

Bakers Union & FELRA Health and Welfare Fund
Maintenance of Benefits
October 1, 2012
Plan I

Benefit	July 2011 through June 30, 2012 Projection	July 2011 through June 30, 2012 Actual	July 2012 through June 30, 2013 Projection	Change from 2012 Actual to 2013 Projection
Medical	\$469.73	\$503.30	\$553.30	10%
CIGNA ASO Fee	20.39	20.39	20.39	0%
Dental - Denex	55.27	55.27	55.27	0%
Disability	19.14	17.33	17.33	0%
Prescription Drug	138.87	144.14	154.43	7%
Life/AD&D	4.80	4.80	4.80	0%
Stop Loss	20.83	20.83	20.83	0%
Optical Admin	0.60	0.60	0.60	0%
Optical Claims	7.73	7.58	7.87	4%
Operating	44.93	30.70	33.14	8%
Total	\$782.29	\$804.94	\$867.96	8%
Avg Monthly Hrs	156.27	156.93	156.93	
MOB Rate	\$5.01	\$5.14	\$5.53	8%
Avg Participants	437	418	418	