

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

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	\$170.73	\$236.50	\$260.74	10%
CIGNA ASO Fee	20.39	20.39	20.39	0%
Dental - Denex	55.27	55.27	55.27	0%
Disability	9.93	16.62	16.66	0%
Prescription Drug	53.33	84.44	90.73	7%
Life/AD&D	4.80	4.80	4.80	0%
Optical Admin*	0.60	0.60	0.60	0%
Optical Claims	2.04	1.86	1.93	4%
Operating	46.37	27.98	30.09	8%
Total	\$363.46	\$448.46	\$481.21	7%
Avg Monthly Hrs	140.39	139.5	139.50	
MOB Rate	\$2.59	\$3.21	\$3.45	7%
Avg Participants	261	220	220	