

# Summary of Health Care Changes for Conference Health Benefit Plan Participants

	Current	8/1/2009	1/1/2010
<b>Actives</b>			
<b>TPA &amp; Scripts Administrator</b>	Klais & Company Medco	Aetna	Aetna
<b>Medical</b>			
Deductible	\$600.00	No change	\$650.00
Percentage Paid	80%	No change	No change
Co-insurance	\$900.00	No change	\$850.00
Total Out-of-Pocket	\$1,500.00	No change	No change
<b>Scripts</b>			
Deductible	\$100.00	No change	\$200.00
<b>Scripts - Retail co-pay</b>			
Generic	\$15.00	No change	\$20.00
Preferred Brand	\$45.00	No change	No change
Non-Preferred Brand	\$60.00	No change	No change
<b>Scripts - 90 Day Mail Order co-pay</b>			
Generic	\$30.00	No change	\$50.00
Preferred Brand	\$90.00	No change	\$112.50
Non-Preferred Brand	\$120.00	No change	\$150.00
<b>Dental - Basic only</b>			
Twice a year co-pay	\$15.00	\$30.00 Deductible	\$30.00 Deductible
<b>Retirees less than 65</b>			
<b>TPA &amp; Scripts Administrator</b>	Klais & Company Medco	Aetna	Aetna
<b>Medical</b>			
Deductible	\$200.00	No change	\$650.00
Percentage Paid	90%	No change	80%
Co-insurance	\$500.00	No change	\$850.00
Total Out-of-Pocket	\$700.00	No change	\$1,500.00
<b>Scripts</b>			
Deductible	\$100.00	No change	\$200.00
<b>Scripts - Retail co-pay</b>			
Generic	\$10.00	No change	\$20.00
Preferred Brand	\$35.00	No change	\$45.00
Non-Preferred Brand	\$50.00	No change	\$60.00
<b>Scripts - 90 Day Mail Order co-pay</b>			
Generic	\$20.00	No change	\$50.00
Preferred Brand	\$70.00	No change	\$112.50
Non-Preferred Brand	\$100.00	No change	\$150.00
<b>Dental - Basic only</b>			
Twice a year co-pay	\$15.00	\$30.00 Deductible	\$30.00 Deductible
<b>Retirees Post 65 (Medicare Primary)</b>			
<b>TPA &amp; Scripts Administrator</b>	Klais & Company Medco	Klais & Company Medco	*AmWINS: NEBCO
<b>Medical</b>			
Deductible	\$200.00	No change	No change
Percentage Paid	90%	No change	No change
Co-insurance	\$500.00	No change	No change
Total Out-of-Pocket	\$700.00	No change	No change
<b>Scripts</b>			
Deductible	\$100.00	No change	No change
<b>Scripts - Retail co-pay</b>			
Generic	\$10.00	No change	\$15.00
Preferred Brand	\$35.00	No change	No change
Non-Preferred Brand	\$50.00	No change	No change
<b>Scripts - 90 Day Mail Order co-pay</b>			
Generic	\$20.00	No change	\$30.00
Preferred Brand	\$70.00	No change	No change
Non-Preferred Brand	\$100.00	No change	No change

\*AmWINS: NEBCO is a 'fully-insured' plan.