

Monthly Cost Schedule of University-Sponsored University Sponsored Health Care Plans Calendar Year 2011

The insurance premium rates listed below are for retirees who choose to participate in a University-sponsored plan. All rates listed below are for individual coverage only. The full cost of the dental and vision programs is the responsibility of the retiree. Listed below is a schedule of the insurance premiums for 2011.

University Costs and Retiree Premiums (if applicable) "Old Plan" WITHOUT DDB Participation

University-Sponsored Medical Options	Total Premium	University Contribution	Retiree Responsibility
UPMC for Life HMO	\$233.00	\$233.00	\$0.00
UPMC for Life PPO - Standard	\$270.00	\$270.00	\$0.00
UPMC for Life PPO - Basic	\$229.00	\$229.00	\$0.00
UPMC National Complementary with PDP	\$343.50	\$217.75	\$120.23
Highmark Freedom Blue PPO - Standard	\$271.00	\$271.00	\$0.00
Highmark Freedom Blue PPO - Basic	\$216.00	\$216.00	\$0.00
Highmark Signature 65 with Blue Rx	\$267.00	\$173.55	\$93.45

University Costs and Retiree Premiums (if applicable) "New Plan" WITH DDB Participation

University-Sponsored Medical Options	Total Premium	University-Provided DDB Credits	Retiree Responsibility
UPMC for Life HMO	\$233.00	\$324.00	\$0.00
UPMC for Life PPO - Standard	\$270.00	\$324.00	\$0.00
UPMC for Life PPO - Basic	\$229.00	\$324.00	\$0.00
UPMC National Complementary with PDP	\$343.50	\$324.00	\$19.50
Highmark Freedom Blue PPO - Standard	\$271.00	\$324.00	\$0.00
Highmark Freedom Blue PPO - Basic	\$216.00	\$324.00	\$0.00
Highmark Signature 65 with Blue Rx	\$267.00	\$324.00	\$0.00

The difference between the Premium and the Defined Dollar Benefit Credits (DDB) accrue in an account for the retiree, month to month and year to year. The unused, accrued DDB credits are accessed in the event the premium cost in particular month exceeds the University - provided DDB credits for a particular month.

Dental and Vision Plans

Options for Dental and Vision*	Total Premiums	Retiree Responsibility	Six-month Premium
UCCI Concordia Access Dental	\$16.63	\$16.63	\$99.78
Davis Vision Fashion Plan	\$6.84	\$6.84	\$41.04

Note: *Enrollment in the Concordia Access Dental plan and Davis Vision plan is for a full 12-month period. If enrollment is canceled at any time during the 12-month period for any reason other than death, the annual premium amount is still owed to the carrier.