

**Request 79: Any internal or external analysis that deals with current financial crisis, including cost reductions, rate increases, mergers, etc.**

In addition to the responses already provided through information requests, the following has or is in the process of being discussed and analyzed.

- 2012 Reduction in Health Care Costs (Request 83)
- Additional reductions being discussed in cost to Grayson in regards to health insurance through employee contribution. (Request 83)
- Refinancing of RUS debt from a 4.06% interest rate to 3.34%, with an interest expense difference of \$1,192,605 over the course of the loan. (PSC Case 2016-00327)