

Medical, Dental, and Life Insurance Monthly Premiums for 2010

MEDICAL Plan (No change from 2009)

| | High Deductible Health Plan | | | Standard PPO | | | Enhanced PPO | | |
|--------------------------------|-----------------------------|--------|--------|---------------|--------|----------|---------------|--------|----------|
| | Members | MSU | Total | Members | MSU | Total | Members | MSU | Total |
| Employee Only | 0.00 | 306.00 | 306.00 | 27.00 | 321.00 | 348.00 | 92.00 | 300.50 | 392.50 |
| Employee & Child(ren) | 14.00 | 535.50 | 549.50 | 94.00 | 530.50 | 624.50 | 202.00 | 502.00 | 704.00 |
| Employee & Spouse | 17.00 | 593.00 | 610.00 | 106.00 | 588.50 | 694.50 | 226.00 | 561.00 | 787.00 |
| Employee & Spouse & Child(ren) | 56.00 | 860.50 | 916.50 | 188.00 | 854.50 | 1,042.50 | 368.00 | 810.50 | 1,178.50 |

DENTAL Plan (No change from 2009)

| | Standard | Enhanced |
|---------------|--------------|--------------|
| Employee Only | 18.43 | 31.31 |
| Family | 54.95 | 81.87 |

LIFE and ACCIDENTAL DEATH & DISMEMBERMENT Insurance

- Up to \$100,000 without evidence of insurability during the open enrollment period for 2010 (**one-time offer**). (Not available if previously denied).
- The cost for supplemental life insurance has decreased from \$0.30 to \$0.26 per month for every \$1,000 of current & future coverage.
- Additional amounts, in \$10,000 increments (up to \$250,000) with evidence of insurability at any time.
- Premiums for the first \$50,000 of life insurance will be deducted on a pre-tax basis.