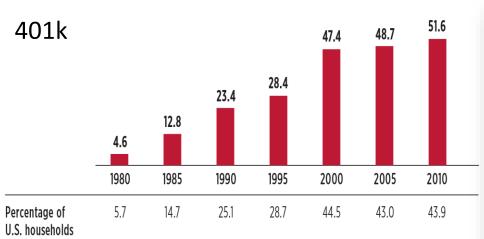




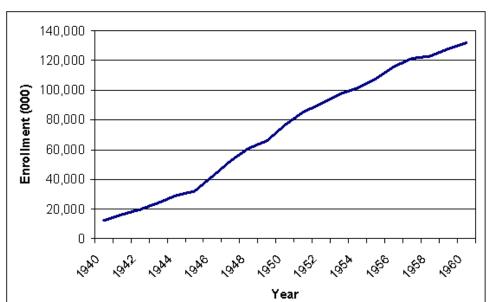
Where Big Ideas Get Traction







Health Insurance



Three Models of HEAL

- Employer Provided Finance: Original HEAL Model where employer provides Residential Upgrade funding Employee loan pool can be funded from facility EE retrofit savings
- 2. Third Party Finance: Designed for entities with statutory or philosophical barriers regarding employee loans
 Often employs a Credit Union with existing relationship as employee lender
- 3. Mobility Savings: Variation of the Original model that uses saving from transportation initiatives, rather than those from facility improvements





Heal Model Design



Home Energy Affordability Loan Model







Loan

Payroll Deduction



RESULTS:

Reduced greenhouse gas emissions



Children's Hospital

Energy, Environment & Financial Impacts of Recommendations

Average Simple ROI

22.2%

Average in annual utility expenses, above the national average.

\$447

Reduced GHG emissions annually by

6,708 pounds

Average rebate eligibility

\$982

Most Frequent Recommendations



Air Sealing

83%



Duct Sealing

88%



Attic Insulation

58%



CFL Installation

100%



Health & Safety

10%

Cost of providing similar disposable income increase through wages...

Equivalent to the aftertax impact of a...

for an employee

making \$40K

1.44% salary increase

Cost to employer (for salary increase of 1.44%)

\$**644.**³³ 1 year

including employer paid tax contributions (FUTA, SUTA, SS, Medicare) 10-year cost to employer

\$**6,443.**30

Compared to the cost of providing the HEAL benefit...

Annual increase in disposable income

\$447

Cost to employer of the HEAL program

\$500 (one time) Cost compared to wage increase \$5,943.30 net savings to employer



