

2010 Health Insurance Rates

HRA PLAN

| Coverage Level | Actual Monthly Rate | Monthly Rate Collected Over 7 Mos | Office & Operations Hourly Weekly PR Deduction | Salary Semi-Monthly PR Deduction | Yearly Limit |
|------------------------|----------------------------|--|---|---|---------------------|
| Employee | \$ 57 | \$ 98 / month | \$ 24.00 | \$ 49.00 | \$ 686 |
| Employee & 1 | \$ 114 | \$ 196 / month | \$ 49.00 | \$ 98.00 | \$ 1372 |
| Family | \$ 172 | \$ 294 / month | \$ 74.00 | \$ 147.00 | \$ 2059 |
| Spousal Surcharge \$50 | | \$ 86 / month | \$ 21.50 | \$ 43.00 | \$ 600 |

NON-HRA PLAN

| Coverage Level | Actual Monthly Rate | Monthly Rate Collected Over 7 Mos | Office & Operations Hourly Weekly PR Deduction | Salary Semi-Monthly PR Deduction | Yearly Limit |
|------------------------|----------------------------|--|---|---|---------------------|
| Employee | \$ 114 | \$ 196 / month | \$ 49.00 | \$ 98.00 | \$ 1373 |
| Employee & 1 | \$ 229 | \$ 392 / month | \$ 98.00 | \$ 196.00 | \$ 2746 |
| Family | \$ 343 | \$ 588 / month | \$ 147.00 | \$ 294.00 | \$ 4118 |
| Spousal Surcharge \$50 | | \$ 86 / month | \$ 21.50 | \$ 43.00 | \$ 600 |

Deduction from paycheck: May 1st to November 30th. Employee and their families are covered for the entire calendar year. Open Enrollment and Life Event Changes are the only times when you may cancel coverage.

To opt out of the Spousal Surcharge you must sign and complete an Affidavit to waive Spousal Surcharge.

Employee and their families remain covered during reduction in force, as long as the premium has been paid through November 30th. If you are subject to a reduction in force prior to November 30th, please contact the HR/Benefits Dept. to arrange to pay the balance of the premium due or coverage will be cancelled as of your last day worked.

If employee quits or is discharged, then the coverage ends on last day worked.