

**COMMONWEALTH OF PENNSYLVANIA
PENNSYLVANIA LABOR RELATIONS BOARD**

IN THE MATTER OF THE FACT FINDING BETWEEN

Eastern Lancaster County	:	
School District	:	
and	:	CASE # ACT 88-14-5-E
Eastern Lancaster County	:	
Education Association	:	

FACT FINDING REPORT AND RECOMMENDATION

APPOINTMENT: February 18, 2014

REPORT DATE: March 31, 2014

FACT FINDER: Timothy J Brown, Esquire

FOR THE DISTRICT: John G Audi, Esquire
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Introduction

On February 18, 2014, the Pennsylvania Labor Relations Board (PLRB), pursuant to Act 88 of 1992 (Act 88) and the Public Employer Relations Act (PERA), appointed the undersigned as Fact Finder in the impasse between the Eastern Lancaster County School District (the District or the Employer) and Eastern Lancaster County Education Association (the Union or the Association).

Bargaining and Fact Finding History

The Union represents a unit of professional employees employed by the District. The District and Union are party to a 2009 – 2013 Collective Bargaining Agreement. (Referred to herein as the Agreement) The parties met in one form or another for purposes of negotiating a successor agreement on approximately a dozen occasions, including at least six of which were attended by a state mediator, reached tentative agreements on approximately seven issues and were unable to reach agreement on the several remaining outstanding issues. The Union thereafter initiated the instant Fact Finding.

On March 12, 2014 a formal fact finding hearing was held before the undersigned in New Hanover, Pennsylvania, at which time the parties were given the opportunity to present the Fact Finder testimony, documentary evidence and oral argument relating to their outstanding issues.

This Report contains “recommendations” for resolution of all outstanding issues and constitutes the settlement proposal upon which the parties are now required to act, as directed by statute and PLRB regulations. Pursuant to statutory authority, this Report will be released to the public if not accepted. A vote to accept the Report does not constitute agreement with, or endorsement of, the

rationales contained herein, but rather, represent only an agreement to resolve the issues by adopting the recommendations contained herein.

The parties are directed to review the Report and within ten days of its issuance, notify the PLRB of their decision to accept or reject the recommendations.

Introduction and Issues

Based upon representations made by the parties to the Fact Finder, the following issues are unresolved between the parties:

1. Term of Agreement
2. School Year
3. Teacher Day
4. Sabbatical Leave
5. Health Insurance Benefit
6. Working Spouse Rule
7. Opt-Out Stipend
8. Dental insurance
9. Reserve insurance Fund
10. Salary
11. Extracurricular Activities
12. Tuition Reimbursement
13. ELANC Online Virtual Academy

After full consideration of the arguments and careful study of the extensive submissions on the issues by the parties, the follow recommendations are offered:

1) Duration of Agreement

At the hearing on the matter both parties expressed their support for a four-year agreement.

Recommendation:

I recommend a four-year agreement with effective dates of July 1, 2013 through June 30, 2017.

2) School Year

The Agreement currently provides that the school year will consist of 190 teacher days; including 182 student days, two teacher days during the week preceding the first student day of the school year, one day for clerical purposes between semesters, one PIT day and four in-service days during the school year.

The District proposes increasing the work year (teacher days) from 190 to 192 days by adding two additional teacher in-service days. Thus, the District proposes to delete the PIT day and have the following:

- 182 Student days
- 10 teacher in-service days consisting of:
 - 3 days prior to the first day of the school year, including one day for school district welcome and Act 48 In-service, one day for department meetings and room preparation (the latter to be at least $\frac{1}{2}$ day) and one day to be at the discretion of the District.

One day for clerical purposes between semesters

One day following the last school day

Five additional days during the school year.

The Association Proposes decreasing the work year from 190 to 189 days, delete the PIT day and have the following:

182 student days

7 teacher in-service days consisting of:

3 days prior to the first day of the school year, including one day for school district welcome and Act 48 In-service, one day for department meetings and room preparation (the latter to be at least $\frac{1}{2}$ day) and one day to be at the discretion of the District except that at least $\frac{1}{2}$ of the day shall be for room preparation.

One day for clerical purposes between semesters

One day following the last school day

Three additional days during the school year.

According to the Association the average number of teacher days in the county is 189 and the normal work year in Pennsylvania is 188 days.

According to the District, in these negotiations the District seeks three goals; (1) to improve educations, (2) contain costs to a reasonable level to assure that the District will not create undue hardship on the taxpayers, and (3) maintain managerial rights for assigning and directing the workforce, which will help realize the first two goals. In regard to its proposed increase in the work year, the District requires more time to satisfy training requirements mandated by state and federal governments and allow the District to address school days lost due to weather or other school related emergencies.

Recommendation

I recommend the number of teacher days remain as is, but that the PIT day be eliminated and a third teacher day be scheduled prior to the first student day of the year to be used at the managerial discretion of the District.

3) Teacher Day

The Agreement currently provides that the number of hours in a teacher day shall remain the same throughout the term of the Agreement as in effect during the prior contract. The Association represented at the hearing that the teacher day is currently 7 hours and thirty minutes at the secondary level and seven hours and fifteen minutes at the elementary level.

The District proposes increasing the work day for secondary staff 30 minutes per day and for elementary staff 45 minutes per day, and to require teacher attendance at one faculty meeting per month, one or two back-to-school nights per year (one for elementary/middle and two for secondary) and one school function or high school graduation.

The Association opposes the increased hours, as the additional time would amount to an annual increase in work equal to $12\frac{1}{2}$ days for secondary and $19\frac{1}{2}$ days for elementary staff without additional compensation; would take members away from their families during evening hours and would result in work days longer than the average in the state and county.

According to the District, the additional time is necessary to allow for state and federal curriculum and testing mandates. Moreover, the District asserts, the teaching staff are professional employees whose yearly salary covers their professional duties, including the duties the District now seeks to list in the Agreement.

Recommendation

I am not persuaded by the District's argument relating to the need to extend the teacher work day. Nor is there convincing reason to ask the employees involved to increase their work year by approximately 10% in some circumstances with no additional compensation. I recommend that the teacher day remain as is.

4) Sabbatical Leave

In addition to the controlling provisions of the Pennsylvania School Code relating to sabbatical leave, the Agreement provides that up to two professional employees per year may be granted full salary sabbatical leave for one half (1/2) of the school term.

The District proposes to eliminate full-pay sabbaticals and offer only the half-paid sabbaticals mandated by the School Code. The Association proposes to increase the number of such sabbaticals to four per year.

The District asserts that to pay full salary for such sabbaticals is double what is required by the School Code and is not financially feasible for the District.

The Association maintains that it gained these sabbaticals in past bargaining in exchange for concessions in salary and that it agreed to reduce the number from three per year to two during the last round of negotiations. The Association now seeks to increase the number of such sabbaticals to four per year to gain parity with two other school districts in the county.

Recommendation

I am not persuaded by either party's argument and recommend no change in the current language of the Agreement.

5), 6), 7), 8) & 9) Health Benefits, Working Spouse, Opt-Out, Dental Insurance and Reserve Insurance Fund

The current Agreement provides that the District will offer employees a Point of Service (POS) plan with current Single, Two-party and Family monthly premium share amounts of \$43.21, \$70.99 and \$102.88 respectively and, among other things, primary-care-physician and specialist-physician co payments of \$15 and \$25 respectively and calendar year deductibles of \$200 for an individual and \$400 for a family. In regard to dental insurance, the Agreement provides insurance coverage for eligible employees of up to \$1,300 in benefits annually and no monthly employee premium co-share for single coverage and \$4 per month co-share for two-person and family coverage. The Agreement also provides for a Reserve Insurance Fund of \$500 per employee used to reimburse employees for various out-of-pocket health care related expenditures.

The District proposes to replace the current POS Health insurance plan and \$500 Reserve Insurance Fund benefit and to offer all district employees and retirees a Qualified High Deductible Healthcare Plan (QHDHCP) and a Health Savings Account (HSA) beginning with the 2014-2015 school year. (As the first year of the Agreement is almost complete, the District proposes the status quo for that year.) In regard to the HSA, the District proposes that for purposes of assisting employees with the payment of deductibles, it would make annual contributions over the four years of the Agreement to Single and Two-Party/Family employee HSAs as follows:

Year 1 / (status quo)	Year 2 / \$1140 \$2280	Year 3 / \$960 \$1920	YEAR 4 \$780 (Single) \$1560 (2&Fam)
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To receive the District's contributions employees would also be required to make contributions to their individual HSA in the amounts of:

Year 1 / (status quo)	Year 2 / \$360 \$720	Year 3 / \$540 \$1080	Year 4 \$720 (Single) \$1440 (2&Fam)
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The plan would have annual in-network deductibles of \$1,500 for individuals and \$3,000 for 2-party/family and out-of-network deductibles of \$5,000 for individuals and \$10,000 for 2-party/family. Primary Care, Specialist and Emergency Room co pays would be \$15, \$25 and \$50 respectively, after deductibles are satisfied.

The District would also agree to the creation of an Employee Wellness Program as proposed by the Association, except that the District would make participation in the plan mandatory whereas under the Association's proposal the plan would be voluntary.

The District also proposes additional language to the "working spouse" provisions of the Agreement providing for exclusion of a spouse from coverage by the District's plan if the employee's spouse is not offered insurance by his or her employer but is provided:

...with economic benefits through a health flexible spending account, health savings account or health reimbursement arrangement to pay and/or reimburse for out-of-pocket health care costs and/or health insurance premiums...

As for dental insurance, the District proposes changing the present indemnity plan to a managed care Delta Dental plan and to increase employee premium share amounts to \$4 single, and \$10 two-person and family. Both parties agree to add language to ensure that the dental insurance provided under the Agreement qualifies as an "excepted benefit" under PPACA.

The District asserts that the over-all proposals and demands of the Association "strain to the brink the District's taxing authority." According to the District, it has to be recognized that the Commonwealth of Pennsylvania has proven to be unreliable and at best the District may anticipate a downward funding trend into the future. Additionally, the District asserts, the escalating health costs and staggering scheduled increases in PSERS costs has turned bargaining on its head. The fact is, the District maintained, the District can barely offer status quo due to the ever-rising costs of health care and retirement pension. If the District does not act now to address the possible increases in costs resulting from the Affordable Care Act (ACA), the District claims, the District could be required to pay an additional \$13 million over the typical annual health care cost increases over the next 16 years.

In regard to health Insurance, the District argued, the current plan is not affordable and does not provide incentives for employees to be smart consumers of health care services. The proposed QHDHCP is much richer in benefits than the current health care plan and will cost bargaining unit employees less than the taxpayers pay for their health care plans, the District asserted.

The Association proposes continuing with the current health insurance plan as a PPO, and, among other things, increase the current primary-care-physician and specialist-physician co payments of \$15 and \$25 to \$20 and \$30 respectively as of July 1, 2014, and to \$25 and \$35 respectively as of July 1, 2016; and increase calendar year in-network deductibles of \$200 for an individual and \$400 for a family to \$225 for an individual and \$450 for a family as of July 1, 2015 and \$250 for an individual and \$500 for a family as of July 1, 2017. The Association opposes the modification of the Working Spouse provisions of the Agreement as the language proposed by the District would conceivably leave spouses with virtually no health insurance benefit. As for the Reserve Insurance Fund, the Association seeks to increase the per employee amount of the fund from \$500 per year to \$1,000 per year deposited into an HRA.

As for dental insurance, in addition to the PPACA language, the Association agrees with the District's proposal to move the current indemnity-style plan to a Delta Dental managed care plan. The Association further proposes that the annual per-person coverage amount be increased to \$1,600 per year to more closely reflect the \$1,480.56 average for coverage among county school districts and that monthly premium co-pay requirements be set at the averages for county plans, those being; \$2.20 for single coverage, \$8.54 for two-person coverage and \$10.33 for family coverage.

According to the Association, its research reflects that per capita healthcare spending has increased only 1.3% over the three years since 2010. During the parties 2010 negotiations the Association agreed to eliminate the two most costly medical insurance plans offered by the District and agreed upon the introduction of a \$200/\$400 in network deductible for the remaining POS plan. The Association also agreed upon premium cost sharing and an automatic increase in such payments proportional to overall increases in the District's costs; a proportional increase that has already been agreed upon by the parties for the term of this Agreement as well. According to the Association, the previous significant cost saving efforts by the Association along with the Association's current proposals will provide further meaningful savings to the District and the District's taxpayers and still provide the professionals represented by the Association with a fair level of health insurance.

The Association argued that the District is attempting to shift more and more of the cost of health insurance to employees. But the fact is, the Association asserts, at current levels of compensation members of the bargaining unit are simply unable to absorb the tremendous costs of health insurance the District is now attempting to shift to employees. As for the District's expressed concerns about any potential 2018 excise tax that may or may not be assessed on the District health insurance plan, such will not occur during the term of this Agreement, the Association noted, and the Association has reasonably proposed a Memorandum Of Understanding whereby the parties would agree to the establishment of a joint committee to study and discuss the potential financial impact of such occurrence on the parties, so that the parties are prepared to address any concern relating to this issue in the future.

Discussion and Recommendation

Health insurance is important to all concerned. It represents enormous numbers of dollars to the District, members of the bargaining unit and the taxpayers. More importantly, health insurance is a foundational factor affecting the very health and wellbeing of the employees of the District and their families. I am sympathetic to the Association's argument that in the parties' most recent negotiations the Association agreed upon significant changes in the health insurance provisions of the Agreement; changes that included premium share and increased co-pays for bargaining unit members, and that such changes have resulted in significant savings to the District. I also understand the desire by members of the Association to avoid trying something radically different and to keep what they have become accustomed - to "not rock the boat" or "mess with a good thing" – and to just agree upon adjustments that will provide further cost savings to the District.

However, I am not persuaded that when it comes to the negotiations of health insurance in today's environment that the conduct of a party in the past may be reason to excuse that party from making bold and deliberate changes in their strategy for gaining health insurance coverage and health care in the future. The fierce "cat and mouse game" that is played by health insurance providers, health care providers and consumers of both health insurance and health care is "fast and furious." No party can rest on its laurels. Should a party cease its vigilance and fail to continuously and diligently consider alternatives to meet the demands of today's healthcare coverage challenges and anticipate tomorrow's, that party will surely come out a loser in this never ceasing, critically important game.

Having carefully studied the materials provided by both sides, and particularly relying upon the report from the Office of the President of the United States offered by the Association, and also recognizing that we still have a long way to go before we all share in the advantages of transparency in the costs and pricing of services by health care providers, I am persuaded that the parties should jointly embrace the cost and service controls inherent in the District's proposed use of a QHDHP and HSA. (And discontinuance of the **Reserve Insurance Fund** provisions of the Agreement at the end of the 2013-2014 school year.) However, and importantly,

considering the potential inherent behavior-based cost savings that are suggested by the District and other proponents of the QHDHP, and considering employees have already agreed to increases in their dollar amount of premium share, I am of the view that the District's offer requires too burdensome a HSA contribution by employees in the third and fourth year of the Agreement. Consequently, and for purposes of making the adjustment to a QHDHP more deliberate and tolerable to District employees, I recommend that the HSA contributions be as follows:

District Contributions

Year 1 / (status quo)	Year 2 / \$1140 \$2280	Year 3 / \$1140 \$2280	YEAR 4 \$960 (Single) \$1920 (2&Fam)
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To receive the District's contributions employees would also be required to make contributions to their individual HSA in the amounts of:

Employee Contributions

Year 1 / (status quo)	Year 2 / \$360 \$720	Year 3 / \$360 \$720	Year 4 \$540 (Single) \$1080 (2&Fam)
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Wellness

In regard to the issue of the proposed Wellness Plan, I recommend the institution of the plan but am not convinced that participation in the plan should be required. Relying upon the voluntary, cost-based behavior modification incentives in the wellness plan is consistent with a reliance on the behavior modification inherent in a QHDHP. I recommend that the wellness plan be voluntary.

Working Spouse

I do not recommend the District's working spouse language. The language would preclude a spouse from insurance coverage under circumstances where the health-coverage-related benefit the spouse receives is wholly inadequate.

Opt-Out

As there has been no real discussion on this issue between the parties at the bargaining table, I recommend the parties further negotiate on the matter as well as other eligibility issues relating to the QHDHP and HSA within the context of the recommended QHDHP and current law and regulation.

Dental Insurance

I recommend that the coverage amount continue at the \$1,300 per year amount and that monthly premium co-pay amounts be raised to the following:

Single \$4, Two-person \$8, Family \$10

10) Salary

The District proposes a salary freeze for the 2013-2014 school year and increases (that incorporate step and column movements of bargaining unit members) of:

2014-2015	2.00%
2015-2016	2.25%
2016-2017	2.25%

The Association proposes annual increases (that incorporate step and column movements of bargaining unit members) of 4.5%. Under the Associations proposal the 2013-2014 salary increase would be retroactive. The Association also proposes elimination of the first step of the current Salary Schedule.

Discussion

Based upon the exhaustive data presented by both parties on financial issues, and recognizing that the District has been an effective and prudent steward of the District's resources, I believe it is a sensible and good investment for the District to recognize the valuable contribution of its employees to the mission of the District by granting realistic wage increases. Such increases should reflect the value of the overall compensation package offered employees as well as the their increased share of the costs of medical insurance/care in my other recommendations in this report. With such in mind, and recognizing that step increases account for a 1.91% increase in overall salary costs to the District, I recommend the following salary increase (as reflected in Appendix A hereto):

- Year 1 – Step increases only (retroactive).
- Year 2 – Step increases and 1% increase on scale.
- Year 3 – Step increases and 1% increase on scale.
- Year 4 – Step increases and 1.5% increase on scale.

I do not recommend any compression of steps.

11) Extracurricular Activities

The Agreement currently contains lengthy language describing salaries and stipends and the means of determining such for various extra-curricular duties.

The District proposes to delete the language in its entirety and establish a joint committee to determine such compensation levels and submit its recommendation for a ratification vote within 90 days of the written recommendation of the joint committee. Under its proposal the District would freeze such salaries for the 2013-2014 school year, and grant the District the authority to develop the schedule in the event the Committee's recommendation is not implemented prior to the start of the 2014-2015 school year.

The Association seeks to maintain the subject language and the formulas contained therein, and proposes that the list of positions be updated to reflect all such current positions in the District and that salaries for extracurricular positions be increased by the same percentage increase as contained in the Association's salary proposal.

Discussion and Recommendation

I recommend that the current language be continued unless and until the parties mutually agree upon changes; that the list of positions contained in Exhibit C of the language be updated to reflect current positions and that the respective salaries for the positions be increased as follows:

Year 1-2% retroactive, Year 2-3%, Year 3-3%, Year 4-3.5%

12) Tuition Reimbursement

The Agreement currently provides that the Employer will reimburse employees for tuition paid by professional personnel for successfully passing college credits completed while working for the District. Among other things, the Agreement limits per-year paid credits to 12, provides criteria for pre-approval of the courses by the superintendent and requires employees to continue working for the District for four full semesters immediately following the semester in which the credits are completed.

The District proposes reducing the Credit Reimbursements provided in the Agreement to 9 per year, requires that employees receive a grade of B or above to be eligible for reimbursement, lengthens the waiting period for new employees to become eligible for the benefit, caps the District's yearly expenditures on tuition at \$200,000 per year, and provides other limits and restrictions on courses available for reimbursement.

The District argues that it needs to have costs savings in all areas of the Agreement including the area of credit reimbursement, that there is no convincing evidence that graduate study past the level of Masters has any measurable impact upon teaching effectiveness and that there is incentive enough built into the salary scale to reward employees for advancing their education.

The Association opposes any reduction in graduate credit reimbursements and maintains that; (1) this section of the Agreement was dramatically altered in the last negotiations at the request of the District in order to produce cost savings; (2) the current provisions of the Agreement are in line with other area school districts; and (3) relating to the District's requirement for a grade of B or better, the employees have no control over how colleges and universities structure their grading system and members should not be penalized simply because courses are offered on a pass/fail basis.

Recommendation

The world is changing at an exponential rate and to avoid falling behind in its mission and educational obligation the District should be enthusiastically encouraging teachers to not only keep current, but to advance in their areas of expertise. I am not persuaded by the limited research – as it currently exists - relating to the ineffectiveness of continuing education on teachers ability to teach.

Although I recognize the District's desire to cut costs wherever it can, I also recognize the reality that teachers may not have the cash flow or credit resources to pursue advancing their education, and that drastically cutting graduate credit reimbursement in the manner proposed by the District would likely make graduate courses "out-of-reach" for many teachers. Consequently, I do not recommend changes to the current language of the Agreement. Because of the "thin" bargaining history between the parties on the subject during these negotiations, I recommend that the parties jointly explore new language that would give the District comfort relating to the rigor of courses for which the District is paying and satisfy the Association's expressed interest in having its members engage in legitimate and productive advanced study.

13) ELANC Online Virtual Academy

The Parties entered a Memorandum of Agreement dated May 10, 2011 relating to the District implementing an on-line Virtual Academy beginning with the 2011-2012 school year staffed by bargaining unit members. The Association proposes that the 2011 MOU on the subject be incorporated into the Agreement.

Recommendation

The Virtual Academy is a relatively new endeavor by the District and has proven to be a notable expense. Considering that no significant bargaining has occurred between the parties on the issue, I am reluctant to recommend incorporation of the MOU into the Agreement without intentional consideration and thoughtful exchange between the parties on the subject. To that end, I recommend that the parties negotiate over the matter.

Other Matters

Besides matters already subject to agreement by the parties, I recommend that as to all other proposed changes to the Agreement not the subject of recommendations for change herein the applicable contract language remain as is.

*Please note
that the cover letter to this Report and Recommendation summarizes the responsibilities of the parties to notify the PLRB
of their acceptance or rejections of this Recommendation and should be given careful attention.*



Dated: March 31, 2014

Timothy J Brown, Esquire
P.O. Box 332
Narberth, PA 19072

ACT 88-14-5-E FACT FINDING REPORT APPENDIX A
SALARY SCHEDULES

2013-2014

STEP	B	B+24	M	M+15	M+30	M+45	M+60
1	43,548	46,472	49,462	51,579	54,226	56,873	59,520
2	43,695	46,619	49,609	51,726	54,373	57,020	59,667
3	43,842	46,766	49756	51,873	54,520	57,167	59,814
4	43,989	46,913	49,903	52,020	54,667	57,314	59,961
5	45,444	48,368	51,358	53,475	56,122	58,769	61,416
6	47,000	49,924	52,914	55,031	57,678	60,325	62,972
7	48,556	51,480	54,470	56,587	59,234	61,881	64,528
8	50,112	53,036	56,026	58,143	60,790	63,437	66,084
9	51,668	54,592	57,582	59,699	62,346	64,993	67,640
10	53,223	56,147	59,137	61,254	63,901	66,548	69,295
11	54,779	57,703	60,693	62,810	65,457	68,201	70,751
12	56,335	59,259	62,249	64,366	67,013	69,660	72,307
13	57,891	60,815	63,805	65,922	68,569	71,216	73,863
14	59,477	62,371	65,361	67,478	70,125	72,772	75,419
15	61,103	64,027	67,017	69,134	71,781	74,428	77,075
16	62,858	65,782	68,772	70,889	73,536	76,183	78,830
17	64,614	67,538	70,528	72,645	75,292	77,939	80,586
18	66,370	69,294	72,284	74,401	77,048	79,695	82,342

2014-2015 1%

STEP	B	B+24	M	M+15	M+30	M+45	M+60
1	43,983	46,937	49,957	52,095	54,768	57,442	60,115
2	44,123	47,085	40,105	52,243	54,917	57,590	60,264
3	44,280	47,234	50,254	52,392	55,065	57,739	60,412
4	44,429	47,382	50,540	52,540	55,214	57,887	60,561
5	45,898	48,852	51,872	54,010	56,683	59,357	62,030
6	47,470	50,423	53,443	55,581	58,255	60,928	63,602
7	49,042	51,995	55,015	57,153	59,826	62,500	65,173
8	50,613	53,566	56,586	58,724	61,398	64,072	66,745
9	52,185	55,138	58,158	60,296	62,969	65,643	68,316
10	53,755	56,708	59,728	61,867	64,540	67,213	69,988
11	55,327	58,280	61,300	63,438	66,112	68,883	71,459
12	56,898	59,852	62,871	65,010	67,683	70,357	73,030
13	58,470	61,423	64,443	66,581	69,255	71,928	74,602
14	60,072	62,995	66,015	68,153	70,826	73,500	76,173
15	61,714	64,667	67,687	69,825	72,499	75,172	77,846
16	63,487	66,440	69,460	71,598	74,271	76,945	79,618
17	65,260	68,213	71,233	73,371	76,045	78,718	81,392
18	67,034	69,987	73,007	75,145	77,818	80,492	83,165

2015-2016 1%

STEP	B	B+24	M	M+15	M+30	M+45	M+60
1	44,422	47,406	50,457	52,616	55,316	58,016	60,716
2	44,564	47,556	50,606	52,765	55,466	58,166	60,867
3	44,722	47,706	50,757	52,916	55,616	58,316	61,016
4	44,873	47,856	50,906	53,065	55,766	58,466	61,167
5	46,357	49,341	52,391	54,550	57,250	59,951	62,650
6	47,945	50,927	53,977	56,137	58,838	61,537	64,238
7	49,532	52,515	55,565	57,725	60,424	63,125	65,825
8	51,119	54,102	57,152	59,311	62,012	64,713	67,412
9	52,707	55,689	58,740	60,899	63,599	66,299	68,999
10	54,293	57,275	60,325	62,486	65,184	67,885	70,688
11	55,880	58,863	61,913	64,072	66,773	69,572	72,174
12	57,467	60,451	63,500	65,660	68,360	71,061	73,760
13	59,055	62,037	65,087	67,247	69,948	72,647	75,348
14	60,673	63,625	66,675	68,835	71,534	74,235	76,935
15	62,331	65,314	68,364	70,523	73,224	75,924	78,624
16	64,122	67,104	70,155	72,314	75,014	77,714	80,414
17	65,913	68,895	71,945	74,105	76,806	79,505	82,206
18	67,704	70,687	73,737	75,896	78,596	81,297	83,997

2016-2017 1.5%

STEP	B	B+24	M	M+15	M+30	M+45	M+60
1	45,088	48,117	51,214	53,405	56,146	58,886	61,627
2	45,232	48,269	51,365	53,556	56,298	59,038	61,780
3	45,393	48,422	51,518	53,710	56,450	59,191	61,931
4	45,546	48,574	51,670	53,861	56,602	59,343	62,085
5	47,052	50,081	53,177	55,368	58,109	60,850	63,590
6	48,644	51,691	54,787	56,979	59,721	62,460	65,202
7	50,275	53,303	56,398	58,591	61,330	64,072	66,812
8	51,866	54,914	58,009	60,201	62,942	65,684	68,423
9	53,498	56,524	59,621	61,812	64,553	67,293	70,034
10	55,107	58,134	61,230	63,423	66,162	68,903	71,748
11	56,718	59,746	62,842	65,033	67,775	70,616	73,257
12	58,329	61,358	64,452	66,645	69,385	72,127	74,866
13	59,941	62,968	66,063	68,256	70,997	73,737	76,478
14	61,583	64,579	67,675	69,867	72,607	75,349	78,089
15	63,266	66,294	69,389	71,581	74,322	77,063	79,803
16	65,084	68,111	71,207	73,399	76,139	78,880	81,620
17	66,902	69,928	73,024	75,217	77,958	80,698	83,439
18	68,720	71,747	74,843	77,034	79,775	82,516	85,257