

2010 Employee and Employer Cost

2010 HEALTHCARE EXPENSES

	2010		2010	
	2010 TOTAL Premium	Employer MONTHLY Cost	Employee MONTHLY Deduction	Employee Per pay Deduction

MEDICAL - Horizon BCBS of NJ

POS 10	Available to Residents <i>Inside of NJ Only</i>			
EE Only	\$ 394.68	\$ 375.00	\$ 19.68	\$ 9.84
EE & Child/ren	\$ 692.71	\$ 375.00	\$ 317.71	\$ 158.86
EE & Spouse	\$ 937.08	\$ 375.00	\$ 562.08	\$ 281.04
Family	\$ 1,208.89	\$ 375.00	\$ 833.89	\$ 416.95

Direct Access 4	Available to Residents <i>Outside of NJ Only</i>			
EE Only	\$ 433.82	\$ 325.00	\$ 108.82	\$ 54.41
EE & Child/ren	\$ 697.28	\$ 325.00	\$ 372.28	\$ 186.14
EE & Spouse	\$ 896.37	\$ 325.00	\$ 571.37	\$ 285.69
Family	\$ 1,183.92	\$ 325.00	\$ 858.92	\$ 429.46

Direct Access 10	Costs for Residents <i>Outside of NJ Only</i>			
EE Only	\$ 447.14	\$ 325.00	\$ 122.14	\$ 61.07
EE & Child/ren	\$ 718.56	\$ 325.00	\$ 393.56	\$ 196.78
EE & Spouse	\$ 923.42	\$ 325.00	\$ 598.42	\$ 299.21
Family	\$ 1,219.42	\$ 325.00	\$ 894.42	\$ 447.21

Direct Access 10	Costs for Residents <i>Inside of NJ Only</i>			
EE Only	\$ 447.14	\$ 290.00	\$ 157.14	\$ 78.57
EE & Child/ren	\$ 718.56	\$ 290.00	\$ 428.56	\$ 214.28
EE & Spouse	\$ 923.42	\$ 290.00	\$ 633.42	\$ 316.71
Family	\$ 1,219.42	\$ 290.00	\$ 929.42	\$ 464.71

RX Rates - Built into all Premiums Listed Listed Above

RX RATE TIERS	2010
EE Only	\$ 82.12
EE & Child/ren	\$ 121.51
EE & Spouse	\$ 164.62
Family	\$ 222.48

	2010 EmployeeE per pay deduction		
	GOLD	SILVER	BRONZE
Dental; Delta Dental of NJ			
EE: Employee Only	\$ 22.53	\$ 21.11	\$ 14.60
ES: Employee + Spouse	\$ 44.21	\$ 40.66	\$ 26.26
EC: Employee + Child(ren)	\$ 48.10	\$ 44.25	\$ 28.58
FF: Employee + Family (w/Spouse)	\$ 74.96	\$ 68.97	\$ 44.54

	2010 EmployeeE per pay deduction
	ONE PLAN
VISION: SPECTERA	
EE: Employee Only	\$ 5.45
ES: Employee + Spouse	\$ 10.24
EC: Employee + Child(ren)	\$ 10.73
FF: Employee + Family (with Spouse)	\$ 15.70