

DENTAL PLAN EFFECTIVE JANUARY 1, 2008

ESSEX DENTAL OPTION A	PREVENTIVE 100%	A BASIC 80% \$50 ded/person/X3	B MAJOR 50% \$50 ded/person/X3	C ORTHO 50% \$50 ded/person life max \$1000	Covg A-B-C \$1000 max person/plan year	EE 22.46 EE/SPOUSE 57.11 EE/CHILD 67.43 EE/FAM 90.46
ESSEX DENTAL OPTION B	PREVENTIVE 100%	A BASIC 90% \$50 ded/person/X3	B MAJOR 80% \$50 ded/person/X3	C ORTHO 60% \$50 ded/person life max \$1500	Covg A-B-C \$1200 max person/plan year	EE 27.63 EE/SPOUSE 69.67 EE/CHILD 80.24 EE/FAM 108.55
AMERITAS PLAN 1	PREVENTIVE 100%	A BASIC 80% \$50 ded/person/X3	B MAJOR 50% \$50 ded/person/X3	C ORTHO 50% life max \$1000 adult & child	Covg A-B-C \$1000 max person/plan year	EE 21.00 EE/SPOUSE 44.24 EE/CHILD 54.68 EE/FAM 77.92
AMERITAS PLAN 2	PREVENTIVE 100%	A BASIC 80% \$50 ded/person/X3	B MAJOR 50% \$50 ded/person/X3	C ORTHO 60% life max \$2000 adult & child	Covg A-B-C \$1200 max person/plan year	EE 22.00 EE/SPOUSE 46.32 EE/CHILD 63.28 EE/FAM 87.60
ANTHEM OPTION A	PREVENTIVE 100%	A BASIC 80% \$50 ded/person/X3	B MAJOR 50% \$50 ded/person/X3	C ORTHO 50% life max \$1000	Covg A-B-C \$1000 max person/plan year	EE 22.46 EE/SPOUSE 57.11 EE/CHILD 67.43 EE/FAM 90.46
ANTHEM OPTION B	PREVENTIVE 100%	A BASIC 90% \$50 ded/person/X3	B MAJOR 60% \$50 ded/person/X3	C ORTHO 60% life max \$1500	Covg A-B-C \$1200 max person/plan year	EE 27.40 EE/SPOUSE 69.67 EE/CHILD 82.26 EE/FAM 110.36
FORT DEARBORN OPTION 1	PREVENTIVE 100%	A BASIC 80% \$50 ded/person/X3	B MAJOR 50% \$50 ded/person/X3	C ORTHO 50% life max \$1000	Covg A-B-C \$1000 max person/plan year	EE 23.45 EE/SPOUSE 59.61 EE/CHILD 70.39 EE/FAM 94.43
GUARDIAN PLAN 1	PREVENTIVE 100%	A BASIC 80% \$50 ded/person/X3	B MAJOR 50% \$50 ded/person/X3	C ORTHO 50% life max \$1000	Covg A-B-C \$1000 max person/plan year	EE 24.56 EE/SPOUSE 62.44 EE/CHILD 73.73 EE/FAM 98.91
STANDARD PLAN A/w comm	PREVENTIVE 100%	A BASIC 80% \$50 ded/person	B MAJOR 50% \$50 ded/person	C ORTHO 50% life max \$1000	Covg A-B-C \$1000 max person/plan year	EE 23.88 EE/SPOUSE 60.72 EE/CHILD 71.68 EE/FAM 96.20
STANDARD PLAN B/w comm	PREVENTIVE 100%	A BASIC 90% \$50 ded/person	B MAJOR 80% \$50 ded/person	C ORTHO 60% life max \$1500	Covg A-B-C \$1200 max person/plan year	EE 28.84 EE/SPOUSE 73.68 EE/CHILD 84.56 EE/FAM 114.64

STANDARD PLAN A/net comm	PREVENTIVE 100%	A BASIC 80% \$50 ded/person	B MAJOR 50% \$50 ded/person	C ORTHO 50% life max \$1000	Covg A-B-C \$1000 max person/plan year	EE 23.48
						EE/SPOUSE 59.68
						EE/CHILD 70.48
						EE/FAM 96.20
STANDARD PLAN B/net comm	PREVENTIVE 100%	A BASIC 90% \$50 ded/person	B MAJOR 80% \$50 ded/person	C ORTHO 60% life max \$1500	Covg A-B-C \$1200 max person/plan year	EE 28.40
						EE/SPOUSE 72.56
						EE/CHILD 83.24
						EE/FAM 114.64