

Plan Year January 1, 2013 - December 31, 2013
 Medical Premium - Village/Employee Expense

Plan Name and Coverage Level for Plan	Full Premium Expense	% Village	% Employee	VILLAGE Expense	Monthly EE Expense w/ Wellness	Annual Employee Expense	VILLAGE HSA CONTRIB	Additional Monthly Expense if No Wellness
SELECT (Non-Union & IBEW) EMPLOYEE	\$602.74	90%	10%	\$542.47	\$60.27	\$723.29		\$60
SELECT (Non-Union & IBEW) EMPLOYEE + SPOUSE	\$1,192.08	90%	10%	\$1,072.87	\$119.21	\$1,430.50		\$119
SELECT (Non-Union & IBEW) EMPLOYEE + CHILD(REN)	\$1,143.97	90%	10%	\$1,029.57	\$114.40	\$1,372.76		
SELECT (Non-Union & IBEW) FAMILY	\$1,769.95	90%	10%	\$1,592.96	\$177.00	\$2,123.94		
SELECT (OPPSA) EMPLOYEE	\$602.74	100%	0%	\$602.74	\$0.00	\$0.00		\$30
SELECT (OPPSA) EMPLOYEE + SPOUSE	\$1,192.08	98%	2%	\$1,172.08	\$20.00	\$240.00		
SELECT (OPPSA) EMPLOYEE + CHILD	\$1,143.97	98%	2%	\$1,125.97	\$18.00	\$216.00		
SELECT (OPPSA) FAMILY	\$1,769.95	98%	2%	\$1,742.95	\$27.00	\$324.00		
SELECT (UNION) EMPLOYEE	\$602.74	100%	0%	\$602.74	\$0.00	\$0.00		
SELECT (UNION) EMPLOYEE + SPOUSE	\$1,192.08	100%	0%	\$1,192.08	\$0.00	\$0.00		
SELECT (UNION) EMPLOYEE + CHILD	\$1,143.97	100%	0%	\$1,143.97	\$0.00	\$0.00		
SELECT (UNION) FAMILY	\$1,769.95	99%	1%	\$1,744.95	\$25.00	\$300.00		
GOLD (Non-Union & IBEW) EMPLOYEE	\$844.25	80%	20%	\$675.77	\$168.49	\$2,021.82		\$84
GOLD (Non-Union & IBEW) EMPLOYEE + SPOUSE	\$1,798.23	72%	28%	\$1,293.38	\$504.85	\$6,058.19		\$180
GOLD (Non-Union & IBEW) EMPLOYEE + CHILD(REN)	\$1,725.65	72%	28%	\$1,240.76	\$484.89	\$5,818.70		
GOLD (Non-Union & IBEW) FAMILY	\$2,669.87	70%	30%	\$1,880.77	\$789.10	\$9,469.25		
GOLD (OPPSA) EMPLOYEE	\$844.25	89%	11%	\$749.25	\$95.00	\$1,140.00		\$85
GOLD (OPPSA) EMPLOYEE + SPOUSE	\$1,798.23	89%	11%	\$1,603.23	\$195.00	\$2,340.00		
GOLD (OPPSA) EMPLOYEE + CHILD	\$1,725.65	89%	11%	\$1,540.65	\$185.00	\$2,220.00		
GOLD (OPPSA) FAMILY	\$2,669.87	89%	11%	\$2,384.87	\$285.00	\$3,420.00		
GOLD (Union) EMPLOYEE	\$844.25	90%	10%	\$759.25	\$85.00	\$1,020.00		
GOLD (Union) EMPLOYEE + SPOUSE	\$1,798.23	91%	9%	\$1,628.23	\$170.00	\$2,040.00		
GOLD (Union) EMPLOYEE + CHILD	\$1,725.65	90%	10%	\$1,555.65	\$170.00	\$2,040.00		
GOLD (Union) FAMILY	\$2,669.87	93%	7%	\$2,479.87	\$190.00	\$2,280.00		
PPO SILVER (Non-Union & IBEW) EMPLOYEE	\$750.85	90%	10%	\$675.77	\$75.09	\$901.02		\$75
PPO SILVER (Non-Union & IBEW) EMPLOYEE + SPOUSE	\$1,437.09	90%	10%	\$1,293.38	\$143.71	\$1,724.51		\$144
PPO SILVER (Non-Union & IBEW) EE + CHILD(REN)	\$1,378.62	90%	10%	\$1,240.76	\$137.86	\$1,654.34		
PPO SILVER (Non-Union & IBEW) FAMILY	\$2,089.74	90%	10%	\$1,880.77	\$208.97	\$2,507.69		
PPO SILVER (OPPSA) EMPLOYEE	\$750.85	93%	7%	\$695.85	\$55.00	\$660.00		\$70
PPO SILVER (OPPSA) EMPLOYEE + SPOUSE	\$1,437.09	92%	8%	\$1,327.09	\$110.00	\$1,320.00		
PPO SILVER (OPPSA) EE + CHILD	\$1,378.62	92%	8%	\$1,273.62	\$105.00	\$1,260.00		
PPO SILVER (OPPSA) FAMILY	\$2,089.74	92%	8%	\$1,924.74	\$165.00	\$1,980.00		
PPO SILVER (UNION) EMPLOYEE	\$750.85							
PPO SILVER (UNION) EMPLOYEE + SPOUSE	\$1,437.09							
PPO SILVER (UNION) EE + CHILD	\$1,378.62							
PPO SILVER (UNION) FAMILY	\$2,089.74							
HDHP/HSA (Non-Union & IBEW) EMPLOYEE	\$691.45	97%	3%	\$670.71	\$20.74	\$248.92	\$1,000	\$67
HDHP/HSA (Non-Union & IBEW) EMPLOYEE + SPOUSE	\$1,410.26	97%	3%	\$1,367.95	\$42.31	\$507.69	\$2,000	\$137
HDHP/HSA (Non-Union & IBEW) EMPLOYEE + CHILD(REN)	\$1,349.02	97%	3%	\$1,308.55	\$40.47	\$485.65	\$2,000	
HDHP/HSA (Non-Union & IBEW) FAMILY	\$2,093.84	97%	3%	\$2,031.02	\$62.82	\$753.78	\$2,000	
HDHP/HSA (OPPSA) EMPLOYEE	\$691.45	100%	0%	\$691.45	\$0.00	\$0.00	\$1,000	\$35
HDHP/HSA (OPPSA) EMPLOYEE + SPOUSE	\$1,410.26	100%	0%	\$1,410.26	\$0.00	\$0.00	\$2,000	
HDHP/HSA (OPPSA) EMPLOYEE + CHILD	\$1,349.02	100%	0%	\$1,349.02	\$0.00	\$0.00	\$2,000	
HDHP/HSA (OPPSA) FAMILY	\$2,093.84	100%	0%	\$2,093.84	\$0.00	\$0.00	\$2,000	
HDHP/HSA (Union) EMPLOYEE	\$691.45	100%	0%	\$691.45	\$0.00	0	\$1,000	
HDHP/HSA (Union) EMPLOYEE + SPOUSE	\$1,410.26	100%	0%	\$1,410.26	\$0.00	0	\$2,000	
HDHP/HSA (Union) EMPLOYEE + CHILD	\$1,349.02	100%	0%	\$1,349.02	\$0.00	0	\$2,000	
HDHP/HSA (Union) FAMILY	\$2,093.84	100%	0%	\$2,093.84	\$0.00	0	\$2,000	

The Union sections represent the employee expenses and plans in the collective bargaining agreements which expired 4/30/2011 and are pending negotiations.