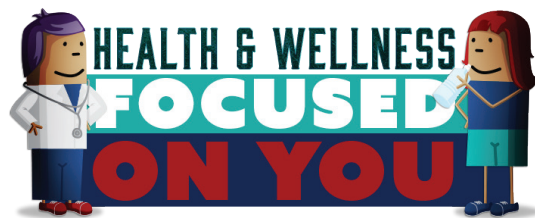


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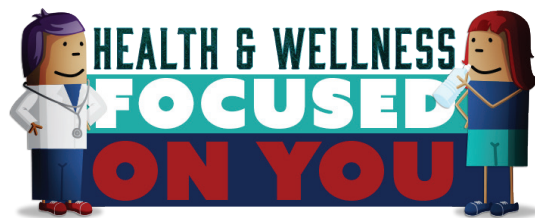
Provider	Benefit	Tier	Monthly Rate
Delta Dental Plans	Standard DHMO	Retiree only	\$ 7.91
		Retiree & Family	\$ 20.14
	High DHMO	Retiree only	\$ 13.31
		Retiree & Family	\$ 33.98
	Indemnity PPO Standard	Retiree only	\$ 17.24
		Retiree & Family	\$ 52.90
Indemnity PPO High	Retiree only	\$ 40.63	
	Retiree & Family	\$ 121.48	
UnitedHealthcare Dental Plans	Solstice Access Standard DHMO	Retiree only	\$ 8.33
		Retiree & Family	\$ 21.20
	Solstice Access High DHMO	Retiree only	\$ 10.86
		Retiree & Family	\$ 27.70
	Indemnity PPO Standard	Retiree only	\$ 18.15
		Retiree & Family	\$ 55.68
Indemnity PPO High	Retiree only	\$ 37.92	
	Retiree & Family	\$ 113.36	
Davis Vision Plan	Vision	Retiree only	\$ 5.06
		Retiree & Family	\$ 12.21
UnitedHealthcare Vision Plan	Vision	Retiree only	\$ 5.30
		Retiree & Family	\$ 13.26
ID Watchdog Identity Theft Protection Plan	Identify Theft Protection	Retiree only	\$ 7.95
		Retiree & Family	\$ 13.95
ARAG Legal Plans	Legal Plan	Retiree & Family	\$ 14.76
	SeniorAdvocate Plan	Retiree & Family	\$ 7.76
MetLaw Legal Plans	Legal Plan	Retiree & Family	\$ 15.95
	Senior Plan	Retiree & Family	\$ 6.35
Cigna Hospital Indemnity Coverage Plans	Hospital Indemnity Coverage \$50/Day	Retiree only	\$ 2.48
		Retiree & Family	\$ 6.20
	Hospital Indemnity Coverage \$100/Day	Retiree only	\$ 4.96
		Retiree & Family	\$ 12.40
	Hospital Indemnity Coverage \$150/Day	Retiree only	\$ 7.44
		Retiree & Family	\$ 18.60



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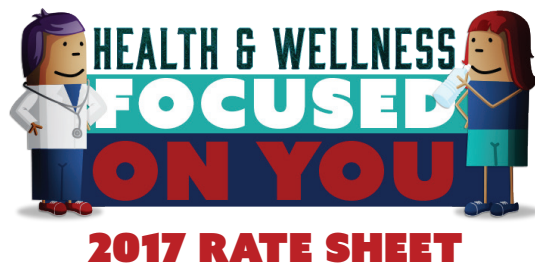
Provider	Benefit	Tier	Age	Reduction	Amount	Monthly
MetLife	Life	Retiree Only	Under 65	100% of original policy	\$ 10,000	\$ 3.00
					\$ 20,000	\$ 6.00
					\$ 30,000	\$ 9.00
					\$ 40,000	\$ 12.00
					\$ 50,000	\$ 15.00
					\$ 60,000	\$ 18.00
					\$ 70,000	\$ 21.00
					\$ 80,000	\$ 24.00
					\$ 90,000	\$ 27.00
					\$ 100,000	\$ 30.00
MetLife	Life	Retiree Only	65-69	65% of original policy	\$ 6,500	\$ 1.95
					\$ 13,000	\$ 3.90
					\$ 19,500	\$ 5.85
					\$ 26,000	\$ 7.80
					\$ 32,500	\$ 9.75
					\$ 39,000	\$ 11.70
					\$ 45,500	\$ 13.65
					\$ 52,000	\$ 15.60
					\$ 58,500	\$ 17.55
					\$ 65,000	\$ 19.50
MetLife	Life	Retiree Only	70-74	45% of original policy	\$ 4,500	\$ 1.35
					\$ 9,000	\$ 2.70
					\$ 13,500	\$ 4.05
					\$ 18,000	\$ 5.40
					\$ 22,500	\$ 6.75
					\$ 27,000	\$ 8.10
					\$ 31,500	\$ 9.45
					\$ 36,000	\$ 10.80
					\$ 40,500	\$ 12.15
					\$ 45,000	\$ 13.50
MetLife	Life	Retiree Only	75-80	30% of original policy	\$ 3,000	\$ 0.90
					\$ 6,000	\$ 1.80
					\$ 9,000	\$ 2.70
					\$ 12,000	\$ 3.60
					\$ 15,000	\$ 4.50
					\$ 18,000	\$ 5.40
					\$ 21,000	\$ 6.30
					\$ 24,000	\$ 7.20
					\$ 27,000	\$ 8.10
					\$ 30,000	\$ 9.00



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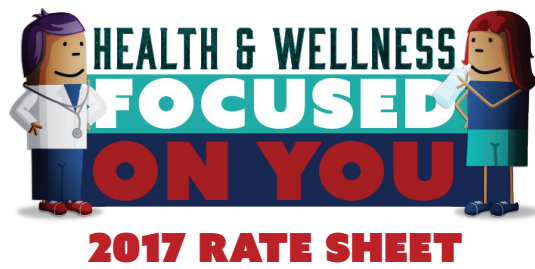
Provider	Benefit	Tier	Age	Reduction	Amount	Monthly
MetLife	Life	Retiree Only	80+	20% of original policy	\$ 2,000	\$ 0.60
					\$ 4,000	\$ 1.20
					\$ 6,000	\$ 1.80
					\$ 8,000	\$ 2.40
					\$ 10,000	\$ 3.00
					\$ 12,000	\$ 3.60
					\$ 14,000	\$ 4.20
					\$ 16,000	\$ 4.80
					\$ 18,000	\$ 5.40
MetLife	Accidental Death and Dismemberment (AD&D)	Retiree Only	Under 70	100% of original policy	\$ 20,000	\$ 6.00
					\$ 25,000	\$ 0.33
					\$ 50,000	\$ 0.65
					\$ 75,000	\$ 0.98
					\$ 100,000	\$ 1.30
					\$ 125,000	\$ 1.63
					\$ 150,000	\$ 1.95
					\$ 175,000	\$ 2.28
					\$ 200,000	\$ 2.60
					\$ 225,000	\$ 2.93
					\$ 250,000	\$ 3.25
					\$ 275,000	\$ 3.58
					\$ 300,000	\$ 3.90
					\$ 325,000	\$ 4.23
					\$ 350,000	\$ 4.55
					\$ 375,000	\$ 4.88
					\$ 400,000	\$ 5.20
\$ 425,000	\$ 5.53					
\$ 450,000	\$ 5.85					
\$ 475,000	\$ 6.18					
\$ 500,000	\$ 6.50					



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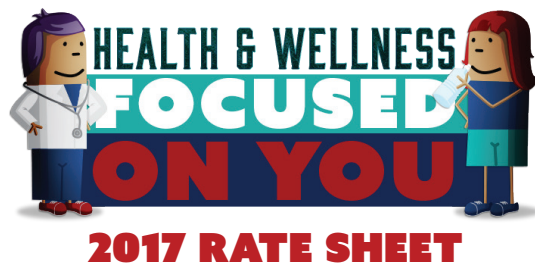
Provider	Benefit	Tier	Age	Reduction	Amount	Monthly
MetLife	Accidental Death and Dismemberment (AD&D)	Retiree + Family	Under 70	100% of original policy	\$ 25,000	\$ 0.65
					\$ 50,000	\$ 1.30
					\$ 75,000	\$ 1.95
					\$ 100,000	\$ 2.60
					\$ 125,000	\$ 3.25
					\$ 150,000	\$ 3.90
					\$ 175,000	\$ 4.55
					\$ 200,000	\$ 5.20
					\$ 225,000	\$ 5.85
					\$ 250,000	\$ 6.50
					\$ 275,000	\$ 7.15
					\$ 300,000	\$ 7.80
					\$ 325,000	\$ 8.45
					\$ 350,000	\$ 9.10
					\$ 375,000	\$ 9.75
					MetLife	Accidental Death and Dismemberment (AD&D)
\$ 35,000	\$ 0.46					
\$ 52,500	\$ 0.68					
\$ 70,000	\$ 0.91					
\$ 87,500	\$ 1.14					
\$ 105,000	\$ 1.37					
\$ 122,500	\$ 1.59					
\$ 140,000	\$ 1.82					
\$ 157,500	\$ 2.05					
\$ 175,000	\$ 2.28					
\$ 192,500	\$ 2.50					
\$ 210,000	\$ 2.73					
\$ 227,500	\$ 2.96					
\$ 245,000	\$ 3.19					
\$ 262,500	\$ 3.41					
\$ 280,000	\$ 3.64					
\$ 297,500	\$ 3.87					
\$ 315,000	\$ 4.10					
\$ 332,500	\$ 4.32					
\$ 350,000	\$ 4.55					



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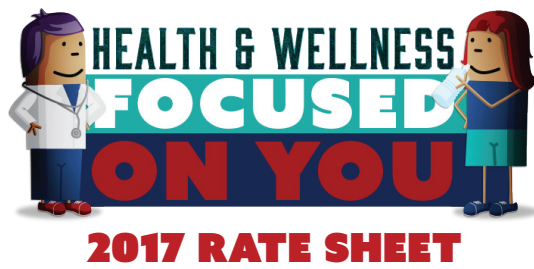
Provider	Benefit	Tier	Age	Reduction	Amount	Monthly
MetLife	Accidental Death and Dismemberment (AD&D)	Retiree + Family	70 - 74	70% of original policy	\$ 17,500	\$ 0.46
					\$ 35,000	\$ 0.91
					\$ 52,500	\$ 1.37
					\$ 70,000	\$ 1.82
					\$ 87,500	\$ 2.28
					\$ 105,000	\$ 2.73
					\$ 122,500	\$ 3.19
					\$ 140,000	\$ 3.64
					\$ 157,500	\$ 4.10
					\$ 175,000	\$ 4.55
					\$ 192,500	\$ 5.01
					\$ 210,000	\$ 5.46
					\$ 227,500	\$ 5.92
					\$ 245,000	\$ 6.37
					\$ 262,500	\$ 6.83
					\$ 280,000	\$ 7.28
\$ 297,500	\$ 7.74					
\$ 315,000	\$ 8.19					
\$ 332,500	\$ 8.65					
\$ 350,000	\$ 9.10					
MetLife	Accidental Death and Dismemberment (AD&D)	Retiree Only	75 - 79	45% of original policy	\$ 11,250	\$ 0.15
					\$ 22,500	\$ 0.29
					\$ 33,750	\$ 0.44
					\$ 45,000	\$ 0.59
					\$ 56,250	\$ 0.73
					\$ 67,500	\$ 0.88
					\$ 78,750	\$ 1.02
					\$ 90,000	\$ 1.17
					\$ 101,250	\$ 1.32
					\$ 112,500	\$ 1.46
					\$ 123,750	\$ 1.61
					\$ 135,000	\$ 1.76
					\$ 146,250	\$ 1.90
					\$ 157,500	\$ 2.05
					\$ 168,750	\$ 2.19
					\$ 180,000	\$ 2.34
\$ 191,250	\$ 2.49					
\$ 202,500	\$ 2.63					
\$ 213,750	\$ 2.78					
\$ 225,000	\$ 2.93					



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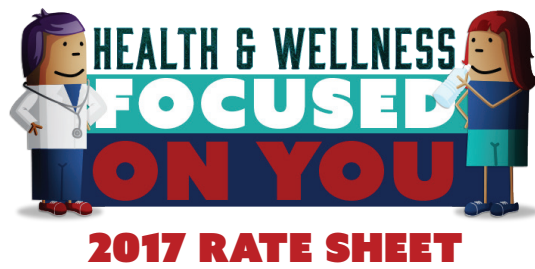
Provider	Benefit	Tier	Age	Reduction	Amount	Monthly
MetLife	Accidental Death and Dismemberment (AD&D)	Retiree + Family	75 - 79	45% of original policy	\$ 11,250	\$ 0.29
					\$ 22,500	\$ 0.59
					\$ 33,750	\$ 0.88
					\$ 45,000	\$ 1.17
					\$ 56,250	\$ 1.46
					\$ 67,500	\$ 1.76
					\$ 78,750	\$ 2.05
					\$ 90,000	\$ 2.34
					\$ 101,250	\$ 2.63
					\$ 112,500	\$ 2.93
					\$ 123,750	\$ 3.22
					\$ 135,000	\$ 3.51
					\$ 146,250	\$ 3.80
					\$ 157,500	\$ 4.10
					\$ 168,750	\$ 4.39
\$ 180,000	\$ 4.68					
\$ 191,250	\$ 4.97					
\$ 202,500	\$ 5.27					
\$ 213,750	\$ 5.56					
\$ 225,000	\$ 5.85					
MetLife	Accidental Death and Dismemberment (AD&D)	Retiree Only	80 - 84	30% of original policy	\$ 7,500	\$ 0.10
					\$ 15,000	\$ 0.20
					\$ 22,500	\$ 0.29
					\$ 30,000	\$ 0.39
					\$ 37,500	\$ 0.49
					\$ 45,000	\$ 0.59
					\$ 52,500	\$ 0.68
					\$ 60,000	\$ 0.78
					\$ 67,500	\$ 0.88
					\$ 75,000	\$ 0.98
					\$ 82,500	\$ 1.07
					\$ 90,000	\$ 1.17
					\$ 97,500	\$ 1.27
					\$ 105,000	\$ 1.37
					\$ 112,500	\$ 1.46
\$ 120,000	\$ 1.56					
\$ 127,500	\$ 1.66					
\$ 135,000	\$ 1.76					
\$ 142,500	\$ 1.85					
\$ 150,000	\$ 1.95					



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Provider	Benefit	Tier	Age	Reduction	Amount	Monthly
MetLife	Accidental Death and Dismemberment (AD&D)	Retiree + Family	80 - 84	30% of original policy	\$ 7,500	\$ 0.20
					\$ 15,000	\$ 0.39
					\$ 22,500	\$ 0.59
					\$ 30,000	\$ 0.78
					\$ 37,500	\$ 0.98
					\$ 45,000	\$ 1.17
					\$ 52,500	\$ 1.37
					\$ 60,000	\$ 1.56
					\$ 67,500	\$ 1.76
					\$ 75,000	\$ 1.95
					\$ 82,500	\$ 2.15
					\$ 90,000	\$ 2.34
					\$ 97,500	\$ 2.54
					\$ 105,000	\$ 2.73
					\$ 112,500	\$ 2.93
					\$ 120,000	\$ 3.12
\$ 127,500	\$ 3.32					
\$ 135,000	\$ 3.51					
\$ 142,500	\$ 3.71					
\$ 150,000	\$ 3.90					
MetLife	Accidental Death and Dismemberment (AD&D)	Retiree Only	85+	15% of original policy	\$ 3,750	\$ 0.05
					\$ 7,500	\$ 0.10
					\$ 11,250	\$ 0.15
					\$ 15,000	\$ 0.20
					\$ 18,750	\$ 0.24
					\$ 22,500	\$ 0.29
					\$ 26,250	\$ 0.34
					\$ 30,000	\$ 0.39
					\$ 33,750	\$ 0.44
					\$ 37,500	\$ 0.49
					\$ 41,250	\$ 0.54
					\$ 45,000	\$ 0.59
					\$ 48,750	\$ 0.63
					\$ 52,500	\$ 0.68
					\$ 56,250	\$ 0.73
					\$ 60,000	\$ 0.78
\$ 63,750	\$ 0.83					
\$ 67,500	\$ 0.88					
\$ 71,250	\$ 0.93					
\$ 75,000	\$ 0.98					



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Provider	Benefit	Tier	Age	Reduction	Amount	Monthly
MetLife	Accidental Death and Dismemberment (AD&D)	Retiree + Family	85+	15% of original policy	\$ 3,750	\$ 0.10
					\$ 7,500	\$ 0.20
					\$ 11,250	\$ 0.29
					\$ 15,000	\$ 0.39
					\$ 18,750	\$ 0.49
					\$ 22,500	\$ 0.59
					\$ 26,250	\$ 0.68
					\$ 30,000	\$ 0.78
					\$ 33,750	\$ 0.88
					\$ 37,500	\$ 0.98
					\$ 41,250	\$ 1.07
					\$ 45,000	\$ 1.17
					\$ 48,750	\$ 1.27
					\$ 52,500	\$ 1.37
					\$ 56,250	\$ 1.46
					\$ 60,000	\$ 1.56
\$ 63,750	\$ 1.66					
\$ 67,500	\$ 1.76					
\$ 71,250	\$ 1.85					
\$ 75,000	\$ 1.95					