

**ABC Co. Summary**

PLAN YEAR: November 1, 2011 - October 31, 2012

Green Highlights = " CURRENT "

Brown Highlights = " RENEWAL "

Blue Highlights = " NEW PLAN "

PREMIUMS										
1- CURRENT										
UHC; Choice Plus \$250: \$20-\$40/\$250/100% to \$750										
Critical										
CENSUS	MEDICAL	LIFE	HSA/HRA	GAP	Illness	DENTAL	VISION	ACCIDENT	TOTAL	
1	19 Emp	306.28	-	-	-	-	-	-	-	306.28
2	2 & Spo	721.56	-	-	-	-	-	-	-	721.56
3	0 & Child	653.49	-	-	-	-	-	-	-	653.49
4	20 & Fam	1,023.53	-	-	-	-	-	-	-	1,023.53
5	0 Waiver	-	-	-	-	-	-	-	-	-
6	<b>41</b>	<b>27,733.04</b>	-	-	-	-	-	-	-	<b>27,733.04</b>

2- RENEWAL										
UHC; Choice Plus \$250: \$20-\$40/\$250/100% to \$750										
Critical										
CENSUS	MEDICAL	LIFE	HSA/HRA	GAP	Illness	DENTAL	VISION	ACCIDENT	TOTAL	
1	19 Emp	337.91	-	-	-	-	-	-	-	337.91
2	2 & Spo	796.72	-	-	-	-	-	-	-	796.72
3	0 & Child	720.84	-	-	-	-	-	-	-	720.84
4	20 & Fam	1,136.88	-	-	-	-	-	-	-	1,136.88
5	0 Waiver	-	-	-	-	-	-	-	-	-
6	<b>41</b>	<b>30,751.33</b>	-	-	-	-	-	-	-	<b>30,751.33</b>
Compared to Current		3,018.29	-	-	-	-	-	-	-	3,018.29
		<b>10.88%</b>	-	-	-	-	-	-	-	<b>10.88%</b>

3- New Plan 1										
UHC; AK4: \$30-\$30/\$3,000/100% to \$3,000										
CENSUS	MEDICAL	LIFE	HSA/HRA	\$ 3,000 GAP	\$5,000 C. Illness	DENTAL	VISION	ACCIDENT ADVANCE	TOTAL	
1	19 Emp	277.67	-	46.36	4.50	-	-	-	-	328.53
2	2 & Spo	583.10	-	99.66	8.70	-	-	-	-	691.46
3	0 & Child	527.58	-	87.24	4.95	-	-	-	-	619.77
4	20 & Fam	833.01	-	151.59	8.70	-	-	-	-	993.30
5	0 Waiver	-	-	-	-	-	-	-	-	-
6	<b>41</b>	<b>23,102.13</b>	-	<b>4,111.96</b>	<b>276.90</b>	-	-	-	-	<b>27,490.99</b>
Compared to Current		-4,630.91	-	4,111.96	276.90	-	-	-	-	-242.05
		<b>-16.70%</b>	-	<b>100.00%</b>	<b>100.00%</b>	-	-	-	-	<b>-0.87%</b>
Compared to Renewal		-7,649.20	-	4,111.96	276.90	-	-	-	-	-3,260.34
		<b>-24.87%</b>	-	<b>100.00%</b>	<b>100.00%</b>	-	-	-	-	<b>-10.60%</b>

COMPANY COST & CONTRIBUTIONS										
4- CURRENT										
MEDICAL	LIFE	HSA/HRA	GAP CI	TOTAL	DENTAL	VISION	ACCIDENT	TOTAL		
1	75%	229.71	-	-	-	-	-	-	-	229.71
2	0%	229.71	-	-	-	-	-	-	-	229.71
3	0%	229.71	-	-	-	-	-	-	-	229.71
4	0%	229.71	-	-	-	-	-	-	-	229.71
5	-	-	-	-	-	-	-	-	-	-
6	<b>9,418.11</b>	-	-	-	-	-	-	-	-	<b>9,418.11</b>

5- RENEWAL										
MEDICAL	LIFE	HSA/HRA	GAP CI	TOTAL	DENTAL	VISION	ACCIDENT	TOTAL		
1	75%	253.43	-	-	-	-	-	-	-	253.43
2	0%	253.43	-	-	-	-	-	-	-	253.43
3	0%	253.43	-	-	-	-	-	-	-	253.43
4	0%	253.43	-	-	-	-	-	-	-	253.43
5	-	-	-	-	-	-	-	-	-	-
6	<b>10,390.73</b>	-	-	-	-	-	-	-	-	<b>10,390.73</b>
Compared to Current		972.62	-	-	-	-	-	-	-	972.62
		<b>10.33%</b>	-	-	-	-	-	-	-	<b>10.33%</b>

6- New Plan										
MEDICAL	LIFE	HSA/HRA 100%	GAP CI	TOTAL	DENTAL	VISION	ACCIDENT ADVANCE	TOTAL		
1	77%	212.89	-	-	77% 77%	38.99	-	-	-	251.88
2	-17%	161.89	-	-	-17% -17%	29.39	-	-	-	191.28
3	-21%	161.56	-	-	-21% -21%	30.51	-	-	-	192.07
4	-10%	158.29	-	-	-10% -10%	28.24	-	-	-	186.53
5	-	-	-	-	-	-	-	-	-	-
6	<b>7,534.47</b>	-	-	-	<b>1,364.39</b>	-	-	-	-	<b>8,898.86</b>
Compared to Current		-1,883.64	-	-	1,364.39	-	-	-	-	-519.25
		<b>-20.00%</b>	-	-	<b>100.00%</b>	-	-	-	-	<b>-5.51%</b>
Compared to Renewal		-2,856.26	-	-	1,364.39	-	-	-	-	-1,491.87
		<b>-27.49%</b>	-	-	<b>100.00%</b>	-	-	-	-	<b>-14.36%</b>

**Employee Cost Per Month**

Includes Medical, the GAP Plan & the Critical Assistance Rider for employee only. Dependent cost includes Medical, the GAP Plan & the Critical Assistance Rider.

	EMPLOYEE	& SPOUSE	& CHILD	FAMILY	WAIVERS
1 CURRENT	76.57	491.85	423.78	793.82	-
2 RENEWAL	84.48	543.29	467.41	883.45	-
3 Over Current	7.91	51.44	43.63	89.63	-
4 NEW PLAN	76.65	500.18	427.70	806.77	-
5 Over Current	0.08	8.33	3.92	12.95	-
6 Under Renewal	-7.83	-43.11	-39.70	-76.68	-

**ABC Co. Cost & Comparisons**

Company cost includes the Medical plan, the \$3,000 GAP Plan & the \$5,000 Critical Assistance Rider

	AVG COST PER EMP	MONTHLY	ANNUALLY
1 CURRENT	229.71	9,418.11	113,017.32
2 RENEWAL	253.43	10,390.73	124,688.79
3 Over Current	10.33% increase	972.62	11,671.47
4 NEW PLAN	217.05	8,898.86	106,786.36
5 Under Current	-5.51% decrease	-519.25	-6,230.96
6 Under Renewal	-14.36% decrease	-1,491.87	-17,902.43

Rates are based on information provided, if enrollment differs they could change. The insurance company reserves the right to adjust rates after underwriting. GAP & Critical Illness rates are blended for illustration.