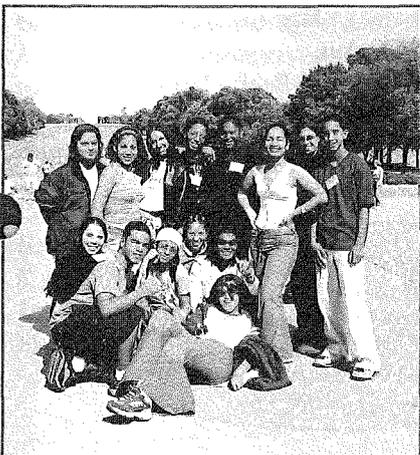
*Website:* www.continentalmathleague.hostrack.com

*E-mail:* CMLLeague@optonline.net

*Telephone:* (631) 584-2016

*Fax:* (631) 584-6627

*Mailing address:* Joseph Quartararo  
CML  
P.O. Box 2196  
St. James, New York 11780



**Close Up Study Program Participants on location in Washington, D.C.**

## Current Events Challenge

*Program category: Challenges & Competitions*

Grades 5–12

For 32 weeks of the school year, teachers who subscribe go online and download the weekly edition that highlights the news, sports and entertainment from the week. Teachers also receive two comprehensive semester tests to be used to measure the effectiveness of the program and complete instructions on the recommended implementation.

Academic skills: Critical thinking skills, citizenship, geographic knowledge.

Fees and deadlines: \$50/yr for new subscribers; \$100/yr subsequent year. September–May.

### Contact information

*Website:* www.currenteventschallenge.com

*E-mail:* rja5558@traversenet.com

*Telephone:* (320) 563-8423

*Mailing address:* Russell Armstrong  
6375 County Road 7  
Wheaton, Minnesota 56296



## Destination ImagiNation

*Program category:*

*Challenges & Competitions*

Grades K–College

Destination ImagiNation is an

international program that teaches life skills and expands imaginations through team-based creative problem solving. Teams of five to seven students perform their solutions to one of five team challenges of a technical, scientific or artistic nature. Teams are also given an “instant” challenge at tournaments. Eight regional tournaments statewide.

Academic skills: Problem-solving, critical thinking, creativity, cooperation, improvisation, research, teamwork.

Program provider: Intermediate District 287

Fees and deadlines: For fee information, please check the Destination ImagiNation website.

### Contact information

*Website:* www.mndi.org; www.destinationimagination.org

*E-mail:* karen.karbo@int287.k12.mn.us

*Telephone:* (763) 550-7212 *Fax:* (763) 550-7356

*Mailing address:* Karen Karbo  
Intermediate Dist. #287  
1820 Xenium Lane  
Plymouth, Minnesota 55441



“DImaginators” from Highland Catholic School in St. Paul, Middle Level competitors in VIDI Adventure.

## Economics Challenge

*Program category: Challenges & Competitions*

Grades 9–12

Students compete individually and as a team answering multiple-choice questions on microeconomics, macroeconomics, and international economics. After the third round of written tests (15 questions per topic), the top two teams compete head-to-head in a lightening “buzzer” round. The winning team advances to regional, state, and national competitions. Teams compete in three divisions: small school, large school, and advanced placement. Location in a division is determined by the length and nature of the economics class in which students are enrolled.

Academic skills: Recall, problem-solving, critical thinking.

Program Provider: Dept. of Applied Economics

Fees and deadlines: No fee, but transportation to the competition site is required. Transportation is paid to regional and national competitions.

### Contact information

*Website:* www.mcee.umn.edu

*E-mail:* jprouty@apec.umn.edu

*Telephone:* (612) 625-3727 *Fax:* (612) 625-3186

*Mailing address:* Claudia Parliament  
Dept. of Applied Economics  
1994 Buford Ave.  
St. Paul, Minnesota 55108-6040

## Federal Reserve Essay Contest

*Program category: Challenges & Competitions*

Grades 11–12

The essay topic for this economic education contest provides an opportunity for teachers and students in the Ninth Federal Reserve District to study issues concerning economics, banking and the Federal Reserve.

Academic skills: Problem-solving, critical thinking, writing, creativity.

Program provider: Federal Reserve Bank of MN

Fees and deadlines: No fees. Essays and student entry forms due by March 18, 2005. RE: April 29, 2005.

### Contact information

*Website:* www.minneapolisfed.org/econed/essay

*E-mail:* Joseph.Mahon@mpls.frb.org

*Telephone:* (612) 204-5254 *Fax:* (612) 204-5273

*Mailing address:* Joseph Mahon  
Federal Reserve Bank - Mpls.  
P.O. Box 291  
Minneapolis, Minnesota 55480-0291

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SE - State



**Past Federal Reserve Essay Contest competitors from Edina High School.**



## ■ Gathering of Champions

**Program category:** Awards & Recognitions  
Grades K-12

An annual event to celebrate academic excellence and to honor outstanding K-12 students as Academic All-Stars. The top two percent of students from Minnesota classrooms or schools, as selected by their teachers, academic coaches or school officials, are eligible for recognition.

Program provider: Center for Academic Excellence  
Fees and deadlines: No fees.

**Contact information**

**Website:** [www.mnaef.org](http://www.mnaef.org)

**E-mail:** [maef@mnaef.org](mailto:maef@mnaef.org)

**Telephone:** (651) 999-7341

**Mailing address:** Center for Academic Excellence  
1667 Snelling Avenue North  
St. Paul, MN 55108-2131

## Festival Quijote

**Program category:** Challenges & Competitions

Grades 9-12 Spanish students

Fees and deadlines: Registration is \$5.00 per student. Students who competed in the National Spanish Exam need not pay an additional fee to participate in this festival.

**Contact information**

**E-mail:** [sherrie.jarama@district196.org](mailto:sherrie.jarama@district196.org)

**Telephone:** (651) 683-6969, ext. 8838

**Mailing address:** Sherrie Jarama  
Eastview High School  
6200 140th Street West  
Apple Valley, Minnesota 55124



**2003 Gathering of Champions at Camp Snoopy.**

## FIRST LEGO® League

**Program category:** Challenges & Competitions

Grades 4-9 (ages 9-14)

FIRST LEGO® League (FLL) is a worldwide program for 9-14 year-old kids created through a partnership between FIRST (For Inspiration and Recognition of Science and Technology) and the LEGO Company. FLL helps kids discover the fun in science and technology using real-world context and hands-on experimentation.

Academic skills: Problem-solving, critical thinking, creativity, cooperation.

Program provider: FIRST

Fees and deadlines: Please visit the website at <http://www.usfirst.org>.

**Contact information**

**Website:** [www.usfirst.org](http://www.usfirst.org)

**E-mail:** [flteams@usfirst.org](mailto:flteams@usfirst.org)

**Telephone:** (800) 871-8326      **Fax:** (603) 666-3907

**Mailing address:** FIRST  
200 Bedford St.  
Manchester, NH 03101

## Germanfest (Deutsches Fest)

**Program category:** Challenges & Competitions

Grades 9-12

Academic skills: Knowledge of German culture, use of German language.

**Contact information**

**Telephone:** (507) 646-3233

**Fax:** (507) 646-3732

**Mailing address:** Paul Schons  
German Dept., University of St. Thomas  
Mail #4054, 2115 Summit Ave.  
St. Paul, Minnesota 55105

## Global Food Challenge

*Program category: Challenges & Competitions*  
Grades 9-12

There are two curricula in which students can pursue enter a challenge: "Basic Economics of World Food Markets" and "The Economics of Food Security: Policies to Address Famine, Hunger, and Malnutrition." There are guides for both the teacher and student to follow. The student selects the challenge activity and follows the student guide to create an entry. Awards are presented to first, second, and third places for each curriculum.

Academic Skills: Researching, problem-solving, critical thinking, writing.

Program Provider: Dept. of Applied Economics

Fees and deadlines: There are no fees. Workshops for teachers are held in the fall at no cost to provide training in each curriculum.

### Contact information

*Website:* [www.mcee.umn.edu](http://www.mcee.umn.edu)

*E-mail:* [jprouty@apec.umn.edu](mailto:jprouty@apec.umn.edu)

*Telephone:* (612) 625-3727      *Fax:* (612) 625-3186

*Mailing address:* Claudia Parliament  
Dept. of Applied Economics  
1994 Buford Ave.  
St. Paul, Minnesota 55108-6040

## Governor's Scholars

Grades 11-12

The Governor's Scholars program currently is not available. The curriculum, for students in grades 11 & 12, is available to classroom teachers for a fee.

Academic skills: Leadership, critical thinking, creativity.

Program provider: Center for Academic Excellence

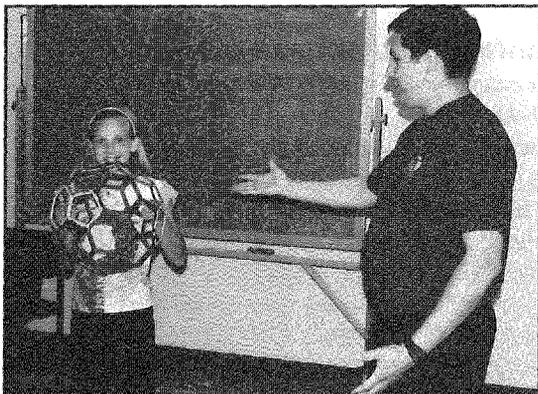
### Contact information

*Website:* [www.mnaef.org](http://www.mnaef.org)

*E-mail:* [maef@mnaef.org](mailto:maef@mnaef.org)

*Telephone:* (651) 999-7341

*Mailing address:* Center for Academic Excellence  
1667 Snelling Avenue North  
St. Paul, MN 55108-2131



**The U of MN's ITCEP-Saturday Morning Math Enrichment Programs puts innovative angles on mathematics.**

## ITCEP - Math Enrichment Summer Institute

*Program category: Classroom Enrichment*  
Grades 5-12

The Institute of Technology Center for Education Programs (ITCEP) offers enrichment programs for students entering grades 5-12 during the summer. These programs take students beyond the standard classroom curriculum and encourage them to explore mathematics and science from different perspectives.

Academic skills: Critical thinking, problem-solving.

Fees and deadlines: For fees and calendar dates call ITCEP at (612) 625-2861 or check out the website.

### Contact information

*Website:* <http://www.itcep.umn.edu/summer/>

*E-mail:* [itcep@umn.edu](mailto:itcep@umn.edu)

*Telephone:* (612) 625-2861      *Fax:* (612) 625-0844

*Mailing address:* Alexandra Janosek  
4 Vincent Hall, UM  
206 Church St. SE  
Minneapolis, Minnesota 55455

## ITCEP - Saturday Morning Math Enrichment Programs

*Program category: Classroom Enrichment*  
Grades 3-12

The Institute of Technology Center for Educational Programs (ITCEP) offers enrichment programs for grades 3-12 during the school year. The primary objective of these programs is to offer innovative activities focused on a variety of mathematics topics that go beyond the classroom.

Academic skills: Critical thinking, problem-solving.

Fees and deadlines: For fees and calendar dates call ITCEP at (612) 625-2861 or check out the website.

### Contact information

*Website:* <http://www.itcep.umn.edu/enrich/>

*E-mail:* [itcep@umn.edu](mailto:itcep@umn.edu)

*Telephone:* (612) 625-2861      *Fax:* (612) 625-0844

*Mailing address:* Alexandra Janosek  
4 Vincent Hall, UM  
206 Church St. SE  
Minneapolis, Minnesota 55455

## Jostens Renaissance

*Program category: Awards & Recognitions*  
Grades K-12

Academic skills: Problem-solving, critical thinking, creativity, demonstration performance.

Program provider: Jostens Renaissance

### Contact information

*Website:* <http://www.jostens.com/renaissance/index.asp>

*Telephone:* (800) 624-5534

*Mailing address:* Jostens Renaissance  
5501 Norman Center Drive  
Minneapolis, Minnesota 55437

## Junior Engineering (JETS)

**Program category:** *Challenges & Competitions*

**Contact information**

**Website:** [www.jets.org](http://www.jets.org)

**E-mail:** [info@jets.org](mailto:info@jets.org)

**Telephone:** (703) 548-5387 **Fax:** (703) 548-0769

**Mailing address:** Junior Engineering (JETS)  
1420 King Street, Suite 405  
Alexandria, Virginia 22314

(Knowledge Bowl Competition - Jr. High Continued)

**Contact information**

**Website:** [www.lcsc.org](http://www.lcsc.org)

**E-mail:** [sdenio@lcsc.org](mailto:sdenio@lcsc.org)

**Telephone:** (218) 739-3273

**Mailing address:** Sue DeNio  
Lake Country Service Cooperative  
1001 E. Mount Faith  
Fergus Falls, Minnesota 56537

## Junior Science/Humanities Symposium (MAS)

**Program category:** *Challenges & Competitions*

Grades 8–12

**Poster and paper presentation of research of a particular science project or problem.**

Academic skills: Problem-solving, critical thinking, creativity.

Program provider: MN Academy of Science

**Contact information**

**Website:** <http://www.mnacadsci.org/Events/JSHS/jshsHome.asp>

**E-mail:** [contact@mnacadsci.org](mailto:contact@mnacadsci.org)

**Telephone:** (952) 545-6789 **Fax:** (952) 545-6336

**Mailing address:** Tamara Hauser  
MN Academy of Science  
10001 Wayzata Blvd., Suite 140  
Minnetonka, Minnesota 55305

## Kids Philosophy Slam

**Program category:** *Challenges & Competitions*

Grades K–12

**A philosophical competition designed to make philosophy and creative thinking accessible for kids of all ages and abilities. Students K-12 respond to a philosophical topic posed nationwide through artwork, poetry, music and essays. More than \$5,000 in prizes. Topic for Kids Philosophy Slam to be announced September 2004 at [www.philosophyslam.org](http://www.philosophyslam.org).**

Academic skills: Creativity, critical thinking.

Fees and deadlines: R: September 1, 2004 - February 8, 2005;

NE: May 2005.

**Contact information**

**Website:** [www.philosophyslam.org](http://www.philosophyslam.org)

**E-mail:** [info@philosophyslam.org](mailto:info@philosophyslam.org)

**Telephone:** (507) 467-0107

**Mailing address:** John Davis  
P.O. Box 406  
Lanesboro, Minnesota 55949

## Knowledge Bowl Competition - Jr. High

**Program category:** *Challenges & Competitions*

Grades 7–8

**Junior High Knowledge Bowl is an interdisciplinary academic contest for junior high school students. Teams of students answer questions in a variety of academic areas.**

Academic skills: Recall, critical thinking, cooperation, problem-solving.

Program provider: Lake Country Service Cooperative

Fees and deadlines: Fees and dates vary by region.

## Knowledge Bowl Competition - Sr. High

**Program category:** *Challenges & Competitions*

Grades 9–12

**Senior High Knowledge Bowl is an interdisciplinary academic contest. Students work in teams of four to answer questions in a variety of academic areas. Students can compete for state championships.**

Academic skills: Recall, critical thinking, cooperation, problem-solving.

Program provider: Lake Country Service Cooperative

Fees and deadlines: Fees and dates vary by region.

**Contact information**

**Website:** [www.lcsc.org](http://www.lcsc.org)

**E-mail:** [sdenio@lcsc.org](mailto:sdenio@lcsc.org)

**Telephone:** (218) 739-3273

**Mailing address:** Sue DeNio  
Lake Country Service Cooperative  
1001 E. Mount Faith  
Fergus Falls, Minnesota 56537

## Knowledge Master Open

**Program category:** *Challenges & Competitions*

Grades 5–12

**The Knowledge Master Open scholastic competition is designed to stimulate enthusiasm for learning and recognition for academic achievement. The contest runs on classroom computers to give all students the opportunity to compete in a major academic event without the expense of traveling to a central site. Last year, more than 37,000 students at more than 3000 schools across the country vied for top scores based upon the accuracy and speed of their answers to multiple-choice questions covering the full range of curriculum.**

Academic skills: Recall, critical thinking.

Program provider: Academic Hallmarks

Fees and deadlines: HS/JH/MS: Fall 2004, \$38; spring 2005, \$38;

combined fall/spring entry, \$58. 5th/6th grade: winter 2005, \$34;

spring 2005, \$34; combined winter/spring entry, \$56.

**Contact information**

**Website:** [www.greatauk.com](http://www.greatauk.com)

**E-mail:** [kmo@greatauk.com](mailto:kmo@greatauk.com)

**Telephone:** (800) 321-9218 **Fax:** (970) 247-0997

**Mailing address:** Bob Sauer  
Academic Hallmarks  
P.O. Box 998  
Durango, Colorado 81302

## Lettering for Excellence

*Program category: Awards & Recognitions*

**This program is currently not available.**

Program provider: Center for Academic Excellence

*Mailing address:* Center for Academic Excellence  
1667 Snelling Avenue North  
St. Paul, MN 55108-2131

## LifeSmarts

*Program category: Challenges & Competitions*

Grades 9–12

**LifeSmarts is a fun, game-show style competition that rewards students in grades 9-12 for their consumer knowledge. Curriculum materials help integrate LifeSmarts into the classroom.**

Academic skills: Problem-solving, critical thinking, recall, cooperation.

Program provider: Better Business Bureau of MN & ND

Fees and deadlines: Free online competition, which generally takes place between late September and January. (Check the LifeSmarts website for dates.) In-person state competitions take place between November 1 and March 15 each school year. The regional and national competitions are generally held in April in a major city.

*Contact information*

*Website:* www.lifesmarts.org

*E-mail:* bgrieman@bbbmnd.org

*Telephone:* 651-695-2459 or toll free 1-888-646-6222

*Fax:* 651-699-7665

*Mailing address:* Barb Grieman  
Better Business Bureau of MN & ND  
2706 Gannon Road  
St Paul, Minnesota 55116

## MAS Science Bowl

*Program category: Challenges & Competitions*

Grades 9–12

**A high-spirited event, the Science Bowl gives exceptional students a chance to “show what you know” and get acquainted with others who share similar interests.**

Academic skills: Recall, cooperation, problem-solving, critical thinking.

Program provider: MN Academy of Science

*Contact information*

*Website:* <http://www.mnacadsci.org/Events/Bowl/sbHome.asp>

*E-mail:* [contact@mnacadsci.org](mailto:contact@mnacadsci.org)

*Telephone:* (952) 545-6789 *Fax:* (952) 545-6336

*Mailing address:* Tamara Hauser  
MN Academy of Science  
10001 Wayzata Blvd., Ste. 140  
Minnetonka, Minnesota 55305

## MAS State Science Fair

*Program category: Challenges & Competitions*

Grades 4–12

**The Minnesota Academy of Science State Fair is an annual event that showcases Minnesota’s best and brightest students in the field of science.**

Academic skills: Problem-solving, critical thinking, creativity, cooperation.

Program provider: MN Academy of Science

*Contact information*

*Website:* <http://www.mnacadsci.org/Events/Fair/sfHome.asp>

*E-mail:* [contact@mnacadsci.org](mailto:contact@mnacadsci.org)

*Telephone:* (952) 545-6789 *Fax:* (952) 545-6336

*Mailing address:* Tamara Hauser  
MN Academy of Science  
10001 Wayzata Blvd., Ste. 140  
Minnetonka, Minnesota 55305

## Math Masters

*Program category: Challenges & Competitions*

Grades 5–6

**Students compete as individuals and in teams of five to complete written, timed math tests. There are eight rounds of competition in all. Students are recognized with plaques, medallions and ribbons for the fact drill round, for the individual rounds and for the team competition.**

Academic skills: Recall, problem-solving, critical thinking, cooperation.

Fees and deadlines: \$70 per team. 2005 event dates: Sixth grade events will be held on March 18 and 19, 2005. Fifth grade events will be held on May 6 and 7, 2005.

*Contact information*

*Website:* [www.mathmastersmn.org](http://www.mathmastersmn.org)

*E-mail:* [mathmasters@austin.k12.mn.us](mailto:mathmasters@austin.k12.mn.us)

*Telephone:* (507) 437-9366 *Fax:* (507) 437-6838

*Mailing address:* Peggy Benzkofer  
301 NW 3rd St.  
Austin, Minnesota 55912

## Math Olympiads for Elementary & Middle Schools

*Program category: Challenges & Competitions*

Grades 4–6, 7–8

Academic skills: Problem-solving, critical thinking, creativity.

*Contact information*

*Website:* [www.moems.org](http://www.moems.org)

*E-mail:* [moes@i-2000.com](mailto:moes@i-2000.com)

*Telephone:* (866) 781-2411 *Fax:* (516) 785-6640

*Mailing address:* John Lufrano  
2154 Bellmore Ave.  
Bellmore, New York 11710-5645

## MATHCOUNTS

*Program category: Challenges & Competitions*

Grades 6–8

**MATHCOUNTS is a combination coaching and competition program promoting student interest in mathematics by making math as challenging, exciting and prestigious as a school sport. MATHCOUNTS provides “School Handbook” and other materials to teachers who use these materials to coach students as part of in-class instruction or an extracurricular activity. Classroom participation is followed by chapter, state and national competitions.**

Academic skills: Recall, problem-solving, critical thinking, creativity, cooperation.

Program provider: MN Society of Prof. Engineers

Fees: Team of 4–\$80; individual–\$20; Title I Schools: \$40 per team; individual–\$10

### Contact information

*Website:* [www.mnspe.org/mathcounts](http://www.mnspe.org/mathcounts)

*E-mail:* [kjamieson@mnspe.org](mailto:kjamieson@mnspe.org)

*Telephone:* (651) 457-2347      *Fax:* (651) 457-6631

*Mailing address:*      Katie Jamieson  
Suite 206, 20 East Thompson Avenue  
St. Paul, Minnesota 55118

## Midwest Talent Search/MTS for Young Students (MTSY)

*Program category: Classroom Enrichment*

Grades 3–8

**MTSY is an opportunity for out-of-level testing. Participants who qualify are eligible to take the ACT or SAT.**

Academic skills: Recall, problem-solving, critical thinking, writing.

### Contact information

*Website:* <http://www.ctd.northwestern.edu:16080/mts/>

*E-mail:* [bkeilt@splkpark.k12.mn.us](mailto:bkeilt@splkpark.k12.mn.us)

*Telephone:* (763) 695-6686

*Mailing address:*      Bill Keilty  
Spring Lake Park High School  
8001 Able St.  
Spring Lake Park, Minnesota 55432

## Mindworks

*Program category: Classroom Enrichment*

Grades 1–12

**A forum for students to offer their observations and insights on one or more questions posted for each month of the school year. Excerpts from essays are published monthly, in addition to a story summarizing what that month’s contributors said.**

Academic skills: Problem-solving, critical thinking, creativity.

Program provider: Star Tribune

Fees and deadlines: None.

### Contact information

*Website:* General information: <http://www.startribune.com/mindworks/> Submission information: <http://www.startribune.com/stories/401/646960.html>

*E-mail:* [mindworks@startribune.com](mailto:mindworks@startribune.com)

*Telephone:* (612) 673-4409

*Mailing address:*      Maria Elena Baca  
Star Tribune  
425 Portland Ave. S.  
Minneapolis, Minnesota 55488

## Minnesota Agriculture in the Classroom

*Program category: Classroom Enrichment*

Grades K–16

**This program increases “agricultural literacy” and supports the integration of agriculture and the food system across K–16. Both student and teacher resources available, including the popular student Minnesota AgMag Series, Commodity Cards, “ag-tivities”/lessons and teacher education. A solid pre-service program for college methods classes is now in place. Updated Food for Thought geography curriculum will be available fall of 2004. Teacher workshops now being offered for the MN Project Food, Land and People. 55-lesson “Resources for Learning” teacher handbook. For workshop information, contact Susan Anderson (phone: 507-641-8338 or e-mail: [sandband@rconnect.com](mailto:sandband@rconnect.com)).**

Academic skills: Problem-solving, critical thinking, creativity, cooperation.

Fees and deadlines: No fees for classroom materials and the pre-service workshops. A small workshop fee applies to Project Food, Land and People workshops (participants receive 6 CEUs).

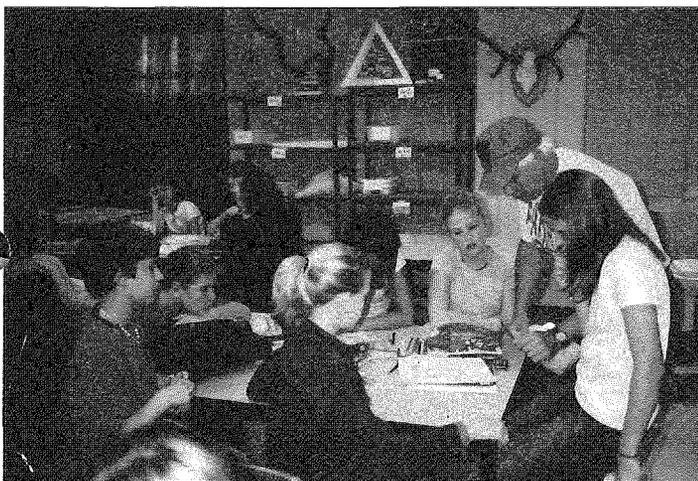
### Contact information

*Website:* [www.mda.state.mn.us/maitc](http://www.mda.state.mn.us/maitc) (state) and [www.agclassroom.org](http://www.agclassroom.org) (national)

*E-mail:* [alan.withers@state.mn.us](mailto:alan.withers@state.mn.us)

*Telephone:* (651) 296-6688      *Fax:* (651) 296-7386

*Mailing address:*      Al Withers, MN Department of Agriculture  
Dept. of Agriculture  
90 West Plato Blvd.  
St. Paul, Minnesota 55107



**MN Ag in the Classroom: 7th grade science teacher Scott Feigel helps students with a science-based agriculture unit.**

## Minnesota Junior Duck Stamp Program

*Program categories: Awards & Recognitions, Classroom Enrichment (Waterfowl conservation curriculum and art contest)*

Grades K-12

This conservation program is designed to teach students about waterfowl and their habitat through an art and science-based curriculum. The program is available to school children in grades K-12, home school, and individual students. The program is modeled after the Federal Duck Stamp Program and gives students an opportunity to create a design for a stamp. Students paint a North American duck, goose, or swan and submit it for competition. Every participant receives a certificate. The Best-of-Show winner moves onto the National Junior Duck Stamp Competition. One hundred state winners are honored at a gala ceremony where each receives a ribbon and award. Call for brochure and entry form.

Academic skills: Art, science, creativity, interdisciplinary.

Program provider: MN Valley Nat'l Wildlife Refuge

Fees and deadlines: No fee; entries postmarked by March 15, 2005. State and national events.

### Contact information

*Website:* <http://midwest.fws.gov/minnesotavalley/>

*E-mail:* [mara\\_lundeen@fws.gov](mailto:mara_lundeen@fws.gov)

*Telephone:* (952) 858-0710 *Fax:* (612) 725-3279

*Mailing address:* Mara Lundeen  
MN Valley National Wildlife Refuge  
3815 American Blvd. E.  
Bloomington, Minnesota 55425

## Minnesota Science Olympiad (High School)

*Program category: Challenges & Competitions*

Grades 9-12

**55 challenges and competitions. Regional, state, and national tournaments. Coach's manual available upon request.**

Academic skills: Problem-solving, critical thinking, demonstration performance.

Fees and deadlines: \$110/team of 15.

### Contact information

*Website:*

<http://www.mnacadsci.org/Events/Olympiad/soHome.asp>

*E-mail:* [Michael.Huberty@moundsviewschools.org](mailto:Michael.Huberty@moundsviewschools.org)

*Telephone:* (651) 768-4522 *Fax:* (651) 768-4567

*Mailing address:* Bob Schumacher  
Woodbury Junior High  
1425 School Dr.  
Woodbury, Minnesota 55125-2104

## Minnesota Science Olympiad (JHS)

*Program category: Challenges & Competitions*

Grades 6-9

**55 challenges and competitions. Regional, state, and national tournaments. Coach's manual available upon request.**

Academic skills: Problem-solving, critical thinking, demonstration performance, state and national standards.

Fees and deadlines: \$110/team of 15.

### Contact information

*Website:* [www.sowashco.k12.mn.us/scienceolympiad](http://www.sowashco.k12.mn.us/scienceolympiad)

*E-mail:* [bschumac@sowashco.k12.mn.us](mailto:bschumac@sowashco.k12.mn.us)

*Telephone:* 651-768-4522 *Fax:* 651-768-4567

*Mailing address:* Bob Schumacher  
Woodbury Junior High  
1425 School Dr.  
Woodbury, Minnesota 55125-2104

## Minnesota Thinking Cap Quiz Bowl

*Program category: Challenges & Competitions*

Grades 5-6, 7-8.

A fun, scholastic in-school computer team competition. The tests are self-scoring, computer contests of 100 multiple-choice questions. Areas covered include math, geography, government, sports, spelling, science, literature, English, history, general information and just plain fun trivia. The number of students per team is up to the teacher and schools may form as many teams as desired. Two chances to answer correctly are given. Points are awarded based on how fast teams answer as well as on accuracy. Therefore, teams who do well usually are teams who can come up with a consensus answer quickly. An adult is needed to monitor but no adult help can be given. Online team competition also is 100 questions covering a wide variety of topics.

Academic skills: Cooperation, speed and accuracy of facts.

Entry cost is \$33. 5th/6th grade contest November 17, 2004;

7th/8th grade contest December 7, 2004; national online 7th/8th grade contest April 18 - 29th.

### Contact information

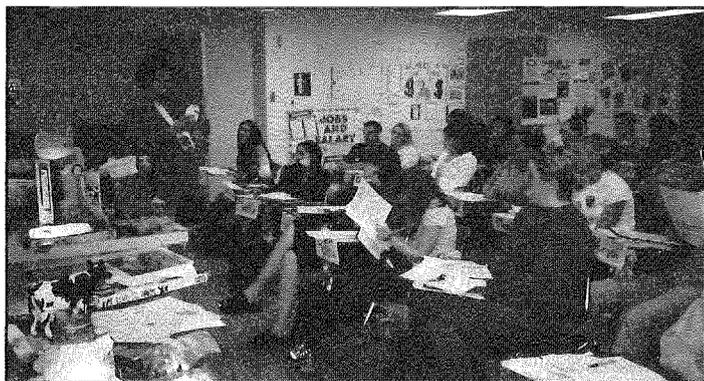
*Website:* [www.thinkingcapquizbowl.com](http://www.thinkingcapquizbowl.com)

*E-mail:* [contact@thinkingcapquizbowl.com](mailto:contact@thinkingcapquizbowl.com)

*Telephone:* (515) 278-5097

*Mailing address:* Shirley Kimble  
4220 Park Hill Circle  
Urbandale, Iowa 50322

**Education specialist Susan Anderson partners with MN Ag in the Classroom to offer pre-service and in-service workshops focusing on helping teachers integrate agriculture into their curriculum.**



## MN Business Professionals of America

*Program categories: Challenges & Competitions, Leadership Development*

Grades 9-12

The mission of Business Professionals of America is to contribute to the preparation of a world-class work force through the advancement of leadership, citizenship, academic, and technological career skills for business and office students. Combines school-based and work-based

learning.

Academic skills: Leadership, problem-solving, critical thinking.

Contact information

Website: [www.mnbpa.com](http://www.mnbpa.com)

E-mail: [jackie@tekstar.com](mailto:jackie@tekstar.com)

Telephone: (218) 847-5355 Fax: (218) 846-9119

Mailing address: Jackie Schiller  
21576 NE Pickerel Lake Dr.  
Detroit Lakes, Minnesota 56501

## MN Business Venture (MBV)

*Program category: Conferences & Institutes*

Grades 9-12

MBV is ideal for students dreaming of starting their own business, searching for career direction, heading off for college or just eager to get into the workforce. Students spend a week during the summer on a college campus developing leadership, teamwork and communication skills as well as important business experience. MBV helps students develop a career focus and plan, build their résumé and reference pool, and hone real-life skills they can use for the rest of their lives.

Academic skills: Problem-solving, critical thinking, creativity, cooperation, business and entrepreneurship.

Program provider: BestPrep

Fees and deadlines: Call for fees and schedule. R: Spring 2005; SE: July 2005.

Contact information

Website: [www.bestprep.org](http://www.bestprep.org)

E-mail: [ahanson@bestprep.org](mailto:ahanson@bestprep.org)

Telephone: (612) 337-5252 Fax: (612) 337-5256

Mailing address: Andrea Hanson  
BestPrep  
400 N. 1st St., Suite 102  
Minneapolis, Minnesota 55401-1361



**FCCLA: Jamaican students unload the MN FCCLA state service project's collection of donated school supplies for the schools in Jamaica. More than 22,000 school supply items and used equipment have been sent to Jamaica's schools and libraries by MN FCCLA.**

## MN DECA

*Program categories: Challenges & Competitions, Leadership Development*

Grades 9-12

DECA is a school-to-work student organization which provides marketing related activities and leadership development. It combines school-based and work-based learning, focusing on careers in marketing, management, and entrepreneurship. Competition is in occupational skills, leadership, and management.

Academic skills: Leadership, management skills, civic consciousness, job responsibility, motivation.

Contact information

Website: [www.mndeca.com](http://www.mndeca.com)

E-mail: [jackie@tekstar.com](mailto:jackie@tekstar.com)

Telephone: (218) 847-5355 Fax: (218) 846-9119

Mailing address: Jackie Schiller  
21576 NE Pickerel Lake Dr.  
Detroit Lakes, Minnesota 56501

## MN FCCLA

*Program categories: Challenges & Competitions, Leadership Development*

Grades 4-12

MN FCCLA provides a comprehensive program for grades 4-12 including leadership, 45 STAR event competitions, STOP the violence, service projects, a co-curricular focus on family, child development, money management, family communication, teen issues, career exploration, and community issues at local, regional, state and national levels. Nationally affiliated with Family, Career and Community Leaders of America (FCCLA).

Academic skills: Problem-solving, leadership development, peer education, critical thinking, creativity, cooperation, public speaking.

Fees and deadlines: Please call (651) 582-8302.

Contact information

Website: [www.fccla.umn.edu](http://www.fccla.umn.edu)

E-mail: [wendy.ambrose@state.mn.us](mailto:wendy.ambrose@state.mn.us)

Telephone: 651-582-8269 or 651-582-8302 Fax: 651-582-8484

Mailing address: Wendy Ambrose  
Attn: Wendy Ambrose-MN FCCLA  
Dept. of Education  
1500 Hwy. 36 W.  
Roseville, Minnesota 55113-4266



## MN FFA

*Program categories: Challenges & Competitions, Leadership Development*

Grades 9-12

Academic skills: Communications, leadership, decision-making skills.

Program provider: MDE, Lifework Development

Contact information

Website: [www.ffa.umn.edu](http://www.ffa.umn.edu)

E-mail: [jim.ertl@state.mn.us](mailto:jim.ertl@state.mn.us)

Telephone: (651) 582-8347 Fax: (651) 582-8492

Mailing address: James Ertl  
MDE, Lifework Development  
1500 Hwy. 36 W.  
Roseville, Minnesota 55113

## MN Future Problem Solving

*Program category: Challenges & Competitions*

Grades 4-12

Problem-solving skills, and critical and creative thinking skills, are taught both in the classroom and as an extracurricular activity. There are three competitions each year: region, state, and international. There are five components: team competition, individual competition, scenario writing, community problem solving, and action based problem-solving, which is non-competitive.

Academic skills: Problem-solving, critical thinking, creativity.

Contact information

Website: [www.mnfp.org](http://www.mnfp.org)

E-mail: [alcheryl@acegroup.cc](mailto:alcheryl@acegroup.cc)

Telephone: 507-482-6867

Mailing address: Cheryl Whitesitt  
County Road 18  
P.O. Box 8  
Brownsville, Minnesota 55919

## MN Junior HS Math League

*Program category: Challenges & Competitions*

Grades 7-9

Academic skills: Problem-solving, critical thinking, creativity.

Contact information

Website: <http://members.aol.com/mathleague/>

E-mail: [mathleague@aol.com](mailto:mathleague@aol.com)

Telephone: (763) 572-1568

Mailing address: Marlys Henke  
4429 - 2 1/2 St NE  
Minneapolis, Minnesota 55421

## MN Mathematics League

*Program category: Challenges & Competitions*

Grades 4-12

Academic skills: Problem-solving, critical thinking, creativity.

Contact information

Telephone: (651) 631-2136

Mailing address: Arnie Cutler  
P.O. Box 120418  
New Brighton, Minnesota 55112

## MN SC Cyber Knowledge

*Program category: Challenges & Competitions*

Grades 7-12

Cyber Knowledge is a statewide student Internet competition. Participation is exclusively done on the World Wide Web. The teams of students, grades 7-12, retrieve their questions from, and submit their answers to, the Cyber Knowledge web site at: <http://www.cyberknowledge.org>. Three state winners are recognized and receive trophies. Three winners from each of the participating nine regions are recognized and are given plaques. For more information, contact Pat Anderson at 218-739-3273.

Academic skills: Inquiry, computer.

Program provider: Lake Country Service Cooperative

Contact information

Website: [www.lcsc.org](http://www.lcsc.org)

E-mail: [pata@lcsc.org](mailto:pata@lcsc.org)

Telephone: (218) 739-3273 Fax: (218) 739-2459

Mailing address: Pat Anderson  
Lake Country Service Cooperative  
1001 E. Mount Faith  
Fergus Falls, Minnesota 56537

## MN Scholastic Arts Exhibition

*Program category: Awards & Recognitions*

Grades 7-12

Minnesota high school students, grade 7-12, are invited to enter a juried art exhibition. Award winners are recognized and honored at an award ceremony and reception. This activity is under the national umbrella of Scholastics, Inc. (NYC), and regionally sponsored by the Minneapolis College of Art and Design.

Academic skills: Critical thinking, creativity, problem-solving

Program provider: Mpls. College of Art & Design

Fees and deadlines: \$35 - teacher/10 students; \$15 - senior portfolio. R: Dec. 11-13, 2004. Exhibition: Jan. 22-Feb. 13, 2005; AW Feb. 12, 2005

Contact information

Website: [www.mcad.edu](http://www.mcad.edu)

E-mail: [judith\\_rae@mn.mcad.edu](mailto:judith_rae@mn.mcad.edu)

Telephone: (612) 874-3688 Fax: (612) 874-2689

Mailing address: Judith Sarah Rae  
Minneapolis College of Art & Design  
2501 Stevens Ave. S.  
Minneapolis, Minnesota 55404

### KEY

■ Affiliate Member

E - Events(s), IE - International Event

LE - Local Event, NE - National Event

R - Registration, RE - Regional Event

SE - State

## MN State Geographers Fair

*Program category: Awards & Recognitions*

Grades K-8

Academic skills: Geography, visual arts, cooperation, creativity.

Program provider: Macalester College

Contact information

*Website:* www.macalester.edu/geography/mage/studen

*E-mail:* mage@macalester

*Telephone:* (651) 696-6731

*Mailing address:* Jane Conlon  
Macalester College  
1600 Grand Ave.  
St. Paul, Minnesota 55105

## MN State HS Mathematics League

*Program category: Challenges & Competitions*

Grades 9-12

Schools send students to five meets in their geographic region with both individual and team competitions. Standings by geographic region, with both individual and team competitions. Top teams in geographic regions and top 50 scoring students participate in a state tournament. Top individuals in state are invited to join the All-Star Team that represents Minnesota in a national competition. Awards and scholarships are given to individuals and teams.

Academic skills: Problem-solving, critical thinking, cooperation.

Program provider: Macalester College

Fees and deadlines: \$500 per school; R: May 1, 2004-October 15, 2004.

Contact information

*Website:* www.macalester.edu/mathleague

*E-mail:* mathleague@macalester.edu

*Telephone:* (651) 696-6475 *Fax:* (651) 696-6492

*Mailing address:* Cristine Scarlett  
Macalester College  
1600 Grand Ave.  
St. Paul, Minnesota 55105

## MN Student Inventors Congress

*Program category: Challenges & Competitions*

Grades K-12

MSIC is a creative problem-solving activity, in which students identify a real-life problem, then research and implement a solution. Regional events January-April, State Event 2nd weekend in June.

Program provider: MN Service Cooperatives, individual school districts.

Fees: RE only, none for SE.

*E-mail:* martensk@hickorytech.net

*Telephone:* (507) 931-1509 or (507) 351-4218

*Mailing Address:* Kate Martens  
36201 Boyd Drive  
St. Peter, MN 56082

## MSBA

### Mock Trial Program

*Program category: Challenges & Competitions*

Grades 9-12

This program gives students an insider's look at the American legal system, while helping them develop strong critical thinking, communication and teamwork skills. A volunteer attorney works with each team of 8-12 students to prepare for simulated trials held in actual courtrooms around the state.

Academic skills: Critical thinking, communication, cooperation.

Program provider: MN Law-Related Education

Fees and deadlines: \$225 per team; R: Oct 2004; LE: Jan.-Feb.

2005; SE: March 2005; NE: Charlotte, NC May 2005.

Contact information

*Website:* http://www2.mnbar.org/mocktrial/index.htm

*E-mail:* lwilde@mnbar.org

*Telephone:* (612) 333-1183 or (800) 882-6722

*Fax:* (612) 333-4927

*Mailing address:* Lisa B. Wilde  
MN State Bar Association  
600 Nicollet Mall, #380  
Minneapolis, Minnesota 55402

## MSHSL 1-Act Play

*Program category: Challenges & Competitions*

Grades 10-12

See Fine Arts Rules and Polices manual available on the MSHSL web site at www.mshsl.org .

Program provider: MSHSL

Contact information

*Website:* www.mshsl.org

*E-mail:* kmerkle@mshsl.org

*Telephone:* (763) 569-0484 *Fax:* (763) 569-0499

*Mailing address:* Kevin Merkle  
MSHSL  
2100 Freeway Blvd.  
Brooklyn Center, Minnesota 55430

## MSHSL Debate

*Program category: Challenges & Competitions*

Grades 10-12

See Fine Arts Rules and Polices manual available on the MSHSL web site at www.mshsl.org .

Program provider: MSHSL

Contact information

*Website:* www.mshsl.org

*E-mail:* jredman@mshsl.org

*Telephone:* (763) 569-0484 *Fax:* (763) 569-0499

*Mailing address:* Jody Redman  
MSHSL  
2100 Freeway Blvd.  
Brooklyn Center, Minnesota 55430

## **MSHSL Music**

*Program category: Challenges & Competitions*

Grades 10–12

See **Fine Arts Rules and Polices** manual available on the MSHSL web site at [www.mshsl.org](http://www.mshsl.org).

Program provider: MSHSL

Contact information

*Website:* [www.mshsl.org](http://www.mshsl.org)

*E-mail:* [kmerkle@mshsl.org](mailto:kmerkle@mshsl.org)

*Telephone:* (763) 569-0484 *Fax:* (763) 569-0499

*Mailing address:* Kevin Merkle  
MSHSL  
2100 Freeway Blvd.  
Brooklyn Center, Minnesota 55430

## **MSHSL Speech**

*Program category: Challenges & Competitions*

Grades 10–12

See **Fine Arts Rules and Polices** manual available on the MSHSL web site at [www.mshsl.org](http://www.mshsl.org).

Program provider: MSHSL

Contact information

*Website:* [www.mshsl.org](http://www.mshsl.org)

*E-mail:* [jredman@mshsl.org](mailto:jredman@mshsl.org)

*Telephone:* (763) 569-0484 *Fax:* (763) 569-0499

*Mailing address:* Jody Redman  
MSHSL  
2100 Freeway Blvd.  
Brooklyn Center, Minnesota 55430

## **MSHSL Visual Arts**

*Program category: Challenges & Competitions*

Grades 10–12

See **Fine Arts Rules and Polices** manual available on the MSHSL web site at [www.mshsl.org](http://www.mshsl.org).

Program provider: MSHSL

Contact information

*Website:* [www.mshsl.org](http://www.mshsl.org)

*E-mail:* [kmerkle@mshsl.org](mailto:kmerkle@mshsl.org)

*Telephone:* (763) 569-0484 *Fax:* (763) 569-0499

*Mailing address:* Kevin Merkle  
MSHSL  
2100 Freeway Blvd.  
Brooklyn Center, Minnesota 55430

## **National Current Events League**

*Program category: Challenges & Competitions*

Grades 4–12

**Current events competition - 4 meets per year.**

Academic skills: Recall, critical thinking.

Program provider: National Current Events League

Fees and deadlines: \$60 for 1 team; \$40 additional teams; R: October 12, 2004.

Contact information

*Website:* <http://www.continentalmathleague.hostrack.com/>

*E-mail:* [CMLeague@optonline.net](mailto:CMLeague@optonline.net)

*Telephone:* (631) 584-2016 *Fax:* (631) 584-6627

*Mailing address:* Joseph Quartararo  
P.O. Box 2196  
St. James, New York 11780-0605

## **National Geographic Bee**

*Program category: Challenges & Competitions*

Grades 4–8

**The National Geographic Bee is a nationwide outreach program of the National Geographic Society. It is a classroom and school-based competition. First place prize is \$25,000 college scholarship with additional prizes including scholarships and cash. Principals of eligible schools must register their schools to participate.**

Academic skills: Recall, interpret, analyze.

Program provider: National Geographic Bee

Fees and deadlines: \$50 school registration fee submitted with letter from principal on school letterhead.

Contact information

*Website:* [www.nationalgeographic.com/geographybee](http://www.nationalgeographic.com/geographybee)

*Telephone:* (202) 828-6659

*Mailing address:* National Geographic Society  
1145 17th St. NW  
Washington, D.C. 20036-4688

## **National Geography Challenge**

*Program category: Challenges & Competitions*

Grades 2–12

**National geography contest that takes place in the classroom.**

**Five levels: grade 2, grades 3-4, 5-6, 7-9, 10-12.**

Academic skills: Recall, critical thinking.

Program provider: National Geography Challenge

Fees and deadlines: One team \$70, additional teams \$45; R: Oct. 2004-Feb. 2005; Event: April 18-29, 2005.

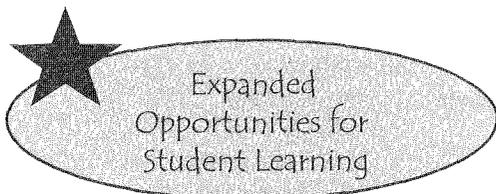
Contact information

*Website:* <http://www.continentalmathleague.hostrack.com/>

*E-mail:* [CMLeague@optonline.net](mailto:CMLeague@optonline.net)

*Telephone:* (631) 584-2016 *Fax:* (631) 584-6627

*Mailing address:* Joseph Quartararo  
P.O. Box 2196  
St. James, New York 11780



## National History Day in Minnesota

*Program category: Challenges & Competitions*

Grades 6–12

History Day is a fair of papers, exhibits, documentaries and performances developed around an annual theme, which for 2005 is “Communication in History: The Key to Understanding.” The program focuses on academic research, analysis and creativity. State winners are eligible for the national contest.

Academic skills: Critical thinking, creativity, demonstration performance, information analysis.

Program provider: MN Historical Society

Fees and deadlines: \$5-\$10 per student; RE: March-April; SE: May 1, 2005 at the U of MN.

### Contact information

Website: [www.mnhs.org/historyday](http://www.mnhs.org/historyday)

E-mail: [historyday@mnhs.org](mailto:historyday@mnhs.org)

Telephone: (651) 297-3870 Fax: (651) 282-2484

Mailing address: Tim Hoogland  
MN Historical Society  
345 W. Kellogg Blvd.  
St. Paul, Minnesota 55102

## National Science League

*Program category: Challenges & Competitions*

Grades 2–12

National science contest that takes place in the classroom. Five levels: grade 2, grades 3-4, 5-6, 7-9, 10-12. Questions based on both factual knowledge and understanding of scientific concepts and processes.

Academic skills: Recall, critical thinking.

Program provider: National Science League

Fees and deadlines: \$95 2 teams; \$45 additional teams; R: Oct. 2004-Feb. 2005; Event: April 18-29, 2005.

### Contact information

Website: <http://www.continentalmathleague.ustrack.com/>

E-mail: [CMLeague@optonline.net](mailto:CMLeague@optonline.net)

Telephone: (631) 584-2016 Fax: (631) 584-6627

Mailing address: Joseph Quartararo  
P.O. Box 2196  
St. James, New York 11780



History Day: Minnesota's national finalists pose for a team picture at the 2003 National History Day in College Park, Maryland.

## National Language Arts League

*Program category: Challenges & Competitions*

Grades 2–12

National language arts contest that takes place in the classroom. Five levels: grade 2, grades 3-4, 5-6, 7-9, 10-12. Questions based on spelling, vocabulary, reading comprehension, analogies and grammar.

Academic skills: Recall, critical thinking.

Program provider: National Language Arts League

Fees and deadlines: \$95 2 teams; \$45 additional teams; R:

October 2004-Feb. 2005; Event April 18-29, 2005.

### Contact information

Website: <http://www.continentalmathleague.ustrack.com/>

E-mail: [CMLeague@optonline.net](mailto:CMLeague@optonline.net)

Telephone: (631) 584-2016 Fax: (631) 584-6627

Mailing address: Joseph Quartararo  
P.O. Box 2196  
St. James, New York 11780

## National Social Studies League

*Program category: Challenges & Competitions*

Grades 2–12

National social studies contest that takes place in the classroom. Five levels: Grade 2, 3-4, 5-6, 7-9, 10-12. Questions based on American studies, Geography, Government and World History.

Academic skills: Recall, critical thinking.

Program provider: National Social Studies League

Fees and deadlines: \$95 2 teams; \$45 additional teams; R: Oct.

2004-Feb. 2005; Event: April 18-29, 2005.

### Contact information

Website: <http://www.continentalmathleague.ustrack.com/>

E-mail: [CMLeague@optonline.net](mailto:CMLeague@optonline.net)

Telephone: (631) 584-2016 Fax: (631) 584-6627

Mailing address: Joseph Quartararo  
P.O. Box 2196  
St. James, New York 11780

## National Spanish Exam

*Program category: Challenges & Competitions*

The entry fee is \$5.00 per student. Teachers whose students compete must be paid members of the AATSP and AATSP-MN, prior to December 1, 2004.

Program provider: Eagan High School

Contact information

*E-mail:* Jean.Schuster@district196.org

*Telephone:* (651) 683-6969 ext. 6603

*Mailing address:* Jean Schuster  
Eagan High School  
4185 Braddock Trail  
Eagan, MN 55123

## Nobel Conference XL

*Program category: Conferences & Institutes*

Ages: High school to adult

This Nobel Conference focuses on the emerging science of gerontology, a relatively new field remarkable because of the diverse backgrounds of the people who work in it - from molecular biologists, to demographers, to economists, to physicians, to caregivers, to public policy activists. Certain basic biological processes occur in normal aging, but current research is causing reevaluation of attitudes, opportunities, and challenges related to aging in the 21st century.

Academic skills: Creativity, critical thinking.

Program provider: Gustavus Adolphus College

Fees and deadlines: High School delegation = \$60 (up to 20 tickets).

Contact information

*Website:* www.gustavus.edu/nobel

*E-mail:* publicrelations@gustavus.edu

*Telephone:* (507) 933-7520 *Fax:* 507-933-6147

*Mailing address:* Dean Wahlund  
Gustavus Adolphus College  
800 W. College Ave.  
St. Peter, Minnesota 56082

## Project Citizen

*Program category: Challenges & Competitions*

Grades 6-9

Contact information

*Website:* http://civicallyspeaking.org/projectcitizen/index.html

*E-mail:* vjohnson@civicallyspeaking.org

*Telephone:* (612) 624-8112 *Fax:* (612) 624-6905

*Mailing address:* Victoria Newcome Johnson  
MN Center for Comm. Legal Education,  
104 Humanities Education Center  
987 East Ivy Avenue  
Minneapolis, Minnesota 55455



2003 Gathering of Champions at Camp Snoopy.

## Promising Young Writers Program

*Program category: Challenges & Competitions*

Grade 8

The Promising Young Writers Program was established to stimulate and recognize students' writing talents and to emphasize the importance of writing skills among eighth-grade students. Students who are eighth-graders in the 2004-2005 academic school year are eligible to be nominated for the Promising Young Writers program. Students must be nominated by their teachers. All nominees from the same school must have the same nominating teacher. One nominee per form. To request the complete brochure by mail, including the 2005 impromptu topic and address information on state coordinators, send request to: [pyw@ncte.org](mailto:pyw@ncte.org). The National Associations of Secondary School Principals <http://dsa.principals.org/scaa> has placed the program on the NASSP National Advisory List of Contests and Activities for 2004-2005.

Academic skills: Writing, creativity, critical thinking.

Entries and fees (\$5 per student) must be received by NCTE on or before January 14, 2005.

Contact information

*Website:* <http://www.ncte.org/about/awards/student/pyw>

*E-mail:* [pyw@ncte.org](mailto:pyw@ncte.org)

*Telephone:* (217) 278-3608

*Mailing address:* NCTE  
1111 W. Kenyon Road  
Urbana, Illinois 61801

## Scholars of Distinction in Applied Human Geography

*Program category: Challenges & Competitions*

Grades 9-12

Academic skills: Social sciences, problem-solving, critical thinking.

Program provider: MAGE Office-Macalester College

Contact information

*Telephone:* (651) 696-6475

*Mailing address:* Dr. David Lanegran  
Macalester College  
1600 Grand Avenue  
St. Paul, Minnesota 55105



## Scholars of Distinction in Science

*Program category: Awards & Recognitions*

Grades 9–12

The Scholar of Distinction in Science is given to high school students who have exceeded the requirements for graduation standards in the sciences. The Scholar of Distinction in Science recognizes students who have acquired a substantive base of scientific knowledge that reflects a broad and effective integration of scientific content and principles across several disciplines, can place science and technology within the contexts of society and history, and can effectively use scientific principles and methods to advance research in particular areas of science or to identify and address significant current issues confronting society.

Program provider: Intermediate School District 287

Fees and deadlines: No fees.

### Contact information

*Website:* [www.mnacadsci.org/Events/SOD/sodHome.asp](http://www.mnacadsci.org/Events/SOD/sodHome.asp); [www.int287.k12.mn.us/gifted](http://www.int287.k12.mn.us/gifted)

*E-mail:* [kmnewell@int287.k12.mn.us](mailto:kmnewell@int287.k12.mn.us)

*Mailing address:* Karen Newell  
Intermediate School District 287  
District Service Ctr, 1820 Xenium Lane N.  
Plymouth, Minnesota 55441

## SkillsUSA Minnesota

*Program categories: Challenges & Competitions, Leadership Development*

Grades 9–12

SkillsUSA Minnesota Championships is a hands-on competitive events conference covering more than 77 different skills and leadership competitions. All competitions are planned and implemented by business and industry partners to choose the best entry-level employee in the particular skillsarea, or the best leadership abilities in academic and employment skill areas. Competitors who win in a contest are offered the opportunity to represent Minnesota at the National SkillsUSA Championships.

Academic skills: Problem-solving, cooperation, critical thinking, leadership skills.

Program provider: E.D., SkillsUSA Minnesota

Fees and deadlines: State & Nationals membership dues: \$13.00; Conference registration fee: \$60.00.

### Contact information

*Website:* [www.mnskillsusa.org](http://www.mnskillsusa.org)

*E-mail:* [mnskills@att.net](mailto:mnskills@att.net)

*Telephone:* 763-560-1932 *Fax:* 763-560-1936

*Mailing address:* Jennifer Polz  
P.O. Box 29286  
Minneapolis, Minnesota 55429

Expanded  
Opportunities for  
Student Learning

## Stock Market Game

*Program category: Challenges & Competitions*

Grades 4–12

Designed to teach more than just business and math, this motivational tool is used to teach social studies, language arts, life skills, and economics. Students' skills grow as they meet the challenge of learning about the stock market and the world of finance.

Academic skills: Cooperation, problem-solving, critical thinking.

Program provider: BestPrep

Fees and deadlines: \$18 per team; R: Sept. & Jan.; SE (State Competition) Events fall and spring.

### Contact information

*Website:* [www.stockmarketgame.org](http://www.stockmarketgame.org)

*E-mail:* [smg@bestprep.org](mailto:smg@bestprep.org)

*Telephone:* (612) 337-5252 *Fax:* (612) 337-5256

*Mailing address:* Bonnie Vagasky  
BestPrep  
400 N. 1st St., Suite 102  
Minneapolis, Minnesota 55401

## School Chess Association

*Program category: Challenges & Competitions*

Grades K–12

In existence since 1969, the School Chess Association sponsors tournaments, matches, instruction, camps and other activities. The season culminates in an annual state tournament for K-6 students. (The Minnesota Chess Association conducts a state tournament for 7-12 students.) Students learn a lifetime activity. School Chess Association has widened its mission to include summer chess camp and helping schools to include a chess club in their buildings.

Academic skills: Problem-solving, critical and analytical thinking.

Program provider: School Chess Association

Fees and deadlines: Call for fees and dates, or check their

*Website:* [www.schoolchess.org](http://www.schoolchess.org), for more information.

### Contact information

*Website:* [www.schoolchess.org](http://www.schoolchess.org)

*E-mail:* [larry@schoolchess.org](mailto:larry@schoolchess.org)

*Telephone:* (763) 593-1168

*Mailing address:* Lawrence D. Lampbert  
5901 Laurel Av., #134  
Golden Valley, Minnesota 55416

### KEY

■ Affiliate Member

E - Events(s), IE - International Event

LE - Local Event, NE - National Event

R - Registration, RE - Regional Event

SE - State

## Super Mileage Challenge

*Program category: Challenges & Competitions*

Ages 15–18

**This program joins classroom learning with imagination, ingenuity, and teamwork to produce the most fuel-efficient vehicle. Ideas are tempered with calculation to produce optimum design. Students are in charge of this project from the vehicle's conception to planning, fabrication and testing.**

Academic skills: Creativity.

Fees and deadlines: Call for fees and dates.

Contact information

*Website:* <http://www.mtea.net/>

*E-mail:* [pkeeney@isd12.org](mailto:pkeeney@isd12.org)

*Telephone:* (763) 792-5594

*Mailing address:* Paul Keeney  
Centennial Middle School  
399 Elm Street  
Lino Lakes, Minnesota 55014

## TEAMS

*Program category: Challenges & Competitions*

Grades 9–12

**TEAMS is a one-day, two-part competition. Students learn how the math and science concepts they are learning are applied to real world problems. TEAMS encourages team cooperation and group effort with up to eight students per team.**

Academic skills: Problem-solving, critical thinking, cooperation.

Fees and deadlines: Call for fees and schedule.

Contact information

*Website:* <http://www.jets.org/programs/teams.cfm>

*E-mail:*

*Telephone:* (320) 634-4561 *Fax:* 703-548-0769

*Mailing address:* Dale Wegner  
114 W. Minnesota Ave.  
Glenwood, Minnesota 56334

## Teens, Crime and the Community

*Program category: Challenges & Competitions*

Grades 6–12

Program provider: McNamara Alumni Center

Contact information

*Website:* <http://www.civicallyspeaking.org/tcc.html>

*E-mail:*

*Telephone:* (612) 624-8112 *Fax:* (612) 624-6905

*Mailing address:* Victoria Newcome Johnson  
MN Center for Comm. Legal Education  
104 Humanities Education Center  
987 East Ivy Avenue  
Minneapolis, Minnesota 55455



## The Humphrey Forum

*Program category: Classroom Enrichment*

Grades 4–12

Academic skills: Group discussion, cooperation.

Fees and deadlines: No fees.

Contact information

*Website:* <http://www.hhh.umn.edu/humphrey-forum/1home.htm>

*E-mail:*

*Telephone:* (612) 624-5799 *Fax:* (612) 625-3513

*Mailing address:* Steve Sandell  
Museum Lessons  
301 19th Avenue South  
Minneapolis, Minnesota 55455

## Toshiba/NSTA ExploraVision Awards

*Program category: Challenges & Competitions*

Grades K–3,4–6,7–9,10–12

**ExploraVision is a competition for all students in grades K-12 enrolled full-time in a public, private or home school. It is designed to encourage students to combine their imagination with their knowledge of science and technology to explore visions of the future. Teams of students select a technology, research how it works and why it was invented, and then project how that technology may change in the future. They must then identify what breakthroughs are required for their vision to become a reality and describe the positive and negative consequences of their technology on society.**

Academic skills: Problem-solving, critical thinking, creativity, cooperation.

Program provider: Toshiba/NSTA Explora Vision

ExploraVision 2005 Entries are due at NSTA headquarters February 1, 2005.

Contact information

*Website:* <http://www.exploravision.org/>

*E-mail:* [exploravision@nsta.org](mailto:exploravision@nsta.org)

*Telephone:* 1-800-EXPLOR9

*Mailing address:* Toshiba/NSTA Explora Vision  
1840 Wilson Blvd.  
Arlington, Virginia 22201-3000

## U of M Talented Youth Math Program

*Program category: Classroom Enrichment*

Grades 5–12

**An accelerated math program, UMTYMP has two components: A two-year high school component covering Algebra I and II, Geometry, and Math Analysis; and a three-year college component starting with two years of honors Calculus.**

Academic skills: Analytic ability, mathematical skills.

Fees and deadlines: Entrance exams in early April. \$65 test fee, \$650-\$700 class fee. Contact ITCEP for more information.

Contact information

*Website:* [www.itcep.umn.edu/umtympl/](http://www.itcep.umn.edu/umtympl/)

*E-mail:* [itcep@umn.edu](mailto:itcep@umn.edu)

*Telephone:* (612) 625-2861 *Fax:* (612) 625-0844

*Mailing address:* Jo Steffens  
4 Vincent Hall/U of M  
206 Church St. SE  
Minneapolis, Minnesota 55455

## U.S. National Chemistry Olympiad

*Program category: Challenges & Competitions*

Grades 9–12

USNCO is a recognition program that identifies outstanding high school chemistry students. It is sponsored by the American Chemical Society. More than 10,000 students participate in a series of qualifying events to select the four representatives of the U.S. to the International Chemistry Olympiad.

Academic skills: Problem-solving, chemistry and mathematical skills.

Program provider: American Chemical Society

Fees and deadlines: No fees. LE: March; NE: April; AW: June; IE: July (Location changes every year).

**Contact information**

*Website:* [www.chemistry.org](http://www.chemistry.org) (go to the educators & students link, then choose "Chemistry Olympiad" under the High School section)

*E-mail:* [c\\_hernandez@acs.org](mailto:c_hernandez@acs.org)

*Telephone:* (202) 872-6169 *Fax:* (202) 833-7732

*Mailing address:* Cecilia Hernandez  
American Chemical Society  
1155 16th St. NW, Room 834  
Washington, D.C. 20036

## U.S. Senate Youth Program

*Program category: Awards & Recognitions, Leadership Development*

Grades 11–12

Two high school juniors or seniors will spend a week studying the legislative process in Washington, DC and receive a \$5,000 scholarship for higher education.

Academic skills: Leadership, critical thinking, cooperation.

Program provider: MN Dept. of Education

Fees and deadlines: Contact Minnesota Department of Education for dates.

**Contact information**

*E-mail:* [paul.hoffman@state.mn.us](mailto:paul.hoffman@state.mn.us)

*Telephone:* (651) 634-2738 *Fax:* (651) 582-8728

*Mailing address:* Paul Hoffman  
MN Dept. of Education  
1500 Highway 36 West  
Roseville, Minnesota 55113

## Walker Art Resource Centers

*Program category: Classroom Enrichment*

Grades K–12

Academic skills: Critical thinking, creativity.

Program provider: Walker Art Center

**Contact information**

*Website:* <http://artsconnected.org/index.cfm>

*Telephone:* (612) 375-7614 *Fax:* (612) 375-5802

*Mailing address:* Susan Rotilie  
Vineland Place  
Minneapolis, Minnesota 55403

## We the People

*Program category: Challenges & Competitions*

Grades 4–12

Academic skills: Recall, critical thinking, cooperation.

**Contact information**

*Website:* <http://www.civicallyspeaking.org/WTP%20main%20page.htm>

*E-mail:* [vjohnson@civicallyspeaking.org](mailto:vjohnson@civicallyspeaking.org)

*Telephone:* (612) 624-8112 *Fax:* (612) 624-6905

*Mailing address:* Victoria Newcome Johnson  
MN Center for Comm. Legal Education  
104 Humanities Education Center  
987 East Ivy Avenue  
Minneapolis, Minnesota 55455

## WordMasters Challenge for Grades 3-8

*Program category: Challenges & Competitions*

Grades 3–8

Students use vocabulary they have studied in advance to complete analogies expressing various kinds of logical relationships. Two levels of difficulty are offered at each grade level. Competitions held at each school with state and national results. This program develops verbal reasoning as well as vocabulary.

Academic skills: Vocabulary, verbal reasoning.

Fees and deadlines: \$75 per grade-level team; R: by Oct. 4; LE: Dec., Feb. & April.

**Contact information**

*Website:* [www.wordmasterschallenge.com](http://www.wordmasterschallenge.com)

*E-mail:* [n.mcgrath@worldnet.att.net](mailto:n.mcgrath@worldnet.att.net)

*Telephone:* (201) 327-4201 *Fax:* (201) 327-6219

*Mailing address:* Nancy McGrath  
213 E. Allendale Ave.  
Allendale, New Jersey 07401

## WordMasters Challenge for Grades 9-12

*Program category: Challenges & Competitions*

Grades 9–12

Students read and answer multiple-choice questions about selected stories, poems and essays. The texts vary in subject, style and tone, but all offer layers of meaning not always apparent to students on first reading. Competitions (held at each school, with state and national results) help students read insightfully and prepare for both AP English exams, as well as the SAT II in English.

Academic skills: Close reading, analysis, interpretation.

Fees and deadlines: \$95 per grade level, or \$170 for two grade levels (9&10 or 11&12), or \$340 for four grades. R: Oct. 1; E: Oct., Dec., Feb., April.

**Contact information**

*Website:* [www.wordmasterschallenge.com](http://www.wordmasterschallenge.com)

*E-mail:* [n.mcgrath@worldnet.att.net](mailto:n.mcgrath@worldnet.att.net)

*Telephone:* (201) 327-4201 *Fax:* (201) 327-6219

*Mailing address:* Nancy McGrath  
213 E. Allendale Ave.  
Allendale, New Jersey 07401



■ **YMCA Model United Nations**  
*Program category: Conferences & Institutes, Leadership Development*  
 Grades 7–12

This program asks young people to consider issues on a worldwide basis. Delegates “adopt” countries, research the positions of the countries they represent and develop possible solutions to global problems. Focus is placed on diplomacy and cooperation among a diversity of opinions and world views as well as role-playing and debate.

Academic skills: Critical thinking, public speaking, recognition, leadership development.

Program provider: YMCA Youth in Government

Fees and deadlines: Est. \$270 fee (includes lodging); R: Feb. 1, 205-Feb. 2, 2005; Conference March 10-12, 2005.

**Contact information**

*Website:* <http://www.mnyig.org>

*E-mail:* [kceynowa@ymcamps.org](mailto:kceynowa@ymcamps.org)

*Telephone:* (612) 823-1381 *Fax:* (612) 823-2482

*Mailing address:* Kelly A. Ceynowa  
 YMCA Youth in Government  
 4 West Rustic Lodge  
 Minneapolis, Minnesota 55409



■ **YMCA Youth in Government**  
*Program category: Conferences & Institutes, Leadership Development*  
 Grades 8–12

This program focuses on state government: Students form “delegations” in local YMCAs and high schools. With adult advisors, students research and discuss state issues, draft legislation, and develop legal opinions. The culmination of the program is the four-day model government at the State Capitol and conference facilities in the Twin Cities.

Academic skills: Critical thinking, public speaking, cooperation, leadership development.

Program provider: YMCA Youth in Government

Fees and deadlines: Est. \$335 fee (includes lodging); R: Oct. 6, 2004-Oct. 7, 2004; Convention: Oct. 30, 2004; Conference: Jan. 6-9, 2005.

**Contact information**

*Website:* [http://www.mnyig.org/programs/programs\\_mun.html](http://www.mnyig.org/programs/programs_mun.html)

*E-mail:* [kceynowa@ymcamps.org](mailto:kceynowa@ymcamps.org)

*Telephone:* (612) 823-1381 *Fax:* (612) 823-2482

*Mailing address:* Kelly A. Ceynowa  
 YMCA Youth in Government  
 4 West Rustic Lodge  
 Minneapolis, Minnesota 55409



The YMCA's Youth in Government and Model United Nations programs give participating youth the opportunity to address real-life issues and solutions in their schools and statewide conventions.

**Information on former programs not previously listed in this edition of Reach for the Stars:**

*Answers Plus*—No current information is available.

*Arts and Academic Awards*—The Arts and Academic Awards program is no longer available.

*Bayer/NSF Community Innovation*—Name changed to Christopher Columbus Awards.

*Classroom Quality*—Name changed to Classroom Success!

*Commodity Challenge*—Replaced by Global Food Challenge.

*Drawing the Way to the Classroom*—The Drawing the Way to the Classroom program is no longer available.

*MN High School Music Listening Contest*—No current information is available.

*MN State Spelling Bee*—The state spelling bee is no longer held; various regional spelling bees exist.

*Project 120 - Students Experiencing Government*—No current information is available.

## Listing of Programs by Category

### *Awards & Recognitions*

Achievement Awards in Writing  
Gathering of Champions  
Jostens Renaissance  
Lettering for Excellence  
Minnesota Junior Duck Stamp Program  
MN Scholastic Arts Exhibition  
MN State Geographers Fair  
Scholars of Distinction in Science  
U.S. Senate Youth Program

### *Challenges & Competitions*

Academic Decathlon  
Academic Triathlon Challenger/Cross Trainer  
Academic Triathlon Futures  
Academic Triathlon Venture  
American Mathematics Competitions-8 (AMC-8)  
American Mathematics Competitions-10&12  
(AMC-10 & AMC-12)  
Christopher Columbus Awards  
(formerly Bayer/NSF Community Innovation)  
Civil War Preservation Trust Poster & Essay Contest  
Continental Math League  
Current Events Challenge  
Destination ImagiNation  
Economics Challenge  
Federal Reserve Essay Contest  
Festival Quijote  
FIRST LEGO® League  
Germanfest (Deutsches Fest)  
Global Food Challenge  
Junior Engineering (JETS)  
Junior Science/Humanities Symposium (MAS)  
Kids Philosophy Slam  
Knowledge Bowl Competition - Jr. High  
Knowledge Bowl Competition - Sr. High  
Knowledge Master Open  
LifeSmarts  
MAS Science Bowl  
MAS State Science Fair  
Math Masters  
Math Olympiads for Elementary & Middle Schools  
MATHCOUNTS  
Minnesota Science Olympiad (High School)  
Minnesota Science Olympiad (Jr. High School)  
Minnesota Thinking Cap Quiz Bowl  
MN Business Professionals of America  
MN DECA  
MN FCCLA  
MN FFA  
MN Future Problem Solving  
MN Junior HS Math League  
MN Mathematics League  
MN SC Cyber Knowledge  
MN State HS Mathematics League  
MN Student Inventors Congress  
Mock Trial Program  
MSHSL 1-Act Play  
MSHSL Debate  
MSHSL Music  
MSHSL Speech

MSHSL Visual Arts  
National Current Events League  
National Geographic Bee  
National Geography Challenge  
National History Day in Minnesota  
National Language Arts League  
National Science League  
National Social Studies League  
National Spanish Exam  
Project Citizen  
Promising Young Writers Program  
Scholars of Distinction in Applied Human Geography  
School Chess Association  
SkillsUSA Minnesota  
Stock Market Game  
Super Mileage Challenge  
TEAMS  
Teens, Crime and the Community  
Toshiba/NSTA ExploraVision Awards  
U.S. National Chemistry Olympiad  
We the People  
WordMasters Challenge for Grades 3-8  
WordMasters Challenge for Grades 9-12

### *Classroom Enrichment*

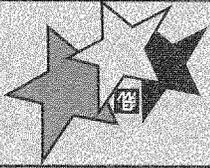
Classroom Plus  
Classroom Success! (formerly Classroom Quality)  
Close Up Study Programs  
Concordia Language Villages  
ITCEP - Math Enrichment Summer Institute  
ITCEP - Saturday Morning Math Enrichment Programs  
Midwest Talent Search/MTS for Young Students (MTSY)  
Mindworks  
Minnesota Agriculture in the Classroom  
Minnesota Junior Duck Stamp Program  
The Humphrey Forum  
U of M Talented Youth Math Program  
Walker Art Resource Centers

### *Conferences & Institutes*

American Legion Auxiliary Girls State  
American Legion Boys State  
Annual Kids Plus Conference  
Civil War Teacher Institute  
MN Business Venture (MBV)  
Nobel Conference XL  
YMCA Model United Nations  
YMCA Youth in Government

### *Leadership Development*

American Legion Auxiliary Girls State  
American Legion Boys State  
MN Business Professionals of America  
MN DECA  
MN FCCLA  
MN FFA  
SkillsUSA Minnesota  
U.S. Senate Youth Program  
YMCA Model United Nations  
YMCA Youth in Government



# Reach for the Stars

## Additional Information

### Expanded Opportunities for Students

*Reach for the Stars* offers a concise listing of all programs that have met the criteria for an endorsement by the Academic League, with a cross-reference to skill sets and curricular areas addressed by each program. Use *Reach for the Stars*' listing of Academic League programs to:

- Advance your students' interests and learning.
- Find activities for the classroom or for after-school programs.
- Recognize and reward students for their academic achievement.
- Provide interesting curriculum to help students meet state standards.
- Integrate applications of learning into your classroom.
- Make contacts with sponsoring organizations.
- Rally community support for academic activities.

All programs and activities are listed alphabetically by program name and include a brief description, the grade or age levels that may participate, skill sets used, contact information, fees, and the activity calendar. If you can't find an activity, check the index under Minnesota, MN or National, because several of the programs are statewide or national in scope, and that is reflected in their formal program name. Also, some programs have made slight changes to their name in the past year, which will affect their placement in the catalog.

To participate in an activity, contact the sponsoring organization directly. The sponsor will provide the additional information and support you may need to enroll or participate, as well as any special requirements and deadlines.



### Academic League

The Academic League was created in 1988 to provide expanded opportunities for students, to encourage higher student performance through academic challenges, and to create in schools a culture that visibly values and supports academic excellence. Its work is administered through the Academic League Council, whose volunteer members represent the academic challenge coordinators, students, and educator and education stakeholder groups.

The council considers for endorsement academic programs and activities that are available on a statewide basis. It evaluates each activity or program to determine the educational value it will add to schools and students, based on six criteria:

**Impact:** The benefit to K-12 students in educational, civic, social and ethical development.

**Value:** A minimal cost to participate in the program.

**Inclusiveness:** The program is appropriate for, and welcomes, students of many backgrounds.

**Motivation:** Appropriate incentives and awards are used.

**Stability:** The activity is stable and has long-term goals.

**Purpose:** The primary purpose of the activity is learning, not fundraising.

The Academic League Council meets twice yearly, and is currently chaired by Beverly Sullivan, an academic coach from Rochester, and Orville Lindquist, state coordinator for YMCA Youth in Government.



### The Minnesota Academic Excellence Foundation (MAEF)

The Minnesota Academic Excellence Foundation was created in 1983 in response to the report, *A Nation at Risk*. MAEF was conceived as an innovative way to leverage intellectual and capital resources from government, business and education to advance levels of school and educator performance in support of higher levels of student achievement. MAEF's mission is to

recognize and promote the importance of academic excellence in Minnesota elementary and secondary students, schools and communities. In addition to its awards programs, MAEF school improvement initiatives are recognized nationally for improving education delivery and fostering innovative practices in schools and classrooms.

## The Center for Academic Excellence (CAE)



The Center for Academic Excellence was founded in 2002 (as the Center for Educational Performance Excellence) to be a catalyst for increasing student achievement through improved school performance and accountability. In addition to delivering programs and products developed by the Minnesota Academic Excellence Foundation, and providing administrative support to the Academic League Council, the Center for Academic Excellence offers its own fee-for-service products, training and consultation, and provides a variety of support services for its member schools and districts.

Membership in the Center for Academic Excellence requires schools or districts to have approved an initial public, school board-level resolution in support of academic excellence, and to renew that commitment with membership renewal. The commitment is to actively

advocate and act to create a school culture that visibly values academic achievement for all students, to provide expanded opportunities for students to excel, and to support schools and classrooms in this work.

Basic membership services include a certificate of membership, periodic electronic or printed bulletins or newsletters, e-networking, a resource library/clearinghouse, and discounts on fee-based services or products. Other membership packages feature the basic services plus deeper discounts on selected services provided by staff and consultants from the Center for Academic Excellence.

The annual basic membership fees are \$175 for a school district or private school, or \$150 for an individual public or charter school.

## The WEM Foundation Educator Awards

The Educator Awards Program was created in 1998 by the Minnesota Academic Excellence Foundation (MAEF) on behalf of Whitney and Betty MacMillan, who are ardent supporters of teachers and their important role in helping all children achieve academically. Through their WEM Foundation, they seek to bring recognition to the often "unsung heroes" who daily meet the challenges of teaching in a variety of settings. The Center for Academic Excellence administers the award program on their behalf.

There are three categories of Educator Awards, with two winners in each category each receiving an unrestricted \$10,000 award:

- The *Teacher Achievement Awards*, recognizing teachers who support, inspire and assist students to achieve despite barriers to learning,

- The *Academic Coach of the Year Awards*, recognizing coaches of student teams who participate and compete in academic challenges endorsed by MAEF's Academic League, and
- The *Ethics in Education Awards*, which recognize educators who exemplify ethical behavior for the teaching profession and promote ethical practices and development for their students through classroom activities or curriculum.

For additional information on educator awards, including ways to submit a nomination, visit the Educator Awards section of the website at [www.mnaef.org](http://www.mnaef.org). Students, their parents, and educators are all eligible to submit one or more nominations, and are strongly encouraged to do so at any time.



## Recognition for Schools

Baldrige 6 in 2006 – The Center for Academic Excellence works on a contractual basis to help schools and districts target their improvement efforts through use of the Baldrige Criteria for Educational Excellence, which focuses on the school or district as a system geared to increasing its educational value to its students. The Center's goal is to help at least six Minnesota

schools achieve a Baldrige site visit by 2006 and have at least one site receive an award. For more information on the Baldrige National Quality Program, contact the Center for Academic Excellence (e-mail: [maef@mnaef.org](mailto:maef@mnaef.org); website: [www.mnaef.org](http://www.mnaef.org); phone: 651-999-7346) or visit the Baldrige website at <http://www.quality.nist.gov> for an overview or a link to the Baldrige Criteria for Educational Excellence.



# Reach for the Stars

## Academic League Affiliates

- Academic Decathlon
- Classroom Success
- Concordia Language Villages
- Destination ImagiNation
- Gathering of Champions
- Mock Trial Program
- YMCA Model United Nations
- YMCA Youth in Government

## Staff

- Les Martisko  
Executive Director
- Wayne Hayes  
Program Services
- Joyce Swenson  
Program Administration

## Program Consultants

- Jamie Crannell
- Gary Floss
- Owen Heiberg
- Rick Hokanson
- Lois Mackin
- Zona Sharp-Burk



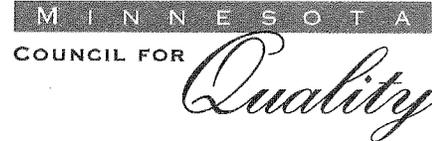
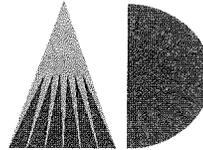
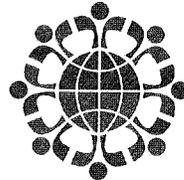
Center for Academic Excellence

**Phone:** 763-807-4628 or 507-389-2461

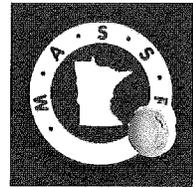
**Email:** cae@mncae.org

**Website:** www.mncae.org

## Affiliates and Partners

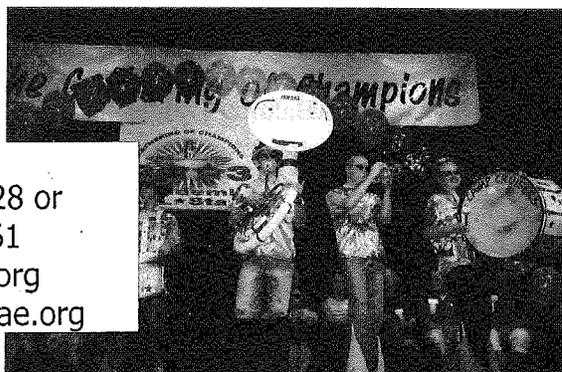


# TIES AMSD



## A Few Words About Recognizing Outstanding Teaching and Learning...

*We all recognize the value of feeling good about the work we do. Public recognition of our accomplishments often motivates us to set higher goals, and often encourages others to do the same. For the partnering organizations behind the Reach for the Stars catalog, recognizing outstanding teaching and learning is just as important as promoting academic excellence at all levels. At the Center for Academic Excellence, it is our pleasure to work with sponsors and partner with schools and districts to help bring public recognition to deserving students and educators.*





- Why did we have a 21% increase in 2000? What things can we do proactively to assure that we don't see this happen again the following year? Each individual has a responsibility to the group as a whole to use this insurance benefit wisely. Wellness is emphasized. Yearly physicals and mammograms are fully covered. Wellness activities are employed throughout the workplace each year. BCBS provides assistance to those individuals with chronic health problems.
- Be smart health care consumers. Ask questions about a procedure and discuss alternate methods of treatment. An ISD111 teacher that recently visited a doctor about a sinus infection she tends to have once each year was informed that she would be scheduled for an MRI the next day. This teacher told the doctor that she did not want the MRI and that she was going to see her regular doctor regarding her sinus infection. It was taken care of with a prescription for an antibiotic and did not require a procedure costing hundreds of dollars. All members know the high cost of urgent care and emergency room visits and will wait until they can visit the clinic if it is not a true emergency. Families do not take their children in every time they have a sniffle. They learn to recognize minor viral infections and take their children to the doctor only when necessary.

#### ❖ **Plan Design and Provider:**

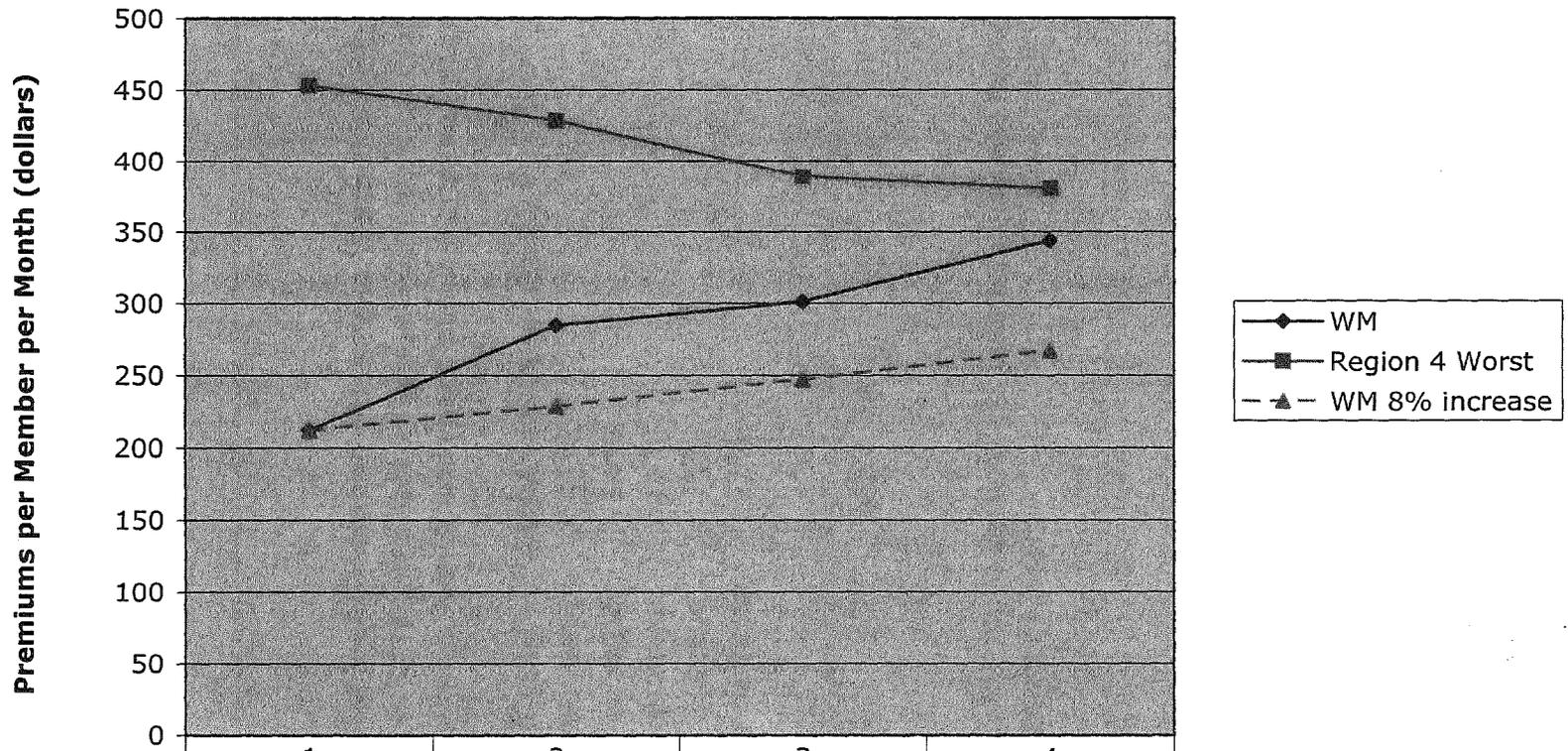
Is our plan affordable and adequate for our group? ISD111 provides two basic plans for the employees. Each year before renewal we ask questions such as: Should we adjust deductibles or change our preferred provider network? Is Resource Training and Solutions the most efficient and affordable way to obtain health insurance for our district? Would an HSA or HRA be more cost effective? Is our plan fair to our youngest group members all the way to retirees? The ISD111 insurance committee requested presentations on Health Saving Accounts, Health Reimbursement Accounts and VEBA's from several providers. The committee was in the process of selecting the best plan and provider for an HRA when the legislation requiring mandatory statewide health insurance was introduced last session. The selection has been delayed until the outcome of this legislation is known.

▪ **Why does Education Minnesota Watertown-Mayer Oppose This Legislation?**

- 1. It is unfair to those districts that actively worked each year at providing quality health insurance at an affordable price. (see graph with data from committee commissioned by the legislature)**
- 2. School employees have always included health insurance as one part of a total compensation package bargained at the district level and most districts have significantly different contributions and coverage from one another.**
- 3. Mandatory plans stifle innovation and limit those districts attempting to implement new strategies such as HSA, HRA, and VEBA.**
- 4. Increased cost to some districts and some school employees by a mandatory plan will cause financial hardships that might negatively impact student learning due to budget constraints.**

## Pool Transition Rating Projection by Region Region 4

All premiums are per member per month adjusted to Prototype 1



	1	2	3	4
—◆— WM	212.18	284.67	301.34	343.86
—■— Region 4 Worst	452.71	427.96	388.67	380.05
-▲- WM 8% increase	212.18	229.15	247.48	267.28

**Years of Implementation**

## Comments on SF 1459, School District Statewide Health Plan

Keith Carlson

Executive Director

Metropolitan Inter-County Association



Metropolitan Inter-County  
Association

1

## SF 1459 Will Have Both Short and Long Term Adverse Effects on Counties

- Although SF 1459 only specifically addresses school districts and their employees and retirees, its indirect impacts will affect counties, their employees and their taxpayers in the short and long term



Metropolitan Inter-County  
Association

2

## Short Term Impacts

- Effective Exemption of Statewide School Employee Pool from MCHA Surcharge Will Raise the Surcharge on All Other Purchasers of Traditional Health Insurance Including Counties Purchasing Those Products
- Other Local Governments Including Some Counties who Purchase Their Health Insurance Through the Service Cooperatives Will Lose that Option as the Coops Go Out of Business or Become Uncompetitive
  - Both Will Raise Affected Counties (and Their Taxpayers') Costs for Health Insurance
- Effective Exemption from HMO Premium Tax Will Adversely Affect Funding of MNCare which Could Increase County Uncompensated Care Costs



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Association

3

## Long Term Impact

- If Counties Follow the School Districts' Lead (if SF 1459 is enacted), They Will:
  - Lose Present Option to Design Health Care Benefit Packages that Best Serve Their Employees and Taxpayers
    - Under SF 1459 and a possible future county plan of a similar nature, some employees will lose benefits, cash in lieu of health insurance and/or employers and employees will pay more for health care insurance
  - Assume Liability for Their Pool's Claims in Excess of Premiums
    - No such liability currently exists for counties that purchase traditional health insurance or for self-insured plans that purchase stop loss coverage



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4

## Long Term Impact (continued)

- Of Greatest Concern to Counties Is the Financial Implications for the State & the Funding of Other Programs
  - If Actuary Is Wrong and/or Actual Plan Design Is Not Consistent with the Study (e.g. 100% mandatory participation), There will Be a Shortfall that School Districts Will Initially have to Bear
    - **Our Fear is that the State Will Ultimately Be Asked to Bear Some or All of that Tab**
    - Worse, There Will Be a Political Liability That Will Likely Be Converted into a Financial One in Terms of Making “Whole” Those School District Employees Who Lose Health Insurance Benefits and/or Suffer Premium Increases
    - Both would Be to the Detriment of Funding for Other Programs



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5

## Conclusions

- Enactment of SF 1459 Bears the Potential of Extraordinary Long Term Financial Risks for the State
  - The State/Local Governments Already Have Significant Long Term Financial Exposure in the Area of Pension Funding. Can We Afford to Make That Financial Exposure Worse?
  - This and Similar Proposals Have Been Studied on Four Different Occasions. Only Once Has It Been Concluded That Statewide Pooling Bears the Potential for Significant Savings
  - School Districts, Cities and Counties Already Pool for Casualty Insurance Purposes. If Statewide Pooling Was the “Silver Bullet” for Constraining or Lowering Health Care Costs, Wouldn’t We Already Be Doing It?



Metropolitan Inter-County  
Association

6

Lourey

1 Senator ..... moves to amend S.F. No. 1459 as follows:

2 Page 3, after line 31, insert:

3 "(i) Effective July 1, 2005, no contract entered into  
4 between an eligible employer and an eligible employee or the  
5 exclusive representative of an eligible employee shall contain  
6 provisions that establish cash payment in lieu of health  
7 insurance to an eligible employee if the employee is not  
8 receiving such payment on or before June 30, 2005. Nothing in  
9 this section shall prevent any eligible employee who otherwise  
10 qualifies for payment of cash in lieu of insurance on June 30,  
11 2005, to continue to receive this payment."

1 Senator *Kiscaden* moves to amend S.F. No. 1459 as follows:

2 Page 2, lines 6, 9, and 11, delete "seven" and insert "six"

3 Page 2, line 8, delete "and"

4 Page 2, line 10, before the period, insert "; and

5 (3) three members appointed by the governor pursuant to

6 section 15.0575"

7 Page 2, line 13, delete "four" and insert "three"

8 Page 2, delete lines 26 to 28

9 Page 2, line 29, delete "(f)" and insert "(e)"

10 Page 3, line 22, after the period, insert "The health plans

11 must use the quality and performance measurements established

12 for use by the state for its employee and public assistance

13 programs.

14 (g) The board must confer with the service cooperatives and

15 make a recommendation to the legislature on how health insurance

16 reserves currently held by the service cooperatives will be

17 dispensed."

*Kiscaden*

1 Senator ..... moves to amend S.F. No. 1459 as follows:

2 Page 3, after line 31, insert:

3 "Subd. 5. [MCHA MEMBERSHIP AND ASSESSMENTS.] The board is  
4 a contributing member of the Minnesota Comprehensive Health  
5 Association and must pay assessments made by the association on  
6 its premium revenues, as provided in section 62E.11, subdivision  
7 5, paragraph (b).

8 Subd. 6. [PREMIUM TAX OBLIGATIONS.] The board must pay  
9 taxes on premiums as provided in section 297I.05, subdivision 5,  
10 paragraph (c)."

11 Page 3, line 32, delete "5" and insert "7"

12 Page 4, line 3, delete "6" and insert "8"

13 Page 4, after line 12, insert:

14 "Sec. 2. Minnesota Statutes 2004, section 62E.02,  
15 subdivision 23, is amended to read:

16 Subd. 23. [CONTRIBUTING MEMBER.] "Contributing member"  
17 means those companies regulated under chapter 62A and offering,  
18 selling, issuing, or renewing policies or contracts of accident  
19 and health insurance; health maintenance organizations regulated  
20 under chapter 62D; nonprofit health service plan corporations  
21 regulated under chapter 62C; community integrated service  
22 networks regulated under chapter 62N; fraternal benefit  
23 societies regulated under chapter 64B; the Minnesota employees  
24 insurance program established in section 43A.317, effective July  
25 1, 1993; and joint self-insurance plans regulated under chapter  
26 62H; and the Minnesota School Employee Insurance Board created  
27 under section 62A.662. For the purposes of determining  
28 liability of contributing members pursuant to section 62E.11  
29 payments received from or on behalf of Minnesota residents for  
30 coverage by a health maintenance organization ~~or~~, a community  
31 integrated service network, or the Minnesota School Employee  
32 Insurance Board shall be considered to be accident and health  
33 insurance premiums.

34 Sec. 3. Minnesota Statutes 2004, section 62E.10,  
35 subdivision 1, is amended to read:

36 Subdivision 1. [CREATION; TAX EXEMPTION.] There is

1 established a Comprehensive Health Association to promote the  
2 public health and welfare of the state of Minnesota with  
3 membership consisting of all insurers; self-insurers;  
4 fraternal; joint self-insurance plans regulated under chapter  
5 62H; the Minnesota employees insurance program established in  
6 section 43A.317, effective July 1, 1993; the Minnesota School  
7 Employee Insurance Board created under section 62A.662; health  
8 maintenance organizations; and community integrated service  
9 networks licensed or authorized to do business in this state.  
10 The Comprehensive Health Association is exempt from the taxes  
11 imposed under chapter 297I and any other laws of this state and  
12 all property owned by the association is exempt from taxation.

13 Sec. 4. Minnesota Statutes 2004, section 62E.11,  
14 subdivision 5, is amended to read:

15 Subd. 5. [ALLOCATION OF LOSSES.] (a) Each contributing  
16 member of the association shall share the losses due to claims  
17 expenses of the comprehensive health insurance plan for plans  
18 issued or approved for issuance by the association, and shall  
19 share in the operating and administrative expenses incurred or  
20 estimated to be incurred by the association incident to the  
21 conduct of its affairs. Claims expenses of the state plan which  
22 exceed the premium payments allocated to the payment of benefits  
23 shall be the liability of the contributing members.

24 Contributing members shall share in the claims expense of the  
25 state plan and operating and administrative expenses of the  
26 association in an amount equal to the ratio of the contributing  
27 member's total accident and health insurance premium, received  
28 from or on behalf of Minnesota residents as divided by the total  
29 accident and health insurance premium, received by all  
30 contributing members from or on behalf of Minnesota residents,  
31 as determined by the commissioner. Payments made by the state  
32 to a contributing member for medical assistance, MinnesotaCare,  
33 or general assistance medical care services according to  
34 chapters 256, 256B, and 256D shall be excluded when determining  
35 a contributing member's total premium.

36 (b) In making the allocation of losses provided in

1 paragraph (a), the association's assessment against the  
2 Minnesota School Employee Insurance Board must equal the product  
3 of (1) the percentage of premiums assessed against other  
4 association members; (2) .3885; and (3) premiums received by the  
5 Minnesota School Employee Insurance Board. For purposes of this  
6 calculation, premiums of the board used must be net of rate  
7 credits and retroactive rate refunds on the same basis as the  
8 premiums of other association members.

9       Sec. 5. Minnesota Statutes 2004, section 297I.05,  
10 subdivision 5, is amended to read:

11       Subd. 5. [HEALTH MAINTENANCE ORGANIZATIONS, NONPROFIT  
12 HEALTH SERVICE PLAN CORPORATIONS, AND COMMUNITY INTEGRATED  
13 SERVICE NETWORKS, AND THE MINNESOTA SCHOOL EMPLOYEE INSURANCE  
14 BOARD.] (a) Health maintenance organizations, community  
15 integrated service networks, and nonprofit health care service  
16 plan corporations are exempt from the tax imposed under this  
17 section for premiums received in calendar years 2001 to 2003.

18       (b) For calendar years after 2003, a tax is imposed on  
19 health maintenance organizations, community integrated service  
20 networks, and nonprofit health care service plan corporations.  
21 The rate of tax is equal to one percent of gross premiums less  
22 return premiums received in the calendar year.

23       (c) A tax is imposed on the Minnesota School Employee  
24 Insurance Board under section 62A.662. The rate of tax is equal  
25 to .36 percent of gross premiums less return premiums received  
26 in the calendar year.

27       (d) In approving the premium rates as required in sections  
28 62L.08, subdivision 8, and 62A.65, subdivision 3, the  
29 commissioners of health and commerce shall ensure that any  
30 exemption from tax as described in paragraph (a) is reflected in  
31 the premium rate.

32       ~~(d)~~ (e) The commissioner shall deposit all revenues,  
33 including penalties and interest, collected under this chapter  
34 from health maintenance organizations, community integrated  
35 service networks, and nonprofit health service plan corporations  
36 , and the Minnesota School Employee Insurance Board in the

1 health care access fund. Refunds of overpayments of tax imposed  
2 by this subdivision must be paid from the health care access  
3 fund. There is annually appropriated from the health care  
4 access fund to the commissioner the amount necessary to make any  
5 refunds of the tax imposed under this subdivision."

6       Renumber the sections in sequence and correct the internal  
7 references

8       Amend the title accordingly

1 Senator Scheid from the Committee on Commerce, to which was  
2 referred

3 S.F. No. 1459: A bill for an act relating to insurance;  
4 creating a statewide health insurance pool for school district  
5 employees; appropriating money; proposing coding for new law in  
6 Minnesota Statutes, chapter 62A.

7 Reports the same back with the recommendation that the bill  
8 be amended as follows:

9 Page 2, lines 6, 9, and 11, delete "seven" and insert "six"

10 Page 2, line 8, delete "and"

11 Page 2, line 10, before the period, insert "; and

12 (3) three members appointed by the governor pursuant to

13 section 15.0575"

14 Page 2, line 13, delete "four" and insert "three"

15 Page 2, delete lines 26 to 28

16 Page 2, line 29, delete "(f)" and insert "(e)"

17 Page 3, line 22, after the period, insert "The health plans

18 must use the quality and performance measurements established

19 for use by the state for its employee and public assistance

20 programs.

21 (g) The board must confer with the service cooperatives and

22 make a recommendation to the legislature on how health insurance

23 reserves currently held by the service cooperatives will be

24 dispensed."

25 Page 3, after line 31, insert:

26 "(i) Effective July 1, 2005, no contract entered into

27 between an eligible employer and an eligible employee or the

28 exclusive representative of an eligible employee shall contain

29 provisions that establish cash payment in lieu of health

30 insurance to an eligible employee if the employee is not

31 receiving such payment on or before June 30, 2005. Nothing in

32 this section shall prevent any eligible employee who otherwise

33 qualifies for payment of cash in lieu of insurance on June 30,

34 2005, to continue to receive this payment.

35 Subd. 5. [MCHA MEMBERSHIP AND ASSESSMENTS.] The board is a

36 contributing member of the Minnesota Comprehensive Health

37 Association and must pay assessments made by the association on

38 its premium revenues, as provided in section 62E.11, subdivision

1 5, paragraph (b).

2 Subd. 6. [PREMIUM TAX OBLIGATIONS.] The board must pay  
3 taxes on premiums as provided in section 297I.05, subdivision 5,  
4 paragraph (c)."

5 Page 3, line 32, delete "5" and insert "7"

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7 Page 4, after line 12, insert:

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12 selling, issuing, or renewing policies or contracts of accident  
13 and health insurance; health maintenance organizations regulated  
14 under chapter 62D; nonprofit health service plan corporations  
15 regulated under chapter 62C; community integrated service  
16 networks regulated under chapter 62N; fraternal benefit  
17 societies regulated under chapter 64B; the Minnesota employees  
18 insurance program established in section 43A.317, effective July  
19 1, 1993; and joint self-insurance plans regulated under chapter  
20 62H; and the Minnesota School Employee Insurance Board created  
21 under section 62A.662. For the purposes of determining  
22 liability of contributing members pursuant to section 62E.11  
23 payments received from or on behalf of Minnesota residents for  
24 coverage by a health maintenance organization ~~or~~, a community  
25 integrated service network, or the Minnesota School Employee  
26 Insurance Board shall be considered to be accident and health  
27 insurance premiums.

28 Sec. 3. Minnesota Statutes 2004, section 62E.10,  
29 subdivision 1, is amended to read:

30 Subdivision 1. [CREATION; TAX EXEMPTION.] There is  
31 established a Comprehensive Health Association to promote the  
32 public health and welfare of the state of Minnesota with  
33 membership consisting of all insurers; self-insurers;  
34 fraternal; joint self-insurance plans regulated under chapter  
35 62H; the Minnesota employees insurance program established in  
36 section 43A.317, effective July 1, 1993; the Minnesota School

1 Employee Insurance Board created under section 62A.662; health  
2 maintenance organizations; and community integrated service  
3 networks licensed or authorized to do business in this state.  
4 The Comprehensive Health Association is exempt from the taxes  
5 imposed under chapter 297I and any other laws of this state and  
6 all property owned by the association is exempt from taxation.

7 Sec. 4. Minnesota Statutes 2004, section 62E.11,  
8 subdivision 5, is amended to read:

9 Subd. 5. [ALLOCATION OF LOSSES.] (a) Each contributing  
10 member of the association shall share the losses due to claims  
11 expenses of the comprehensive health insurance plan for plans  
12 issued or approved for issuance by the association, and shall  
13 share in the operating and administrative expenses incurred or  
14 estimated to be incurred by the association incident to the  
15 conduct of its affairs. Claims expenses of the state plan which  
16 exceed the premium payments allocated to the payment of benefits  
17 shall be the liability of the contributing members.

18 Contributing members shall share in the claims expense of the  
19 state plan and operating and administrative expenses of the  
20 association in an amount equal to the ratio of the contributing  
21 member's total accident and health insurance premium, received  
22 from or on behalf of Minnesota residents as divided by the total  
23 accident and health insurance premium, received by all  
24 contributing members from or on behalf of Minnesota residents,  
25 as determined by the commissioner. Payments made by the state  
26 to a contributing member for medical assistance, MinnesotaCare,  
27 or general assistance medical care services according to  
28 chapters 256, 256B, and 256D shall be excluded when determining  
29 a contributing member's total premium.

30 (b) In making the allocation of losses provided in  
31 paragraph (a), the association's assessment against the  
32 Minnesota School Employee Insurance Board must equal the product  
33 of (1) the percentage of premiums assessed against other  
34 association members; (2) .3885; and (3) premiums received by the  
35 Minnesota School Employee Insurance Board. For purposes of this  
36 calculation, premiums of the board used must be net of rate

1 credits and retroactive rate refunds on the same basis as the  
2 premiums of other association members.

3 Sec. 5. Minnesota Statutes 2004, section 297I.05,  
4 subdivision 5, is amended to read:

5 Subd. 5. [HEALTH MAINTENANCE ORGANIZATIONS, NONPROFIT  
6 HEALTH SERVICE PLAN CORPORATIONS, AND COMMUNITY INTEGRATED  
7 SERVICE NETWORKS, AND THE MINNESOTA SCHOOL EMPLOYEE INSURANCE  
8 BOARD.] (a) Health maintenance organizations, community  
9 integrated service networks, and nonprofit health care service  
10 plan corporations are exempt from the tax imposed under this  
11 section for premiums received in calendar years 2001 to 2003.

12 (b) For calendar years after 2003, a tax is imposed on  
13 health maintenance organizations, community integrated service  
14 networks, and nonprofit health care service plan corporations.  
15 The rate of tax is equal to one percent of gross premiums less  
16 return premiums received in the calendar year.

17 (c) A tax is imposed on the Minnesota School Employee  
18 Insurance Board under section 62A.662. The rate of tax is equal  
19 to .36 percent of gross premiums less return premiums received  
20 in the calendar year.

21 (d) In approving the premium rates as required in sections  
22 62L.08, subdivision 8, and 62A.65, subdivision 3, the  
23 commissioners of health and commerce shall ensure that any  
24 exemption from tax as described in paragraph (a) is reflected in  
25 the premium rate.

26 ~~(d)~~ (e) The commissioner shall deposit all revenues,  
27 including penalties and interest, collected under this chapter  
28 from health maintenance organizations, community integrated  
29 service networks, and nonprofit health service plan corporations  
30 , and the Minnesota School Employee Insurance Board in the  
31 health care access fund. Refunds of overpayments of tax imposed  
32 by this subdivision must be paid from the health care access  
33 fund. There is annually appropriated from the health care  
34 access fund to the commissioner the amount necessary to make any  
35 refunds of the tax imposed under this subdivision."

36 Renumber the sections in sequence

1 Amend the title as follows:

2 Page 1, line 4, after the semicolon, insert "amending  
3 Minnesota Statutes 2004, sections 62E.02, subdivision 23;  
4 62E.10, subdivision 1; 62E.11, subdivision 5; 297I.05,  
5 subdivision 5;"

6 And when so amended the bill do pass and be re-referred to  
7 the Committee on Health and Family Security. Amendments adopted.  
8 Report adopted.

9

*Linda Scheef*  
.....  
(Committee Chair)

March 21, 2005.....  
(Date of Committee recommendation)

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