

**WELFARE TRUST EMPLOYEE
HEALTH BENEFIT PREMIUMS
NOVEMBER 1, 2008 - JULY 31, 2010**

Welfare Trust Point of Service PLAN 1 - Employee Premiums

DESCRIPTION	TRUST TPA	HPN	VSP	STANDARD DENTAL	STANDARD LIFE	STANDARD LONG TERM DISABILITY	Lic/Sup/Pol Spouse's Life and/or LTD	TOTAL PREMIUM	CCSD CONTRIBUTION	TRUST SUBSIDY	EMPLOYEE'S MONTHLY DEDUCTION	EMPLOYEE'S PAYROLL DEDUCTION
Admin Only	\$5.75	\$529.45	\$9.69	\$45.97	\$12.00	\$13.97		\$616.83	\$670.62	\$5.75	\$0.00	\$0.00
Admin+Spouse	\$5.75	\$718.11	\$14.05	\$82.96	\$13.00	\$13.97		\$847.84	\$670.62	\$24.32	\$152.90	\$76.45
Admin+Spouse (Adm Spouse)	\$5.75	\$718.11	\$14.05	\$82.96	\$24.00	\$27.94		\$872.81	\$1,341.24	\$5.75	\$0.00	\$0.00
Admin+Spouse (Lic Spouse)	\$5.75	\$718.11	\$14.05	\$82.96	\$13.00	\$13.97	\$5.75	\$853.59	\$1,209.49	\$5.75	\$0.00	\$0.00
Admin+Spouse (Sup/Pol Spouse)	\$5.75	\$718.11	\$14.05	\$82.96	\$13.00	\$13.97	\$13.16	\$861.00	\$1,197.27	\$5.75	\$0.00	\$0.00
Admin+Child(ren)	\$5.75	\$649.99	\$14.05	\$89.08	\$13.00	\$13.97		\$785.84	\$670.62	\$17.26	\$97.96	\$48.98
Admin+Family	\$5.75	\$931.82	\$25.20	\$125.31	\$13.00	\$13.97		\$1,115.05	\$670.62	\$49.41	\$395.02	\$197.51
Admin+Family (Adm Spouse)	\$5.75	\$931.82	\$25.20	\$125.31	\$25.00	\$27.94		\$1,141.02	\$1,341.24	\$5.75	\$0.00	\$0.00
Admin+Family (Lic Spouse)	\$5.75	\$931.82	\$25.20	\$125.31	\$13.00	\$13.97	\$5.75	\$1,120.80	\$1,209.49	\$5.75	\$0.00	\$0.00
Admin+Family (Sup/Pol Spouse)	\$5.75	\$931.82	\$25.20	\$125.31	\$13.00	\$13.97	\$13.16	\$1,128.21	\$1,197.27	\$5.75	\$0.00	\$0.00

**WELFARE TRUST EMPLOYEE
HEALTH BENEFIT PREMIUMS
AUGUST 1, 2010 - JUNE 30, 2011**

Welfare Trust Point of Service PLAN 1 - Employee Premiums

DESCRIPTION	TRUST TPA	HPN	VSP	STANDARD DENTAL	STANDARD LIFE	STANDARD LONG TERM DISABILITY	Lic/Sup/Pol Spouse's Life and/or LTD	TOTAL PREMIUM	CCSD CONTRIBUTION	TRUST SUBSIDY	EMPLOYEE'S MONTHLY DEDUCTION	EMPLOYEE'S PAYROLL DEDUCTION	Total Premium Increase	Trust Subsidy Increase	Payroll Deduction Increase
Admin Only	\$5.75	\$592.96	\$7.78	\$45.97	\$12.00	\$13.97		\$678.43	\$670.62	\$7.81	\$0.00	\$0.00	\$61.60	\$2.06	\$0.00
Admin+Spouse	\$5.75	\$804.25	\$11.27	\$82.96	\$13.00	\$13.97		\$931.20	\$670.62	\$66.00	\$194.58	\$97.29	\$83.36	\$41.68	\$20.84
Admin+Spouse (Adm Spouse)	\$5.75	\$804.25	\$11.27	\$82.96	\$24.00	\$27.94		\$956.17	\$1,341.24	\$5.75	\$0.00	\$0.00	\$83.36	\$0.00	\$0.00
Admin+Spouse (Lic Spouse)	\$5.75	\$804.25	\$11.27	\$82.96	\$13.00	\$13.97	\$5.75	\$936.95	\$1,209.49	\$5.75	\$0.00	\$0.00	\$83.36	\$0.00	\$0.00
Admin+Spouse (Sup/Pol Spouse)	\$5.75	\$804.25	\$11.27	\$82.96	\$13.00	\$13.97	\$13.16	\$944.36	\$1,197.27	\$5.75	\$0.00	\$0.00	\$83.36	\$0.00	\$0.00
Admin+Child(ren)	\$5.75	\$727.96	\$11.27	\$89.08	\$13.00	\$13.97		\$861.03	\$670.62	\$54.85	\$135.56	\$67.78	\$75.19	\$37.59	\$18.80
Admin+Family	\$5.75	\$1,043.60	\$20.23	\$125.31	\$13.00	\$13.97		\$1,221.86	\$670.62	\$102.81	\$448.43	\$224.22	\$106.81	\$53.40	\$26.70
Admin+Family (Adm Spouse)	\$5.75	\$1,043.60	\$20.23	\$125.31	\$25.00	\$27.94		\$1,247.83	\$1,341.24	\$5.75	\$0.00	\$0.00	\$106.81	\$0.00	\$0.00
Admin+Family (Lic Spouse)	\$5.75	\$1,043.60	\$20.23	\$125.31	\$13.00	\$13.97	\$5.75	\$1,227.61	\$1,209.49	\$9.06	\$9.06	\$4.53	\$106.81	\$3.31	\$4.53
Admin+Family (Sup/Pol Spouse)	\$5.75	\$1,043.60	\$20.23	\$125.31	\$13.00	\$13.97	\$13.16	\$1,235.02	\$1,197.27	\$18.87	\$18.88	\$9.44	\$106.81	\$13.12	\$9.44

↑ ↑
12% Increase 19.8% Decrease

Trust paying all of the increase over the CCSD contribution =

\$66.00	\$18.88
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 = Employee paying 6% of the 12% medical increase
 Trust paying 6% of the 12% medical increase =

\$18.88	\$9.44
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 = Employee paing half of the increase over the CCSD contribution
 Trust paying half of the increase over the CCSD contribution =

\$18.87	\$9.44
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**WELFARE TRUST EMPLOYEE
HEALTH BENEFIT PREMIUMS
NOVEMBER 1, 2008 - JULY 31, 2010**

Welfare Trust Point of Service PLAN 2 - Employee Premiums


DESCRIPTION	TRUST TPA	HPN	VSP	STANDARD DENTAL	STANDARD LIFE	STANDARD LONG TERM DISABILITY	Lic/Sup/Pol Spouse's Life and/or LTD	TOTAL PREMIUM	CCSD CONTRIBUTION	TRUST SUBSIDY	EMPLOYEE'S MONTHLY DEDUCTION	EMPLOYEE'S PAYROLL DEDUCTION
Admin Only	\$5.75	\$393.44	\$9.69	\$45.97	\$12.00	\$13.97		\$480.82	\$670.62	\$5.75	\$0.00	\$0.00
Admin+Spouse	\$5.75	\$583.18	\$14.05	\$82.96	\$13.00	\$13.97		\$712.91	\$670.62	\$9.86	\$32.43	\$16.22
Admin+Spouse (Adm Spouse)	\$5.75	\$583.18	\$14.05	\$82.96	\$24.00	\$27.94		\$737.88	\$1,341.24	\$5.75	\$0.00	\$0.00
Admin+Spouse (Lic Spouse)	\$5.75	\$583.18	\$14.05	\$82.96	\$13.00	\$13.97	\$5.75	\$718.66	\$1,209.49	\$5.75	\$0.00	\$0.00
Admin+Spouse (Sup/Pol Spouse)	\$5.75	\$583.18	\$14.05	\$82.96	\$13.00	\$13.97	\$13.16	\$726.07	\$1,197.27	\$5.75	\$0.00	\$0.00
Admin+Child(ren)	\$5.75	\$521.55	\$14.05	\$89.08	\$13.00	\$13.97		\$657.40	\$670.62	\$0.00	\$0.00	\$0.00
Admin+Family	\$5.75	\$747.42	\$25.20	\$125.31	\$13.00	\$13.97		\$930.65	\$670.62	\$29.65	\$230.38	\$115.19
Admin+Family (Adm Spouse)	\$5.75	\$747.42	\$25.20	\$125.31	\$25.00	\$27.94		\$956.62	\$1,341.24	\$5.75	\$0.00	\$0.00
Admin+Family (Lic Spouse)	\$5.75	\$747.42	\$25.20	\$125.31	\$13.00	\$13.97	\$5.75	\$936.40	\$1,209.49	\$5.75	\$0.00	\$0.00
Admin+Family (Sup/Pol Spouse)	\$5.75	\$747.42	\$25.20	\$125.31	\$13.00	\$13.97	\$13.16	\$943.81	\$1,197.27	\$5.75	\$0.00	\$0.00

**WELFARE TRUST EMPLOYEE
HEALTH BENEFIT PREMIUMS
AUGUST 1, 2010 - JUNE 30, 2011**

Welfare Trust Point of Service PLAN 2 - Employee Premiums

DESCRIPTION	TRUST TPA	HPN	VSP	STANDARD DENTAL	STANDARD LIFE	STANDARD LONG TERM DISABILITY	Lic/Sup/Pol Spouse's Life and/or LTD	TOTAL PREMIUM	CCSD CONTRIBUTION	TRUST SUBSIDY	EMPLOYEE'S MONTHLY DEDUCTION	EMPLOYEE'S PAYROLL DEDUCTION	Total Premium Increase	Trust Subsidy Increase	Payroll Deduction Increase
Admin Only	\$5.75	\$440.66	\$7.78	\$45.97	\$12.00	\$13.97		\$526.13	\$670.62	\$5.75	\$0.00	\$0.00	\$45.31	\$0.00	\$0.00
Admin+Spouse	\$5.75	\$653.17	\$11.27	\$82.96	\$13.00	\$13.97		\$780.12	\$670.62	\$43.46	\$66.04	\$33.02	\$67.21	\$33.60	\$16.81
Admin+Spouse (Adm Spouse)	\$5.75	\$653.17	\$11.27	\$82.96	\$24.00	\$27.94		\$805.09	\$1,341.24	\$5.75	\$0.00	\$0.00	\$67.21	\$0.00	\$0.00
Admin+Spouse (Lic Spouse)	\$5.75	\$653.17	\$11.27	\$82.96	\$13.00	\$13.97	\$5.75	\$785.87	\$1,209.49	\$5.75	\$0.00	\$0.00	\$67.21	\$0.00	\$0.00
Admin+Spouse (Sup/Pol Spouse)	\$5.75	\$653.17	\$11.27	\$82.96	\$13.00	\$13.97	\$13.16	\$793.28	\$1,197.27	\$5.75	\$0.00	\$0.00	\$67.21	\$0.00	\$0.00
Admin+Child(ren)	\$5.75	\$584.15	\$11.27	\$89.08	\$13.00	\$13.97		\$717.22	\$670.62	\$23.30	\$23.30	\$11.65	\$59.82	\$23.30	\$11.65
Admin+Family	\$5.75	\$837.13	\$20.23	\$125.31	\$13.00	\$13.97		\$1,015.39	\$670.62	\$72.01	\$272.76	\$136.38	\$84.74	\$42.36	\$21.19
Admin+Family (Adm Spouse)	\$5.75	\$837.13	\$20.23	\$125.31	\$25.00	\$27.94		\$1,041.36	\$1,341.24	\$5.75	\$0.00	\$0.00	\$84.74	\$0.00	\$0.00
Admin+Family (Lic Spouse)	\$5.75	\$837.13	\$20.23	\$125.31	\$13.00	\$13.97	\$5.75	\$1,021.14	\$1,209.49	\$5.75	\$0.00	\$0.00	\$84.74	\$0.00	\$0.00
Admin+Family (Sup/Pol Spouse)	\$5.75	\$837.13	\$20.23	\$125.31	\$13.00	\$13.97	\$13.16	\$1,028.55	\$1,197.27	\$5.75	\$0.00	\$0.00	\$84.74	\$0.00	\$0.00


 12% Increase 19.8% Decrease


 Trust paying 6% of the 12% medical increase = = Employee paying 6% of the 12% medical increase

**WELFARE TRUST EMPLOYEE
HEALTH BENEFIT PREMIUMS
NOVEMBER 1, 2008 - JULY 31, 2010**

Welfare Trust HMO PLAN 3 - Employee Premiums

DESCRIPTION	TRUST TPA	HPN	VSP	STANDARD DENTAL	STANDARD LIFE	STANDARD LONG TERM DISABILITY	Lic/Sup/Pol Spouse's Life and/or LTD	TOTAL PREMIUM	CCSD CONTRIBUTION	TRUST SUBSIDY	EMPLOYEE'S MONTHLY DEDUCTION	EMPLOYEE'S PAYROLL DEDUCTION
Admin Only	\$5.75	\$323.93	\$9.69	\$45.97	\$12.00	\$13.97		\$411.31	\$670.62	\$5.75	\$0.00	\$0.00
Admin+Spouse	\$5.75	\$492.22	\$14.05	\$82.96	\$13.00	\$13.97		\$621.95	\$670.62	\$5.75	\$0.00	\$0.00
Admin+Spouse (Adm Spouse)	\$5.75	\$492.22	\$14.05	\$82.96	\$24.00	\$27.94		\$646.92	\$1,341.24	\$5.75	\$0.00	\$0.00
Admin+Spouse (Lic Spouse)	\$5.75	\$492.22	\$14.05	\$82.96	\$13.00	\$13.97	\$5.75	\$627.70	\$1,209.49	\$5.75	\$0.00	\$0.00
Admin+Spouse (Sup/Pol Spouse)	\$5.75	\$492.22	\$14.05	\$82.96	\$13.00	\$13.97	\$13.16	\$635.11	\$1,197.27	\$5.75	\$0.00	\$0.00
Admin+Child(ren)	\$5.75	\$454.53	\$14.05	\$89.08	\$13.00	\$13.97		\$590.38	\$670.62	\$5.75	\$0.00	\$0.00
Admin+Family	\$5.75	\$618.96	\$25.20	\$125.31	\$13.00	\$13.97		\$802.19	\$670.62	\$15.89	\$115.68	\$57.84
Admin+Family (Adm Spouse)	\$5.75	\$618.96	\$25.20	\$125.31	\$25.00	\$27.94		\$828.16	\$1,341.24	\$5.75	\$0.00	\$0.00
Admin+Family (Lic Spouse)	\$5.75	\$618.96	\$25.20	\$125.31	\$13.00	\$13.97	\$5.75	\$807.94	\$1,209.49	\$5.75	\$0.00	\$0.00
Admin+Family (Sup/Pol Spouse)	\$5.75	\$618.96	\$25.20	\$125.31	\$13.00	\$13.97	\$13.16	\$815.35	\$1,197.27	\$5.75	\$0.00	\$0.00

**WELFARE TRUST EMPLOYEE
HEALTH BENEFIT PREMIUMS
AUGUST 1, 2010 - JUNE 30, 2011**

Welfare Trust HMO Plan 3 - Employee Premiums

DESCRIPTION	TRUST TPA	HPN	VSP	STANDARD DENTAL	STANDARD LIFE	STANDARD LONG TERM DISABILITY	Lic/Sup/Pol Spouse's Life and/or LTD	TOTAL PREMIUM	CCSD CONTRIBUTION	TRUST SUBSIDY	EMPLOYEE'S MONTHLY DEDUCTION	EMPLOYEE'S PAYROLL DEDUCTION
Admin Only	\$5.75	\$362.80	\$7.78	\$45.97	\$12.00	\$13.97		\$448.27	\$670.62	\$5.75	\$0.00	\$0.00
Admin+Spouse	\$5.75	\$551.29	\$11.27	\$82.96	\$13.00	\$13.97		\$678.24	\$670.62	\$7.62	\$0.00	\$0.00
Admin+Spouse (Adm Spouse)	\$5.75	\$551.29	\$11.27	\$82.96	\$24.00	\$27.94		\$703.21	\$1,341.24	\$5.75	\$0.00	\$0.00
Admin+Spouse (Lic Spouse)	\$5.75	\$551.29	\$11.27	\$82.96	\$13.00	\$13.97	\$5.75	\$683.99	\$1,209.49	\$5.75	\$0.00	\$0.00
Admin+Spouse (Sup/Pol Spouse)	\$5.75	\$551.29	\$11.27	\$82.96	\$13.00	\$13.97	\$13.16	\$691.40	\$1,197.27	\$5.75	\$0.00	\$0.00
Admin+Child(ren)	\$5.75	\$509.07	\$11.27	\$89.08	\$13.00	\$13.97		\$642.14	\$670.62	\$5.75	\$0.00	\$0.00
Admin+Family	\$5.75	\$693.24	\$20.23	\$125.31	\$13.00	\$13.97		\$871.50	\$670.62	\$50.54	\$150.34	\$75.17
Admin+Family (Adm Spouse)	\$5.75	\$693.24	\$20.23	\$125.31	\$25.00	\$27.94		\$897.47	\$1,341.24	\$5.75	\$0.00	\$0.00
Admin+Family (Lic Spouse)	\$5.75	\$693.24	\$20.23	\$125.31	\$13.00	\$13.97	\$5.75	\$877.25	\$1,209.49	\$5.75	\$0.00	\$0.00
Admin+Family (Sup/Pol Spouse)	\$5.75	\$693.24	\$20.23	\$125.31	\$13.00	\$13.97	\$13.16	\$884.66	\$1,197.27	\$5.75	\$0.00	\$0.00

Total Premium Increase	Trust Subsidy Increase	Payroll Deduction Increase
\$36.96	\$0.00	\$0.00
\$56.29	\$1.87	\$0.00
\$56.29	\$0.00	\$0.00
\$56.29	\$0.00	\$0.00
\$56.29	\$0.00	\$0.00
\$51.76	\$0.00	\$0.00
\$69.31	\$34.65	\$17.33
\$69.31	\$0.00	\$0.00
\$69.31	\$0.00	\$0.00
\$69.31	\$0.00	\$0.00

↑ ↑
12% Increase 19.8% Decrease

↑ ↑ ↑
Trust paying 6% of the 12% medical increase = [] [] [] = Employee paying 6% of the 12% medical increase

**WELFARE TRUST EMPLOYEE
HEALTH BENEFIT PREMIUMS
NOVEMBER 1, 2008 - JULY 31, 2010**

Welfare Trust CLASSIC RETIREE POINT OF SERVICE PLAN - Employee Premiums¹

DESCRIPTION	TRUST TPA	HPN	VSP	STANDARD DENTAL	STANDARD LIFE	STANDARD LONG TERM DISABILITY	Lic/Sup/Pol Spouse's Life and/or LTD	TOTAL PREMIUM	CCSD CONTRIBUTION	TRUST SUBSIDY	EMPLOYEE'S MONTHLY DEDUCTION	EMPLOYEE'S PAYROLL DEDUCTION
Admin Only (With ²)	\$5.75	\$164.40	\$9.69	\$45.97	\$12.00	\$13.97		\$251.78	\$670.62	\$5.75	\$0.00	\$0.00
Admin+Spouse (One With ²)	\$5.75	\$307.44	\$14.05	\$82.96	\$13.00	\$13.97		\$487.17	\$670.62	\$5.75	\$0.00	\$0.00
Admin+Spouse (Both With ²)	\$5.75	\$328.80	\$14.05	\$82.96	\$13.00	\$13.97		\$458.53	\$670.62	\$5.75	\$0.00	\$0.00
Admin (With ²)+Child(ren)	\$5.75	\$275.41	\$14.05	\$89.08	\$13.00	\$13.97		\$411.26	\$670.62	\$5.75	\$0.00	\$0.00
Admin+Family (One With ²)	\$5.75	\$446.29	\$25.20	\$125.31	\$13.00	\$13.97		\$629.52	\$670.62	\$5.75	\$0.00	\$0.00
Admin+Family (Both With ²)	\$5.75	\$467.65	\$25.20	\$125.31	\$13.00	\$13.97		\$650.88	\$670.62	\$5.75	\$0.00	\$0.00

¹Participation in this plan requires you reside in Nevada

²With means with Medicare A&B

**WELFARE TRUST EMPLOYEE
HEALTH BENEFIT PREMIUMS
AUGUST 1, 2010 - DECEMBER 31, 2010**


Welfare Trust CLASSIC RETIREE POINT OF SERVICE PLAN - Employee Premiums¹

DESCRIPTION	TRUST TPA	HPN	VSP	STANDARD DENTAL	STANDARD LIFE	STANDARD LONG TERM DISABILITY	Lic/Sup/Pol Spouse's Life and/or LTD	TOTAL PREMIUM	CCSD CONTRIBUTION	TRUST SUBSIDY	EMPLOYEE'S MONTHLY DEDUCTION	EMPLOYEE'S PAYROLL DEDUCTION
Admin Only (With ²)	\$5.75	\$164.40	\$7.78	\$45.97	\$12.00	\$13.97		\$249.87	\$670.62	\$5.75	\$0.00	\$0.00
Admin+Spouse (One With ²)	\$5.75	\$307.44	\$11.27	\$82.96	\$13.00	\$13.97		\$434.39	\$670.62	\$5.75	\$0.00	\$0.00
Admin+Spouse (Both With ²)	\$5.75	\$328.80	\$11.27	\$82.96	\$13.00	\$13.97		\$455.75	\$670.62	\$5.75	\$0.00	\$0.00
Admin (With ²)+Child(ren)	\$5.75	\$275.41	\$11.27	\$89.08	\$13.00	\$13.97		\$408.48	\$670.62	\$5.75	\$0.00	\$0.00
Admin+Family (One With ²)	\$5.75	\$446.29	\$20.23	\$125.31	\$13.00	\$13.97		\$624.55	\$670.62	\$5.75	\$0.00	\$0.00
Admin+Family (Both With ²)	\$5.75	\$467.65	\$20.23	\$125.31	\$13.00	\$13.97		\$645.91	\$670.62	\$5.75	\$0.00	\$0.00

Total Premium Increase	Trust Subsidy Increase	Payroll Deduction Increase
(\$1.91)	\$0.00	\$0.00
(\$2.78)	\$0.00	\$0.00
(\$2.78)	\$0.00	\$0.00
(\$2.78)	\$0.00	\$0.00
(\$4.97)	\$0.00	\$0.00
(\$4.97)	\$0.00	\$0.00

¹Participation in this plan requires you reside in Nevada

²With means with Medicare A&B


 19.8% Decrease