

Monthly Insurance Rates effective July 1, 2007

| | Hired on or before 6/30/03 (Employee's share is 15%) | | Hired after 6/30/03 (Employee's share is 20%) | |
|--|---|------------------------|--|------------------------|
| Basic Life \$5,000 Coverage Only | \$1.03 | | \$1.37 | |
| Basic Life & Health Insurance: | Individual Plan | Family Plan | Individual Plan | Family Plan |
| Indemnity Plans: | | | | |
| Commonwealth Indemnity Plan Basic w/ CIC (<i>comprehensive</i>) | 124.23 | 288.16 | 158.06 | 366.67 |
| Commonwealth Indemnity Plan Basic w/o CIC (<i>non-comprehensive</i>) | 101.49 | 235.54 | 135.32 | 314.05 |
| Commonwealth Indemnity Community Plan Choice | 48.66 | 115.24 | 66.49 | 157.52 |
| Commonwealth Indemnity Plan PLUS | 65.01 | 153.63 | 88.85 | 210.02 |
| PPO Plans | | | | |
| Harvard Pilgrim Independence Plan | 70.47 | 168.87 | 94.69 | 226.93 |
| Navigator by Tufts Health Plan | 65.27 | 156.94 | 88.83 | 213.63 |
| HMO Plans | | | | |
| Fallon Community Health Plan Direct Care | 56.01 | 132.91 | 74.68 | 177.21 |
| Fallon Community Health Plan Select Care | 65.92 | 154.98 | 87.89 | 206.64 |
| Health New England | 60.24 | 147.72 | 80.32 | 196.96 |
| Neighborhood Health Plan Care | 59.47 | 155.80 | 79.30 | 207.73 |

| OPTIONAL LIFE INSURANCE RATES (per \$1000 of coverage) | | |
|---|--------|------------|
| Age | Smoker | Non-Smoker |
| Under 35 | 0.09 | 0.05 |
| 35 - 44 | 0.13 | 0.06 |
| 45 - 49 | 0.24 | 0.09 |
| 50 - 54 | 0.38 | 0.15 |
| 55 - 59 | 0.58 | 0.23 |
| 60 - 64 | 0.88 | 0.34 |
| 65 - 69 | 1.57 | 0.83 |
| 70 and over | 2.81 | 1.30 |

| LONG TERM DISABILITY RATES | |
|----------------------------|---|
| Age | Monthly Premium (per \$100 of monthly earnings) |
| under 20 | 0.09 |
| 20 - 24 | 0.09 |
| 25 - 29 | 0.11 |
| 30 - 34 | 0.15 |
| 35 - 39 | 0.19 |
| 40 - 44 | 0.38 |
| 45 - 49 | 0.55 |
| 50 - 54 | 0.77 |
| 55 - 59 | 0.98 |
| 60 - 64 | 0.89 |
| 65 - 69 | 0.41 |
| 70 and over | 0.23 |