PALOMAR POMERADO HEALTH
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BOARD FINANCE COMMITTEE MEETING
ATTENDANCE ROSTER & MEETING MINUTES
CALENDAR YEAR 2009

MEMBERS	MEETING DATES:										
	1/27/09	2/24/09	3/31/09	4/28/09	5/26/09	6/30/09	7/28/09	8/25/09	9/29/09	10/27/09	12/8/09
NANCY BASSETT, R.N.	P										
TED KLEITER – CHAIR	P										
MARCELO RIVERA, M.D.	P										
MICHAEL COVERT, FACHE	P										
FRANK MARTIN, M.D.	P										
JOHN LILLEY, M.D.	P										
BRUCE KRIDER – ALTERNATE											
– 2ND ALTERNATE											
– 3RD ALTERNATE											
– 4TH ALTERNATE											
STAFF ATTENDEES											
BOB HEMKER	P										
GERALD BRACHT	P										
DAVID TAM	P										
TANYA HOWELL – SECRETARY	P										
INVITED GUESTS	**SEE TEXT OF MINUTES FOR NAMES OF GUEST PRESENTERS**										

Board Finance Committee – Meeting Minutes – Tuesday, January 27, 2009				
Agenda Item	**Discussion**	**Conclusion/Action**	**Follow Up/Responsible Party**	**FINAL?**
Meeting Location	Board Conference Room, 1st Floor, 456 E. Grand Avenue, Escondido, CA			
Meeting Called To Order	7:20 p.m. by Chair Ted Kleiter.			
Establishment Of Quorum	See roster			
Public Comments	There were no public comments			
Information Item(s)	• None			
Minutes – December 2, 2008	No discussion.	**MOTION:** By Director Rivera seconded by Director Bassett and carried to approve the minutes of the December 2, 2008, Board Finance Committee meeting as presented. All in favor. None opposed.		
Annual Review of Finance Committee Bylaws	No discussion.	**MOTION:** By Director Bassett, seconded by Director Rivera and carried to recommend approval of the Finance Committee Bylaws as presented. All in favor. None opposed.	Forwarded to the February 9, 2009, Board of Directors meeting with a recommendation for approval.	Y
Board Member Position Description	No discussion	**MOTION:** By Director Bassett, seconded by Director Rivera and carried to recommend approval of the Board Member Position Description as it relates to the Board Finance Committee as written. All in favor. None opposed.	Forwarded to the February 9, 2009, Board of Directors meeting with a recommendation for approval.	Y
Designation of Subordinate Officers of the District	Addition of Manager General Accounting to facilitate adequate on-site signature authority.	**MOTION:** By Director Rivera seconded by Director Bassett and carried to recommend approval of the Resolution designating subordinate officers of the district. All in favor. None opposed.	Forwarded to the February 9, 2009, Board of Directors meeting with a recommendation for approval.	Y
Board Finance Committee Meeting Schedule for CY2009	• Exceptions to regular dates/meeting types are highlighted in red o Two meetings are currently scheduled to be held as Special Board meetings ▪ June Budget Workshop – date as yet unknown ▪ Joint Board Finance & Quality Review Meeting on July 28th o Based on available space needs for full Board meetings, the two Special Board meetings will be moved to POM/PMC • The meetings will remain as evening meetings	**MOTION:** By Director Rivera seconded by Michael Covert and carried to approve the Calendar Year 2009 Meeting Schedule for the Board Finance Committee, with a change in location for the two meetings scheduled as Full Board meetings. All in favor. None opposed.	Forwarded to the February 9, 2009, Board of Directors meeting as information. ▪ Tanya Howell is to reserve a location for the Special Board meeting in July and publish a final schedule with that new location. A location will be reserved for the Board Budget Workshop when a date is finalized.	Y

AGENDA ITEM	DISCUSSION	CONCLUSION/ACTION	FOLLOW UP/RESPONSIBLE PARTY	FINAL?
ADMINISTRATIVE SERVICES AGREEMENTS – POM				
DR. MARTIN – COS **DR. ACHEATEL – COS ELECT** **DR. ACHEATEL – CHAIR, QMC**	Annual renewals of stipend agreements for medical staff. Standard agreements.	**MOTION:** By Director Rivera seconded by Director Bassett and carried to recommend approval of the two-year **[January 1, 2009 to December 31, 2010]** Administrative Services Agreements with Franklin M. Martin, M.D., as Chief of Staff at POM; and with Roger J. Acheatel, M.D., as Chief of Staff-Elect at POM; and approval of the one-year **[January 1, 2009 to December 31, 2009]** Administrative Services Agreement with Roger J. Acheatel, M.D., as Chair of the Quality Management Committee at POM All in favor. None opposed. Dr Martin abstained	Forwarded to the February 9, 2009, Board of Directors meeting with a recommendation for approval.	Y
ADMINISTRATIVE SERVICES AGREEMENTS – PMC				
DR. SCHULTZ – CHAIR DEPT OF FAMILY PRACTICE **DR. HARRISON – CHAIR, QMC**	Annual renewals of stipend agreements for medical staff. Standard agreements.	**MOTION:** By Director Rivera seconded by Michael Covert and carried to recommend of The Board Finance Committee recommends approval of the one-year **[January 1, 2009 to December 31, 2009]** Administrative Services Agreements with James H. Schultz, M.D., as Chair of the Department of Family Practice at PMC and with Daniel Harrison, M.D., as Chair of the Quality Management Committee at PMC. All in favor. None opposed.	Forwarded to the February 9, 2009, Board of Directors meeting with a recommendation for approval.	Y
UPDATED TEMPLATE FOR PHYSICIAN INDEPENDENT CONTRACTOR AGREEMENTS	The Legal Department reviewed the standard templated Agreement to ensure it was complete and in compliance with California laws. • Language was added/modified relating to confidentiality, indemnification privacy & insurance – highlighted in the copy of the Agreement in the packet • Legal will review annually to ensure continued compliance	**MOTION:** By Director Rivera seconded by Director Bassett and carried to recommend approval to the new templated format for Physician Independent Contractor Agreements. All in favor. None opposed.	Forwarded to the February 9, 2009, Board of Directors meeting with a recommendation for approval.	Y
VHA/NOVATION SUPPLY CHAIN PURCHASING COALITION	Bob Hemker and Michael Covert have periodically had discussions with the Board regarding Group Purchasing Organizations (GPOs) and the lack of services available for local regionalized strategies vs. national contracting strategies. • Driving price points is a localized matter, especially for preference items • VHA has localized down to the West Coast level, which was tested in the northern market in the Seattle and Oregon areas • Will be creating a Southern California Purchasing Coalition o Have an interest level to put together the coalition o Will be a legal entity	**MOTION:** By Director Rivera seconded by Director Bassett and carried to recommend approval for PPH to participate in the new, to-be-formed, Southern California Purchasing Coalition; and to recommend that the CFO be given approval to execute the requisite Supply Chain Analytics Participation Agreement and VHA Supply Chain Network Agreement. All in favor. None opposed.	Forwarded to the February 9, 2009, Board of Directors meeting with a recommendation for approval.	N

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	o Members will pick strategies on which they want to work o Nominal buy-in to join ■ Payments come out of distributions and are self-funding o Easy walk-away – 90-day written notice o Bob Hemker sees upside potential • Michael Covert stated that he had the opportunity to help create such an entity when he was in Sarasota, FL o That entity generated $10M savings in the first year o These are real opportunities o Will provide periodic reports back to the Board on cost savings o Same discussions being held in other Southern California VHA hospitals o Worth leveraging of opportunity around the table o Annual spend of half a billion dollars with this group, with estimated savings upwards of $10M overall • Next meeting with the Coalition is February 10th o Trying to assemble and get commitments in place • Request endorsement of Finance Committee that the District is willing to commit, subject to final due diligence			
ICOC – MINUTES FROM 9/23/08 ANNUAL MEETING	The PPH Finance Committee is the reporting conduit for the efforts of the ICOC. At their meeting, the ICOC passed out a no exceptions report, which has previously been reviewed and approved by this Committee.	**MOTION:** By Director Bassett seconded by Michael Covert and carried to recommend approval of the draft minutes from the ICOC Annual Meeting held on September 23, 2008, for inclusion in the Board's public records. All in favor. None opposed.	Forwarded to the February 9, 2009, Board of Directors meeting with a recommendation for approval.	Y
CO-MANAGER FOR GO BONDS	Bob Hemker stated that, at the direction of the Board, a Co-Manager for the additional GO bond issue was being sought. Efforts were being made in conjunction with Ellen Riley of Kaufman Hall, whose analysis was distributed for the Committee's review *(Attachment 1).* • There are two levels at which Co-Manager involvement could be utilized o Making strategy and for the distribution effort o We're looking for a Co-Manager for the distribution effort • Would only apply to this upcoming issue of GO Bonds • Will revisit each time we go forward for a new issue • Three potential candidates: Merrill Lynch, JP Morgan, and Morgan Stanley were deemed to meet the necessary criteria	**MOTION:** By Director Bassett seconded by Director Rivera and carried to recommend that the Board grant to the CEO and the CFO the authority to select the Co-Manager for the GO Bond issue. All in favor. None opposed.	Forwarded to the February 9, 2009, Board of Directors meeting with a recommendation for approval.	N

AGENDA ITEM	DISCUSSION	CONCLUSION/ACTION	FOLLOW UP/RESPONSIBLE PARTY	FINAL?
	o Morgan Stanley wasn't originally considered a value add, as they are in the process of a merger with Citi ■ As current Manager, we would likely have gotten additional outlets from Citi o JP Morgan – wanted 30% of the book ■ Twice the going market of a 15% minimum position o Both Merrill Lynch & Morgan Stanley would agree to book share of 15% ■ Short-listed as candidates, subject to due diligence interviews to be conducted next week ■ Merrill Lynch has California GO distribution experience • Short timeline due to finalization of Preliminary Official Statement (POS) o Co-Manager must be named when POS is published			
DECEMBER 2008 AND YTD FY2009 FINANCIAL REPORT	Bob Hemker stated that we are now at the 6-month point for financials. • As addressed at last month's meeting, the Balanced Scorecard (BSC) was updated to tie to PPH's Board-approved initiatives o A legend for the FY09 BSC was distributed *(Attachment 2)* to assist the Board in their review of the updated BSC • 6-month performance, annualized, will be the base for the FY2010 budget o Also reviewed to determine where we need to rebase and adjust to meet FY09 performance o We are on target but cannot allow slippage o Significant improvements year on year • Admissions & patient days are key o Down compared to budget o Outpatient volumes are up o Adjusted discharges up year on year • Negative variance to budget of 549 admissions o Due in large part to negative variances for births, CV surgeries, inpatient surgeries • Volatility of surgery becomes paramount o ESC had a negative variance of 148; PMC had a negative variance of 53; but POM had a positive variance of 120 • Chairman Kleiter stated concerns about the current economic situation, and whether the fact that more people are becoming unemployed would cause a decline in patients covered by health insurance	**MOTION:** By Director Bassett seconded by Dr. Martin and carried to recommend approval of the Financial Report for December 2008 and YTD FY2009. All in favor. None opposed.	Forwarded to the February 9, 2009, Board of Directors meeting with a recommendation for approval.	Y

AGENDA ITEM	DISCUSSION	CONCLUSION/ACTION	FOLLOW UP/RESPONSIBLE PARTY	FINAL?
	o We will watch month to month for potential negative impact • Slide 31 – ADC showed a low of 293 in November with a high of 309 in July – other 4 months were between 301-306 • ER visits are only up 1.3% year on year o Usually averages closer to 5% per year o Could mean people are choosing not to go to the ER for urgent care services o Not enough increase in *expresscare* clinics to account for the change o ER admit conversion percentage is up approximately 1% compared to prior year • Salaries, Wages, Contract Labor are up $200K year on year, nearly absorbing Salaries, Wages, Contract Labor inflation • Supplies are up 9.3% year on year o $2M negative variance in implantables – ortho, neuro and cardiology • $131K negative variance in investment income, which is nominal considering the market • Slide 16 is a new slide reflecting outpatient gross charges, up approximately $25M from budget • Implantable supply costs partially explained by: o Cardiology Services up $1M o Surgery patient supply up $1.4M • Bottom line for the past six months shows across the board profitability each month • Variance analysis o Volume only accounts for a portion of the variance o Making it up on our rate efficiency ■ Flat-line volume picking up almost $3M in positive rate variance o Patient days are averaging 9287/month or roughly 300/day o Strength in the bottom bottom line ■ Margins are also coming back into line • Mix of business but it's on the strength of business, with growing volumes o Revenue growth, especially outpatient, with strong net revenue growth o Have absorbed cost of living and contract adjustments o Total expenses are down .4% year on year – total absorption of inflation plus			

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	o 10.4% OEBITDA vs. 6.9% prior year • Forecast net income of $25.7M for FY09 based upon 6 months actual and 6 months budget o No margin for slippage in each of the remaining 6 months • Slide 27 – Supplies o Pharmaceuticals showed a positive variance o Prosthesis/implantables include ortho, spine & cardiology ■ Cath lab – issues are ICDs, BIVs, pacemakers & stents ⅄ Changes in stents? Quantity per case? Not volume per unit/consumption on per case basis ⅄ Volume variance is $136K – more volume this year, but it's outpatient ⅄ ICDs had a $456K volume variance on the first 6 months (a) Up nearly 90 cases, with 30% year on year growth (b) All outpatient ⅄ Need to determine how to package & present vendor selection options to cardiology physicians, especially as we move into the VHA Coalition, and discuss costs with them ■ Ortho ⅄ Costs of metal on knees vs. last year is pure metal cost – construct design ⅄ Hips are up almost 10% ⅄ Director Rivera inquired about prosthetic clinical care outcomes and was requested to make those inquiries of the Quality Committee, as the information was not available from the financial discipline • We're seeing positive trends and holding to the rebased budget—we need to continue focus and continue to manage the volume swings			
ADJOURNMENT	**The meeting was adjourned at 8:23 p.m.**			
SIGNATURES: • COMMITTEE CHAIR • COMMITTEE SECRETARY	[signature] Ted Kleiter [signature] Tanya Howell			

ATTACHMENT 1

KaufmanHall

Financial Strategies for Healthcare

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TO: Robert Hemker, Chief Financial Officer
Palomar Pomerado Health

FROM: Ellen G. Riley, Senior Vice President
Kaufman Hall

DATE: January 26, 2009

RE: Selection of a Co-Manager for the 2009 GO Issue

Given the current economic situation, specifically relative to the banking industry, the credit crisis has had a significant impact on the overall capitalization and balance sheet strength of the financial institution. Citigroup has been the sole Senior Manager/ Investment Banker for Palomar Pomerado Health ("PPH") from the period of 2003 through present, supporting the issuance of approximately $448 million ($127 million of new money revenue bonds and $321 million of GOs). Given the unstable nature of financial institutions through the economic recovery period, it is in PPH's best interest to ensure that the completion of the Master Facility Plan is uncompromised in terms of being able to execute the Plan of Finance. The Plan of Finance, presented to the Board of Directors Special Board Meeting in January 2009, identified the additional indebtedness totaling approximately $285 million between now and 2014.

Therefore, as PPH is anticipating issuing the next traunche of GO bonds, Series 2009 with an anticipated close in March 2009, we recommend the inclusion of a co-manager banking relationship to our finance team. The role of the co-manager would be for the express purpose of diversifying its banking relationship to insure the lowest possible cost of funds, enhance the distribution network for both retail and institutional sales effort, and ensure a successful sale of the bonds.

At your request, Kaufman Hall solicited three proposals to serve in a co-manager role for PPH, including Merrill Lynch, Morgan Stanley, and JPMorgan. The criteria we used to evaluate the proposals, given the objective and purpose of adding a co-manager to the transaction included: retail distribution capabilities, institutional distribution capabilities, general obligation financing experience, healthcare finance experience, and the expertise of the individuals staffed to the co-manager assignment.

We asked the potential co-manager firms to participate with a 15% allocation. Please note that JPMorgan will only participate with a minimum of 30% allocation.

The following summarizes strengths of each firm.

- National marketing network includes 158 institutional sales people in 40 offices nationwide with average tenure of experienced sales force of 19 years

JPMorgan

- 51 sales advisors in 6 offices representing institutional sales force nationwide
- $145 billion in total capital to position firm for underwriting

Morgan Stanley:

- 17 national institutional salespeople dedicated to the coverage of the 150 largest institutions as buyers of tax-exempt securities
- Fixed Income Division with 241 salespeople covering the second tier of institutional buyers of tax-exempt securities
- $192 billion of total capital as of fiscal year 2008

General Obligation Financing Experience

Merrill Lynch:

- Leading underwriter of all GO bonds nationwide since 2004 with over $74.7 billion in par amount with 12% market share (Citi ranked second according to Merrill Lynch with $12.7 billion in par)
- In California, Merrill Lynch ranks second in all GO bonds issued since 2004 in California totaling over $14.6 billion in par
- In 2008, Merrill Lynch underwrote 88 GO issues totaling over $13.1 billion
- Merrill Lynch was recently mandated as Senior Manager for the State of California's upcoming $1.5 to $2 billion GO bond issue (expected to price first quarter 2009)

JPMorgan:

- Leading underwriter of GO bonds since 2006, served as manager (not necessarily senior manager) on 275 GO bonds totaling $57.8 billion of bonds
- Of the total identified above, California issues represented $15.9 billion of bonds
- Total GO experience (co- and senior manager combined nationally and including California) in 2008 total 67 issues with total par of $18 billion

Morgan Stanley:

- Since 2004, Morgan Stanley has senior managed 138 transactions totaling over $30.2 billion in negotiated GO financings

- Since 2004, Morgan Stanley was senior manager in California on 21 transactions totaling $7.4 billion in California

Retail Distribution

Merrill Lynch:

- Nationally maintains a 25% market share of all municipal bonds sold
- In California, Merrill Lynch distribution network includes 74 retail offices housing 1,840 financial advisors currently managing a customer base of 582,000 with $13.7 billion in total assets and $13.7 billion in municipal securities. This is exclusive of any additional benefit provided by Bank of America network.
- Since the credit freeze beginning in September 15, 2008, Merrill Lynch was senior manager underwriting 80 transactions with a total par of $9.5 billion, many of which were sold solely using retail participation

JPMorgan:

- Retail distribution network includes JP Private Bank, Bear Stearns, and Chase Investor Services
- National sales force includes 12,000 advisors with 3,634 offices nationwide (representing both retail and institutional reps and including UBS affiliation
- California coverage includes 40 offices and 1,050 brokers (including UBS, "WaMu", and Bear Stearns offices and representatives)

Morgan Stanley:

- Retail distribution with 388 offices nationwide, 7,829 financial advisors with $739 billion in assets
- California retail presence with 75 offices and 1,512 financial advisors with $116 billion in assets
- Private wealth investor network consisting of 120 professionals throughout the country; Private Wealth Management professionals in Los Angeles and San Francisco manage over $50 billion in assets
- Note that on January 13, 2009, Morgan Stanley and Citi agreed to a definitive agreement to combine Morgan Stanley Global Wealth Management Group and Citi's Smith Barney into a new joint venture to be called Morgan Stanley Smith Barney; MS to maintain 51% ownership. The joint venture will result in more that 20,000 financial advisors and $1.7 trillion in client assets providing PPH with "unmatched" distribution network for the retail distribution

Institutional Distribution Capabilities

Merrill Lynch:

- Consistently ranked as the number one overall institutional firm representing 75% of institutional buying

- Morgan Stanley served as the bookrunning senior manager for the State of California's $1.75 billion GO deal in April, 2008

- Since January 2008, Morgan Stanley has served as co-manager on 436 transactions for approximately $74.9 billion of GO transactions, of which 40 transactions totaling $19.1 billion in par in California.

Healthcare Financing Experience

Merrill Lynch:

- Merrill Lynch ranks as the nations second leading underwriter of all healthcare bonds in 2008 with over $8.1 billion in total par
- Merrill Lynch ranks as the number one underwriter of all *healthcare* GO bonds in 2008 with approximately $712 million in total par (second listed is Morgan Stanley followed by Citi)
- Merrill Lynch served as co-manager for a $268 million healthcare GO bond financing in 2008 bringing Merrill Lynch's total GO underwriting to over $980 million in 2008 (when including co-manager par)

JPMorgan:

- From 2004 to 2008, JPMorgan's healthcare group managed approximately 223 transactions totaling $24.6 billion in par
- JPMorgan served as co-manager (Merrill Lynch served as the senior manager) on the $290 million Bexar County Hospital District (University Health System) fixed rate offering in June 2008
- JPMorgan senior managed transactions nationwide since 2006 total approximately $15.5 MM representing 117 deals

Morgan Stanley:

- In 2008, national healthcare transactions for Morgan Stanley totaled $7.6 billion placing Morgan Stanley with a number three ranking behind Citi and Merrill Lynch respectively

- In 2008, in the California marketplace, Morgan Stanley was the number one underwriter accounting for $2.3 billion in par amount of bonds (with Citi, JP Morgan and Merrill Lynch respectively following)

All three firms in which responses were obtained have significant capabilities, track records, and presence in the California market and would serve to enhance the proposed Series 2009 $110 million GO bonds. Certainly what we have witnessed in the last year in the banking industry is that no firm is immune to the crisis and turmoil and in the coming months, with the issuance of PPH's bonds, the recommendation to appoint a co-manager is a sound strategy to insure diversification that will deliver broad distribution of sales at the lowest cost possible to PPH.

JPMorgan has stipulated at least a 30% participation as a co-manager position, which they believe is reasonable in this marketplace. Given the work and leadership performed to date by Citibank, management believes that the proposed 15% is a sufficient allowance that accomplishes PPH's objectives for this issue with capable alternative banks, either Merrill Lynch or Morgan Stanley to diversify the banking relationship risk and provide a broader distribution strategy for the sale of the bonds.

Given the pending affiliation of Morgan Stanley and Citi with their retail operations, PPH would inherently benefit from the added retail network distribution through a combined Morgan Stanley/Smith Barney affiliation. Therefore, adding Morgan Stanley to the PPH transaction could bring incremental value more to the transaction from an institutional distribution perspective (as that remains separate) as the affiliation results no net gain from a retail perspective with that aspect of the equation fulfilled through the affiliation agreement.

Given the overall strength and capabilities of both Morgan Stanley and Merrill Lynch, Kaufman Hall would support management's selection of either investment banking firm. Both firms would aptly serve the immediate objective and needs of the District. At this juncture, in order to finalize a management recommendation for board adoption, PPH and KH will be meeting with the representatives of both Merrill Lynch and Morgan Stanley to conduct interviews as part of the due diligence to this process. Management requests the Finance Committee of the Board to accept the recommendation of selecting either Morgan Stanley or Merrill Lynch as the co-manager subject to follow up interviews to be conducted in early February.

Finally, we recommend that the selection of the co-manager investment banking firm reflect only the upcoming G.O. bond, Series 2009 issue at this time. We would recommend that PPH revisit the selection of the co-manager for the next traunche of revenue bonds and / or G.O bonds at the time of those financings. That would insure that PPH is in a position to be responsive to the ongoing changes in the capital markets including changes that evolve in the banking sector such that we can identify and select the banking team that provides the best fit for PPH.

ATTACHMENT 2

PPH - FY 2009 BALANCE SCORECARD : LEGEND

Objectives	Outcome Measures	FY '09 DRAFT INITIATIVES		FY09 Threshold	FY09 Target	FY09 Maximum
1.1 Achieve profitability	OEBITDA Margin % with Property Tax	Enhance revenue charge capture through completion of HealthwoRx projects #8 (Charge Service Optimization), #11 (Charge Capture and Reconciliation) and # 9 (CDM maintenance and redesign) Enhance clinical documentation through completion of HealthwoRx p	Less than 10.4%	10.40%	10.40%	greater than 10.4%
		OEBITDA w/Property Tax	below 100.00	100.00-101.99	100.00-101.99	102.00+
1.2 Demonstrate business growth	Increase in Adjusted Discharges above budget	Leverage existing relationships and programs to grow business	less than 2%	2% to less than 5%	5% to less than 8%	8% or greater
		Adjusted Discharges	below 102.0	102.01-105.00	105.01-108.00	above 108.01
3.2 Optimize process efficiency and effectiveness	Cost per Total Adjusted Discharge (OEBITDA)	Systematically identify and improve key processes to increase reliable delivery of services	less than 5% below budget	$10,150 (5% to less than 7%below budget)	$9,947 (7% to less than 9%below budget)	$9,748 (9% or greater below budget)
		Expense/Adj Discharge	above 95.01%	93.01-95.00	91.01-93.00	below 91.00
Productive FTEs / Adj Occ Bed			> 2% greater than budget	2% greater than Budget to Budget amount	Budget to 2% less than budget	Greater than 2% less than budget
		SWB/Adj Discharge	above 102.01	100.01-102.00	98.01-100.00	below 98.00
		Prod FTE/Adj Discharge	above 102.01	100.01-102.00	98.01-100.00	below 98.00