Exhibit "A" Current & Proposed Policy Employee Health Insurance Coverage

Current Health Insurance Policy

Health Insurance: Beginning on the first day of the month following completion of a 90 day probation period employee shall become eligible for Health Insurance coverage. Health Insurance shall be provided as soon as practical thereafter. Employee is totally responsible for the cost of any health insurance coverage for his/her spouse/family. The CSD shall have complete discretion to select the insurance package and carrier. The employee's insurance coverage shall be subject to all rules and conditions established/required by the insurance carrier selected.

Proposed Health Insurance Policy

Health Insurance: By the 90th day of full time employment with the CSD Health Insurance Coverage will be provided to the employee at CSD expense. As our current insurance provider requires that coverage begins on the first day of the calendar month employee health coverage may actually be in effect prior to completion of 90 days full time employment depending upon the employee's date of hire. The CSD shall have full discretion to select the Insurance package and provider. Employees are subject to all the rules and conditions established by the Insurance Carrier selected. The CSD does not pay for the cost of employee dependant coverage but such coverage may be obtained by the employee at his/her own expense.