

Saratoga County Shared Services
Property Tax Savings Plan Summary



County: Saratoga
County Contact: Spencer P. Hellwig, Administrator
Contact Telephone: (518) 884-4742
Contact Email: shellwig@saratogacountyny.gov

Saratoga County Shared Services Plan

The Saratoga County Shared Services Plan includes two (2) tax saving items as follows:

Cooperative Bidding

The first item is cooperative bidding. The County's Purchasing Department will coordinate the bidding for a variety of items including, but not limited to, office supplies, paper products, cleaning supplies and auto parts. It is anticipated that with the increase in volume of these items, all of the municipalities participating will realize a savings. Based on the County's bid history and research on cooperative bids for these items, it is anticipated that a savings of 15% could be realized.

The total 2016 costs for these items for participating municipalities total \$2,001,767. After applying a 15% cost savings, the cooperative bidding savings are anticipated to total \$300,265 in 2018 and thereafter.

Medicare-eligible Retiree Health Insurance Consortium

The second item is a Health Insurance Consortium for Medicare-eligible retirees. The plan would include authorizing eligibility for municipalities within Saratoga County to join the County's Medicare Advantage plan for retirees. The County's current average monthly premium for Medicare-eligible retiree's is \$280.

The current monthly premiums for participating municipalities range from \$301 to \$432. The plan's anticipated savings compares the County's rate with the participating municipalities' rates for an additional 128 covered individuals. After subtracting costs associated with managing the Consortium, the total net anticipated savings is \$63,965 for 2018 and thereafter.

Partners			
Row 1 - Two (2) Cities in Saratoga County			
	Participating Cities	Panel Representative	Vote Cast (Yes or No)*
1.	Mechanicville	Mayor Dennis Baker	Absent
2.	Saratoga Springs	Mayor Joanne Yepsen	Yes
* The written justification provided by each Panel Representative in support of his or her vote on the Plan is attached hereto as Exhibit 1.			
Row 2 - 19 Towns in Saratoga County			
	Participating Towns	Panel Representative	Vote Cast (Yes or No)*
1.	Town of Ballston	Supervisor Tim Szczepaniak	Yes
2.	Town of Charlton	Supervisor Alan Grattidge	Yes
3.	Town of Clifton Park	Supervisor Phil Barrett	Yes
4.	Town of Corinth	Supervisor Dick Lucia	Yes
5.	Town of Day	Supervisor Preston Allen	Yes
6.	Town of Edinburg	Supervisor Jean Raymond	Yes
7.	Town of Galway	Supervisor Paul Lent	Yes
8.	Town of Greenfield	Supervisor Dan Pemrick	Absent
9.	Town of Hadley	Supervisor Arthur Wright	Absent
10.	Town of Halfmoon	Supervisor Kevin Tollisen	Yes
11.	Town of Malta	Supervisor Vince Delucia	Yes
12.	Town of Milton	Supervisor Dan Lewza	Absent
13.	Town of Moreau	Supervisor Gardner Congdon	Absent
14.	Town of Northumberland	Supervisor Bill Peck	Yes
15.	Town of Providence	Supervisor John Collyer	Yes
16.	Town of Saratoga	Supervisor Tom Wood	Yes
17.	Town of Stillwater	Supervisor Ed Kinowski	Yes
18.	Town of Waterford	Supervisor Jack Lawler	Absent
19.	Town of Wilton	Supervisor Art Johnson	Absent
* The written justification provided by each Panel Representative in support of his or her vote on the Plan is attached hereto as Exhibit 1.			
Row 3 -Nine (9) Villages in Saratoga County			
	Participating Villages	Panel Representative	Vote Cast (Yes or No)*
1.	Village of Ballston Spa	Mayor John Romano	Yes
2.	Village of Corinth	Mayor Dennis Morreale	Absent
3.	Village of Galway	Mayor William Hyde	Absent
4.	Village of Round Lake	Mayor Tom Bergin	Absent
5.	Village of Schuylerville	Mayor Dan Carpenter	Absent
6.	Village of South Glens Falls	Mayor Harry Gutheil	Absent
7.	Village of Stillwater	Mayor Rick Nelson	Absent
8.	Village of Victory	Mayor Patrick Dewey	Absent
9.	Village of Waterford	Mayor Bert Mahoney	Yes
* The written justification provided by each Panel Representative in support of his or her vote on the Plan is attached hereto as Exhibit 1.			

Row 4 - 2017 Local Government Property Taxes							
Sum total of property taxes levied in the year 2017 by the county, cities, towns, villages, school districts, BOCES, and special improvement districts.	\$530,713,796						
Row 5 - 2017 Participating Entities Property Taxes							
Sum total of property taxes levied in the year 2017 by the county, cities, towns, villages, school districts, BOCES, and special improvement districts identified as participating in the panel in the rows above.	\$114,794,952						
Row 6 - Total Anticipated Savings							
Sum total of net savings in such plan certified as being anticipated in calendar year 2018, calendar year 2019, and annually thereafter.	\$364,230						
Row 7 - Anticipated Savings as a Percentage of Participating Entities Property Taxes							
Sum total of net savings in such plan certified as being anticipated in calendar year 2018 as a percentage of the sum total in Row 5, calendar year 2019 as a percentage of the sum total in Row 5, and annually thereafter as a percentage of the sum total in Row 5.	0.32%						
Row 8 - Anticipated Savings to the Average Taxpayer							
Amount of the savings that the average taxpayer in the county will realize in calendar year 2018, calendar year 2019, and annually thereafter if the net savings certified in the plan are realized.	\$3.77						
Row 9 - Anticipated Costs/Savings to the Average Homeowner							
Percentage amount a homeowner can expect his or her property taxes to increase or decrease in calendar year 2018, calendar year 2019, and annually thereafter if the net savings certified in the plan are realized. (Anticipated yearly levy increase = 1.5%, Anticipated yearly homeowner savings = 0.23%)	<table> <tr> <td>2018</td> <td>1.27%</td> </tr> <tr> <td>2019</td> <td>1.27%</td> </tr> <tr> <td>After</td> <td>1.27%</td> </tr> </table>	2018	1.27%	2019	1.27%	After	1.27%
2018	1.27%						
2019	1.27%						
After	1.27%						
Row 10 - Anticipated Costs/Savings to the Average Business							
Percentage amount a business can expect its property taxes to increase or decrease in calendar year 2018, calendar year 2019, and annually thereafter if the net savings certified in the plan are realized. (Anticipated yearly levy increase = 1.5%, Anticipated yearly business savings = 0.06%)	<table> <tr> <td>2018</td> <td>1.44%</td> </tr> <tr> <td>2019</td> <td>1.44%</td> </tr> <tr> <td>After</td> <td>1.44%</td> </tr> </table>	2018	1.44%	2019	1.44%	After	1.44%
2018	1.44%						
2019	1.44%						
After	1.44%						

CERTIFICATION OF PLAN AND PROPERTY TAX SAVINGS TO DIRECTOR OF BUDGET

By my signature below, I hereby certify that the County-Wide Shared Services Property Tax Savings Plan submitted herewith is final, that it was completed in accordance with the requirements of Part BBB of Chapter 59 of the Laws of 2017, and that the savings identified and contained herein are true and accurate to the best of my knowledge and belief.

Spencer P. Hellwig, County Chief Executive Officer


Signature

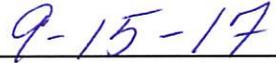

Date

Exhibit 1

36 North Main Street
Mechanicville, NY 12118

City of Mechanicville
New York

Tel: (518) 664-8331
Fax: (518) 664-2245
Email: dennis.baker@mechanicvilleny.gov

Office of the Mayor

Dennis M. Baker
Mayor

Mr. Chad Cooke
Deputy County Administrator
Saratoga County
40 McMaster St.
Ballston Spa, NY 12020

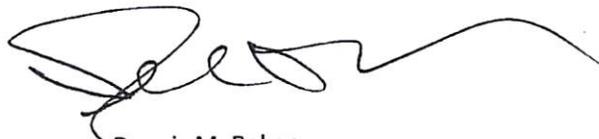
July 11, 2017

Dear Mr. Cooke:

The purpose of this letter is to inform you that the City of Mechanicville is opting out of the Health Insurance Component of the Counties Shared Services initiative for 2018. The City experienced some significant issues with the Medicare Advantage policy for the Seniors in 2017 and we do not want to give that responsibility up at this time. The City does reserve the right to revisit the health insurance component at a future date. The City will participate in the purchasing component in 2018.

If you have any questions feel free to contact me at 664-9884 ext. 323.

Sincerely,



Dennis M. Baker
Mayor



City of Saratoga Springs

OFFICE OF THE MAYOR

Joanne D. Yepsen, Mayor

474 Broadway
Saratoga Springs, New York 12866
Telephone 518-587-3550 ext. 2514 • Fax 518-587-1688

Meg Kelly
Deputy Mayor

Lisa Shields
Executive Assistant
to the Mayor

August 15, 2017

Chad M. Cooke, P.E.
Deputy County Administrator
Saratoga County
40 McMaster Street
Ballston Spa, NY 12020

Re: City of Saratoga Springs
Action on proposed Shared Services Initiative

Dear Mr. Cooke:

This letter is sent to inform you that the Saratoga Springs City Council voted unanimously yesterday that the City of Saratoga Springs will not participate in the proposed Medicare-eligible Retirees Health Insurance Consortium. You are hereby notified that the City opts out of that consortium.

The City Council declined to participate in the consortium based upon an opinion from our labor attorney that such participation would be inadvisable given the current state of various labor contracts. A resolution of the City Council is attached.

The City Council decided that the city will participate in the cooperative bidding program.

Sincerely,


JOANNE D. YEPSEN
Mayor

A RESOLUTION
OF THE CITY COUNCIL OF THE CITY OF
SARATOGA SPRINGS, NEW YORK

BE IT RESOLVED by the City Council of the City of Saratoga Springs, NY, as follows:

WHEREAS, New York State has developed a Shared Services initiative that requires each county to establish a panel of local public officials, including the Mayor of each city, and to develop and vote upon a plan for shared services within their county; and

WHEREAS, Saratoga County's plan would allow shared services for 1) cooperative bidding where the County Purchasing Department would coordinate bidding for a variety of municipal goods; and 2) health insurance for Medicare-eligible retirees; and

WHEREAS, this Council has reviewed materials relative to those two items, and has received an opinion from the City's labor attorney indicating that the City's participation in the Medicare-eligible Retiree Health Insurance Consortium would be inadvisable given the current differences in the City's various labor contracts; and

WHEREAS, the panel established by the County will hold a final vote on the proposed plan tomorrow, Tuesday, August 14, at 4:45 PM,

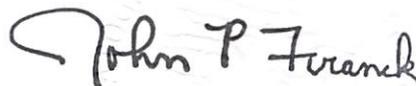
NOW, THEREFORE, BE IT RESOLVED as follows:

1. The City of Saratoga Springs will not participate in the County's Medicare-eligible Retirees Health Insurance Consortium.
2. The City of Saratoga Springs will participate in the County's cooperative bidding for municipal goods.
3. The City shall inform the County of its decision to opt out of the aforementioned Medicare-eligible Health Insurance Consortium.
4. The Mayor is authorized to cast a vote on the County's plan in accordance with the decisions set forth herein.

AYES 5 NAYS 0

Dated: August 14, 2017

CITY COUNCIL OF THE CITY OF
SARATOGA SPRINGS, NEW YORK



By: John P. Franck, City Clerk



Town of Charlton
758 Charlton Road
Charlton, New York 12019
Telephone: 518-384-0152
Fax: 518-384-0385 ext. 207
Supervisor@townofcharlton.org

To; Chad Cooke

RE; Shared Services

This is a request from the Town of Charlton to opt out of the Health Insurance for Retirees option through the Shared Services Agreement from Saratoga County.

The Town can get the same plan for the same price from our Insurance Broker and the Town offers this plan to the spouses of deceased Town Employees at a 50% cost that the County does not offer.

Alan R. Grattidge
Supervisor



Town of Clifton Park

One Town Hall Plaza • Clifton Park, New York 12065 • (518) 371-6651 • FAX: (518) 371-1136

July 7, 2017

Mr. Chad M. Cooke, P.E.
Deputy County Administrator
Saratoga County
40 McMaster Street
Ballston Spa, NY 12020

Dear Mr. Cooke,

The Town of Clifton Park will not participate in the health insurance collaboration being considered by Saratoga County through the Shared Services Initiative. There are two reasons for this decision. Currently, the Town's cost for Medicare Advantage is less than the County's; therefore, it will not benefit the Town to participate with the County. Secondly, the Town maintains the same level of health insurance coverage for a spouse after the retired Town employee is deceased. Therefore, participating with the County would reduce the level of coverage for spouses in this circumstance. The Town Board will continue the Town's commitment to the current policy.

If you have any questions about our decision, please contact me at 371-0083. We look forward to participating in other shared services ideas that are currently being considered.

Sincerely,

Phil Barrett
Clifton Park Town Supervisor

PHILIP C. BARRETT
Supervisor

LYNDA M. WALOWIT
Councilwoman

JAMES M. WHALEN
Councilman

AMY J.H. STANDAERT
Councilwoman

JAMES J. ROMANO
Councilman

Chad

Please be advised the Town of Galway does "opt out" of the plan for purchasing retirees health insurance through the county. At this time the town does not provide health insurance to retirees. Should that change the town will re-evaluate our participation.

Paul

Paul E. Lent, SupervisorTown of Galway, NY
5910 Sacandaga Road
Galway, NY 12074
518-882-6070 Ext 12
email - plent@townofgalwayny.org

Chad Cooke, P.E.
Deputy County Administrator
Saratoga County
40 McMaster Street
Ballston Spa, NY 12020

Re: Shared Services

Since our medicare health insurance premiums are as economical as what the shared service program offers, we are going to opt out of the health insurance portion.



Gardner Congdon, Town of Moreau Supervisor

7/11/17
Date



P.O. Box 128
17 Catherine Street
Gansevoort, NY 12831

Phone: (518) 792-9179
Fax: (518) 792-9203
Highway: (518) 793-6901

www.Townofnorthumberland.org

June 30, 2017

Chad M. Cooke, P.E.
Deputy County Administrator
Saratoga County
40 McMaster Street
Ballston Spa, NY 12020

Re: Shared Services

Dear Chad,

The purpose of this letter is to advise you that the Town of Northumberland will opt-out from participating with the County's fully insured health insurance plan for Medicare-eligible retirees. Currently the Town of Northumberland covers spouses after the death of the employee and would not be able to transfer without reopening the collective bargaining agreement.

If you have any questions, please feel free to contact me.

Sincerely,

Willard H. Peck S.C.

Willard H. Peck, Supervisor
Town of Northumberland

Cc: Northumberland Town Clerk



JOHN L. COLLYER
Town of Providence Supervisor
7187 Barkersville Road
Middle Grove, New York 12850
518-882-6541 Ext. #106 Fax # 518-882-5085

June 26, 2017

County of Saratoga
County Municipal Center
40 McMaster Street
Ballston Spa, New York 12020

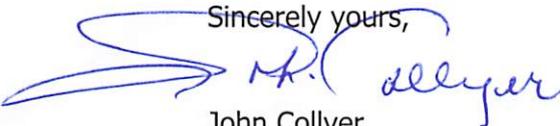
Attn: Mr. Chad M. Cooke, P.E.
Deputy County Administrator

Re: Shared Services
Medicare-eligible Retire Health Insurance Consortium

Dear Mr. Cooke

Regarding the above, the Town of Providence "opts out" because there is nothing in our past or current CSEA contract, or in our Town Policy Manual where we would pay for retire Health Insurance. At this time we have five (5) full-time Union Employees and one (1) full-time non-Union Employee.

Sincerely yours,

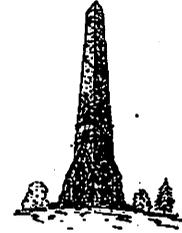

John Collyer
Supervisor



TOWN of SARATOGA

12 SPRING STREET
SCHUYLERVILLE, NY 12871

TELEPHONE # (518) 695-3644
FAX # (518) 695-6782



July 12, 2017

Mr. Chad Cooke, Deputy Saratoga County Administrator
40 McMaster Street
Ballston Spa, NY 12020

Dear Mr. Cooke:

The Town of Saratoga has opted out of the Shared Services Health Insurance Option because we currently have a different MVP plan with a premium that is lower than the premium offered by the county.

We have passed the attached resolution opting into the shared services cooperative purchasing program.

Thank you for offering the town the opportunity to participate in the health plan but as stated above we are opting out of the plan you have offered.

Sincerely,

Thomas N. Wood, III

Supervisor



TOWN OF STILLWATER

ESTABLISHED 1788 - SITE OF THE TURNING POINT OF THE AMERICAN REVOLUTION

Saratoga County Administrators Office
Attention: Mr. Spencer Hellwig
40 McMaster St.
Ballston Spa, NY 12020

July 24, 2017

RE: County Shared Service Opt-Out Letter

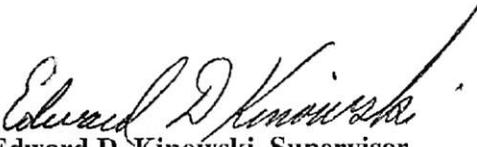
County Administrator,

In accordance with New York State Shared Service Guidance, our Town is electing to Opt-Out of the Cooperative Bidding portion of the County Shared Services Initiative.

Our town has established sound business practices with all our suppliers for the wide variety of products used. Many products are specific to our types of printers, copiers, mailing machines and a variety of other office machines. The same is true for the many different type of supplies needed for our Highway department.

Based on the above, we do not think it is practical at this time to change our procedures.

Respectfully,


Edward D. Kinowski, Supervisor

BOX 700, STILLWATER, NY 12170 - (518)664-6148 FAX (518)665-0287

Town Supervisor
Edward D. Kinowski
Town Clerk
Sue Cunningham

Town Board Members
Artie Baker
Ken Petronis
Lisa Bruno
Ellen Vomacka

Attorney
Cutler, Trainor, & Cutler, LLP
Engineers
The Chazen Companies

Chad M. Cooke, Deputy County Administrator
Saratoga County
40 McMaster Street
Ballston Spa, NY 12020

Chad-

We will participate in the cooperative bidding. We are not participating in the health cooperative because we do not provide health insurance benefits to retirees.

John Lawler, Supervisor
Town of Waterford
65 Broad Street
Waterford, NY 12188

Village of Corinth

*Melanie Denno
Julius Enekes
Timothy Halliday
Maureen G. Kelly
Trustees*

244 Main Street, Corinth, New York 12822
Phone (518) 654-2012 FAX (518) 654-6202
www.villageofcorinthny.com

*Dennis Morreale
Mayor*

*Nicole M. Colson
Clerk/Treasurer
Diane L. Kelley
Deputy Clerk/Treasurer*

July 11, 2017

Chad Cooke
Deputy County Administrator
Saratoga County
40 McMaster Street
Ballston Spa, NY 12020
VIA email: ccooke@saratogacountyny.gov

Dear Mr. Cooke:

At this time the Village is unable to participate in the County MVP Retiree health insurance plan. We are currently under contract until January 2018 with CDPHP. Also, in the brief comparison provided by the County we are unable to determine if this plan would meet requirements under our CSEA collective bargaining agreement which requires we offer equal or better coverage.

Thank you.

Sincerely,



Dennis Morreale
Mayor

August 16, 2017

Mr. Chad Cooke
Deputy County Administrator
Saratoga County
40 McMaster Street
Ballston Spa, NY 12020

As per our verbal discussion I am submitting this opt-out letter via e-mail. The Village of Galway is extremely small and our expenses are commensurate with our size. Shared services would not be of value to us as I am sure they would be to other communities. We do work together with the Town of Galway on certain items as we are tied to them on a tax base. I thank you for inclusion and wish you well on this proposal.

William Hyde
Mayor
Village of Galway

Settled in 1868

Mayor
Thomas Bergin

Deputy Mayor
Gary Putman

Trustees
Christopher Nellissen
Heidi Parker
Paul Block

Village of Round Lake

**49 Burlington Avenue
P.O. Box 85
Round Lake, New York 12151
Telephone: (518) 899-2800
Fax: (518) 899-1501**

Incorporated 1969
Village Clerk
Kim Sheridan-Dugmore

Village Treasurer
Robyn Shaffer

Sup. of Public Works
John Stevenson

Village Attorney
Thomas W. Peterson

July 6, 2017

Chad Cooke
Deputy County Administrator
40 McMaster Street
Ballston Spa, NY 12020

Dear Mr. Cooke,

Please be advised that we have chosen to opt-out of the health insurance consortium for Medicare eligible retirees. If you have any further questions do not hesitate to call.

Sincerely,



Thomas Bergin
Mayor

Chad M. Cooke, Deputy County Administrator
Saratoga County
40 McMaster Street
Ballston Spa, NY 12020

Chad,

Schuylerville will be opting out of the shared services this year as we are trying to get a clearer picture on what our expenses truly look like. We have had issues allocating expenses to the correct accounts for a number of years and I am putting new procedures in place for this fiscal year. Next year we will have a better idea of how we can best work with your proposal.

Dan Carpenter, Mayor
Village of Schuylerville

Chad,

Consider this e-mail as an **opt out letter** from the Village of South Glens Falls regarding the Shared Services **Healthcare Consortium**. It is my understanding that we can opt in at a later time should circumstances change that would warrant it. The reason we are opting out now is because of the difference in benefit plans now provided by the Village and the fact that we have two union contracts in place that would have to be worked out with their members.

Sincerely,

Harry G. Gutheil, Jr., Mayor
Village of South Glens Falls, N.Y. 12803

VILLAGE OF STILLWATER

TRUSTEES:

Eunice Marshall
Frank Tatum
Judith Wood-Shaw
Judith Wood-Zeno

INCORPORATED 1816

1 SCHOOL STREET
PO BOX 507
STILLWATER, NY 12170
(518) 664-6258 FAX 664-2166
Rick Nelson, MAYOR

ATTORNEY
Dreyer Boyajian LLP
James R Peluso

CLERK/TREASURER
Sheristin Tedesco

July 5, 2017

Chad Cooke, P.E.
Deputy County Administrator
Saratoga County
40 McMaster Street
Ballston Spa, NY 12020

Re: Opt out letter for shared services for office supplies and health insurance

Dear Chad,

The Village of Stillwater would like to opt out of the shared services initiative for the cooperative bidding and the health insurance. The Village would not see a savings at this time.

Thank you,



Rick Nelson
Mayor

VILLAGE OF VICTORY
Home of the Saratoga Battle Monument



July 21, 2017

Chad Cooke
Deputy County Administrator
Saratoga County
40 McMaster Street
Ballston Spa, NY 12020

Re: Shared Services Program

Dear Mr. Cooke:

This letter is to confirm that, after discussing the two options under the proposed shared services plan, it is not feasible for cost saving for the Village of Victory and therefore we opt out of the plan being developed.

The two plans consisted of reviewing the overall cost of office supplies and the fiscal impact of retirees receiving health insurance. Although it is understand the cost of retiree's fringe benefit could be substantial to most communities, the Village of Victory does not currently have any employees or in this case retirees in this position and so it has zero impact.

As for office supplies in general, being a very small community it does not appear that any cost saving measures could be implemented or benefitted from sharing into the plan.

If in the future other topic are investigated or reviewed for cost saving measure please advise.

Sincerely,

Patrick Dewey
Mayor

Village of Waterford

65 Broad Street
Waterford, ND 12188
Phone/Fax: (518) 235-9898

J. Bert Mahoney, Mayor Ryan VanDervoort, Treasurer Robin Koblensky, Clerk

Chad M. Cooke, P.E.
Deputy County Administrator
Saratoga County
40 McMaster Street
Ballston Spa, NY 12120

July 7, 2017

Re Shared Services Initiative

Chad,
The Village of Waterford is opting out of the health insurance portion of the shared services initiative because we do not provide health insurance to any employee's or retiree's.

J. Bert Mahoney
Mayor
Village of Waterford

Exhibit 2

Saratoga County Shared Services Plan- Anticipated Savings

	Cooperative Bidding Budget	Budget Reduction %	Total Bid Savings	Number of Retirees	Current Rate	County Rate	Health Savings	Total Antipated Savings
Saratoga County	\$108,000	15%	\$16,200					\$16,200
Town of Ballston	\$6,596	15%	\$989	17	\$348	\$280	\$13,954	\$14,943
Town of Charlton	\$68,552	15%	\$10,283					\$10,283
Town of Clifton Park	\$189,728	15%	\$28,459					\$28,459
Town of Corinth	\$47,965	15%	\$7,195	9	\$313	\$280	\$3,564	\$10,759
Town of Day	\$10,000	15%	\$1,500	10	various	\$280	\$5,251	\$6,751
Town of Edinburg	\$18,617	15%	\$2,793					\$2,793
Town of Galway	\$36,600	15%	\$5,490					\$5,490
Town of Greenfield	\$9,567	15%	\$1,435	9	\$335	\$280	\$5,972	\$7,407
Town of Hadley	\$14,976	15%	\$2,246	9	various	\$280	\$2,228	\$4,475
Town of Halfmoon	\$26,526	15%	\$3,979	24	\$301	\$280	\$6,077	\$10,056
Town of Malta	\$96,676	15%	\$14,501	14	various	\$280	\$11,298	\$25,799
Town of Milton	\$99,017	15%	\$14,853	29	\$348	\$280	\$23,664	\$38,517
Town of Moreau	\$13,921	15%	\$2,088					\$2,088
Town of Northumberland	\$97,129	15%	\$14,569					\$14,569
Town of Providence	\$950	15%	\$143					\$143
Town of Saratoga	\$8,500	15%	\$1,275					\$1,275
Town of Stillwater		15%	\$0	3	\$432	\$280	\$5,473	\$5,473
Town of Waterford	\$60,000	15%	\$9,000					\$9,000
Town of Wilton	\$86,650	15%	\$12,998					\$12,998
City of Mechanicville	\$15,450	15%	\$2,318					\$2,318
City of Saratoga Springs	\$903,712	15%	\$135,557					\$135,557
Village of Ballston Spa	\$51,982	15%	\$7,797	4	\$318	\$280	\$1,843	\$9,641
Village of Corinth	\$6,118	15%	\$918					\$918
Village of Galway		15%	\$0					\$0
Village of Round Lake	\$9,534	15%	\$1,430					\$1,430
Village of Schuylerville		15%	\$0					\$0
Village of South Glens Falls	\$3,000	15%	\$450					\$450
Village of Stillwater		15%	\$0					\$0
Village of Victory		15%	\$0					\$0
Village of Waterford	\$12,000	15%	\$1,800					\$1,800

Savings Subtotal = \$379,590

Saratoga County Administrative Fee for Managing Health Consortium (\$10 per retiree per month) = -\$15,360

Anticipated Savings = \$364,230

-  - Already participating
-  - Opting Out