

**Wayne County
Insurance Rates 2011**

Main Group

Benefit	2011 Employee Share Per Pay For 24 Pays⁽⁶⁾	2011 Employee Share Per Month	2011 Employer Share Per Month	2011 Actual Total Cost
Medical ^{(1) (2)}				
Option 1 Health First PPO⁽³⁾				
Single	\$ 48.58	\$ 97.16	\$ 388.62	\$ 485.78
Family	\$ 108.58	\$ 217.16	\$ 868.62	\$ 1,085.78
Option 2 CDHP HSA				
Single	\$ 36.92	\$ 73.84	\$ 295.40	\$ 369.24
Family	\$ 82.52	\$ 165.04	\$ 660.30	\$ 825.34
Dental if Taken w/Medical⁽⁴⁾⁽⁵⁾				
Option 1 Traditional				
Single	\$ 3.86	\$ 7.72	\$ 31.03	\$ 38.75
Family	\$ 9.28	\$ 18.56	\$ 74.35	\$ 92.91
Option 2 Orthodontic				
Single	\$ 2.78	\$ 5.56	\$ 22.39	\$ 27.95
Family	\$ 9.28	\$ 18.56	\$ 74.35	\$ 92.91
Dental Only⁽⁴⁾⁽⁵⁾				
Option 1 Traditional				
Single	\$ 5.64	\$ 11.28	\$ 45.29	\$ 56.57
Family	\$ 11.12	\$ 22.24	\$ 88.95	\$ 111.19
Option 2 Orthodontic				
Single	\$ 4.58	\$ 9.16	\$ 36.64	\$ 45.80
Family	\$ 11.12	\$ 22.24	\$ 88.95	\$ 111.19

Notes

- 1) Medical Cost Includes Vision & RX plans
- 2) Medical Plan decision can be changed annually during open enrollment period
- 3) If you select the Health First PPO Option you may be eligible to participate in our incentive program to earn lower Deductibles, Co-Insurance, and Co-Pays. See the Incentive Handout for Details
- 4) You may take just Medical or just Dental, or both
- 5) You are required to remain in the Dental Plan you choose for at least three years
- 6) Health Insurance Contributions are only taken out the first two pays of every month so your contributions are only deducted 24 out of the 26 pays in a year

Exhibit A Resolution 2010-440