EXHIBIT 12-G

APPLICATION OF HEALTH BENEFITS SECTION OF GENERAL STAFF BARGAINING UNIT MOU

I. EMPLOYEES COVERED BY DISTRICT INSURANCE

Health Insurance	Western Growers Assurance Trust (WGAT) Health Insurance
01/05 Premium Increase	$582/month to $702/month premiums
01/05 Increase to MPWMD Benefits	Up to $120/mo applied to WGAT premium increase, with any excess to salary ranges
How Increase Was Applied	Entire $120 applied to increase in WGAT premium No money left over to change Gen Staff salaries $120 + $0 = $120

II. EMPLOYEES OPTING OUT OF DISTRICT INSURANCE

Health Insurance	Spouses' health insurance
01/05 Premium Increase	$0
01/05 Increase to MPWMD Benefits	Up to $120/mo applied to WGAT premium increase, with any excess to salary ranges *75% of amount applied to WGAT premium applied to maximum reimbursement amount for opt-out's coverage under their spouse's plan*
How Increase Was Applied	A. Entire $120 applied to increase in WGAT premium *No increases to salary ranges of General Staff* *B. 75% of $120 WGAT increase applied to maximum reimbursement amount* *75% of old $582 premium = $437* *75% of new $702 premium = $527* *Maximum reimbursement increased $90*