

After a long and contentious struggle in the Global Village, Residents have new plan to save cash strapped Entitlement Programs. This Omnibus Program will cover Health Care, Education, and Defined Benefit Pensions for all current and future members of the Global Village. Unlike similar programs that had evolved in The Industrial Park, the Global Village program is all-inclusive and sustainable across all economic models.

According to a spokesperson for Residents for Effective Government Forum, this Omnibus Program is clearly defined, easy to implement and can be tracked efficiently by the GVAO. It also passes the "common good" rule because it ensures that endangered benefits which Industrial Park survivors had taken for granted over several generations can be sustained indefinitely in the Global Village.

Instead of funding current benefits using anticipated collections from future taxpayers, each resident who reaches the age of 18 simply registers with the Global Village HEP Service. Upon verification of citizenship and birth date, the applicant receives a HEP Credit card which carries a lifetime spending cap of \$1-million. It may be used like a credit card to pay health care providers, school tuition, or premiums on a defined pension annuity program. This right to choose gives everyone equal opportunity to acquire the benefits they need at given milestones in their life timeline. For example, a healthy 18 year old may use it to pay tuition at a trade school or college. A parent of a Special Needs child may use it to build a lifetime care plan for the child. A 60 year old may use it to pay an annual premium for Long Term Care insurance or a defined pension annuity. At death, the HEP card is deactivated and any unused credit is recycled back into the system. It is non-transferable.

Just as with credit cards, the individual is responsible to ensure that all payments are correctly debited and that he or she does not exceed the lifetime cap of \$1-million dollars. Should the cap be exceeded, any overdraft would be billed back to the individual. If not paid within the grace period, the owner of the card could face a penalty of indentured servitude to the Global Village Maintenance Administration.

Management and administration of the HEP Credit system will be contracted to private corporations such as VISA. Non-resident investors may participate if their Common Good Service Score is 95% or better. The contract comes up for rebid every five years. Auditing Responsibility for these accounts will be rotated every three years among the three Credit Bureaus. They will provide a free FICO score report to each HEP cardholder quarterly. It is the responsibility of the cardholder to correct any erroneous information they find in their FICO reports.

Sustainability of the Omnibus HEP Program is assured using a fiscal accounting methodology that balances the inherent value of Health, Education, and Pension services against the common good of the Global Village. Each Resident is free to negotiate the fee for a job or service they offer. So a Medical Doctor can agree to provide treatment to a patient with heart disease but defer treatment for ulcers to another professional. Because recovery from heart disease has a higher payback to the good of the Village than recovery from ulcers, doctors who have a high success rate treating heart disease can

demand higher fees than those who successfully treat ulcers. Nonetheless, the number of patients having heart disease or ulcers is finite so the market will eventually level out provided greed and manipulation are not allowed to intervene.

The HEP Credit places all residents seeking Health, Education, or Pension services on an even playing field. The highly successful heart doctor may garner more wealth than a moderately successful heart doctor, but will not find other professionals any more willing to accept lower fees for their services. A free market operating within the principal of "common good" is self correcting based on the "time value of money"