

Active Employee Cost - Calendar Year 2009

Healthcare Costs
Effective January 1, 2009

Medical Plans	Coverage Level	Employee Percentage	Biweekly 10-Month Employee	Biweekly 12-Month Employee
Open Point Of Service Plans				
CareFirst BlueChoice	Individual	10%	25.11	19.31
	2 Party	10%	50.22	38.63
	Family	10%	68.33	52.56
UnitedHealthcare Select Plus	Individual	10%	22.77	17.51
	2 Party	10%	45.53	35.02
	Family	10%	61.95	47.65
Health Maintenance Organization Plans				
CareFirst BlueChoice	Individual	5%	7.92	6.09
	2 Party	5%	14.88	11.44
	Family	5%	24.37	18.75
Kaiser Permanente	Individual	5%	10.67	8.21
	2 Party	5%	21.29	16.37
	Family	5%	30.85	23.73
UnitedHealthcare Select	Individual	5%	9.61	7.39
	2 Party	5%	18.06	13.89
	Family	5%	29.58	22.75

Supplemental Plans	Coverage Level	Employee Percentage	Biweekly 10-Month Employee	Biweekly 12-Month Employee
Caremark Prescription	Individual	10%	7.03	5.41
	2 Party	10%	14.05	10.81
	Family	10%	17.34	13.34
Kaiser Prescription	Individual	10%	3.32	2.56
	2 Party	10%	6.64	5.10
	Family	10%	9.61	7.40
Aetna Dental Preferred Provider Organization	Individual	10%	1.84	1.42
	2 Party	10%	3.68	2.83
	Family	10%	5.41	4.16
Aetna Dental Maintenance Organization	Individual	10%	1.28	0.99
	2 Party	10%	2.57	1.98
	Family	10%	3.78	2.90
Vision	Individual	10%	0.06	0.05
	2 Party	10%	0.11	0.09
	Family	10%	0.14	0.11

Closed Point Of Service Plan UnitedHealthcare Select Plus Open to employees hired <i>before</i> January 1, 1994 only	Coverage Level	Employee Percentage	Biweekly 10-Month Employee	Biweekly 12-Month Employee
MCEA Employees	Individual	15%	54.15	41.66
	2 Party	15%	108.31	83.32
	Family	15%	147.35	113.35
SEIU Local 500 and MCAASP Employees	Individual	20%	72.21	55.54
	2 Party	20%	144.41	111.09
	Family	20%	196.47	151.13

Employee Life Insurance 100% Rate = \$.12 Per Thousand Of Insurance Per Month
Based on two times current salary rounded to the nearest \$1,000