

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


Welfare Trust Point of Service PLAN 1 - Retiree Premiums

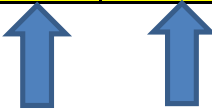

DESCRIPTION	TRUST TPA	HPN	VSP	STANDARD DENTAL	STANDARD LIFE	TOTAL PREMIUM	TRUST SUBSIDY	RETIREE'S MONTHLY DEDUCTION
Admin Only	\$5.75	\$404.33	\$9.69	\$45.97	\$12.00	\$477.74	\$51.32	\$426.42
Admin+Spouse	\$5.75	\$788.29	\$14.05	\$82.96	\$13.00	\$904.05	\$94.10	\$809.95
Admin+Child(ren)	\$5.75	\$748.08	\$14.05	\$89.08	\$13.00	\$869.96	\$90.03	\$779.93
Admin+Family	\$5.75	\$1,132.56	\$25.20	\$125.31	\$13.00	\$1,301.82	\$133.18	\$1,168.64

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

Welfare Trust Point of Service PLAN 1 - Retiree Premiums

DESCRIPTION	TRUST TPA	HPN	VSP	STANDARD DENTAL	STANDARD LIFE	TOTAL PREMIUM	TRUST SUBSIDY	RETIREE'S MONTHLY DEDUCTION	Total Premium	Trust Subsidy	Payroll Deduction
Admin Only	\$5.75	\$452.86	\$7.78	\$45.97	\$12.00	\$524.36	\$74.63	\$449.73	Increase \$46.62	Increase \$23.31	Increase \$23.31
Admin+Spouse	\$5.75	\$882.91	\$11.27	\$82.96	\$13.00	\$995.89	\$140.02	\$855.87	\$91.84	\$45.92	\$45.92
Admin+Child(ren)	\$5.75	\$837.86	\$11.27	\$89.08	\$13.00	\$956.96	\$133.53	\$823.43	\$87.00	\$43.50	\$43.50
Admin+Family	\$5.75	\$1,268.49	\$20.23	\$125.31	\$13.00	\$1,432.78	\$198.66	\$1,234.12	\$130.96	\$65.48	\$65.48


 12% Increase 19.8% Decrease


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

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


Welfare Trust Point of Service PLAN 2 - Retiree Premiums

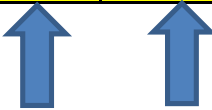

DESCRIPTION	TRUST TPA	HPN	VSP	STANDARD DENTAL	STANDARD LIFE	TOTAL PREMIUM	TRUST SUBSIDY	RETIREE'S MONTHLY DEDUCTION
Admin Only	\$5.75	\$330.98	\$9.69	\$45.97	\$12.00	\$404.39	\$43.46	\$360.93
Admin+Spouse	\$5.75	\$645.30	\$14.05	\$82.96	\$13.00	\$761.06	\$78.78	\$682.28
Admin+Child(ren)	\$5.75	\$612.38	\$14.05	\$89.08	\$13.00	\$734.26	\$75.49	\$658.77
Admin+Family	\$5.75	\$927.12	\$25.20	\$125.31	\$13.00	\$1,096.38	\$111.16	\$985.22

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

Welfare Trust Point of Service PLAN 2 - Retiree Premiums

DESCRIPTION	TRUST TPA	HPN	VSP	STANDARD DENTAL	STANDARD LIFE	TOTAL PREMIUM	TRUST SUBSIDY	RETIREE'S MONTHLY DEDUCTION	Total Premium	Trust Subsidy	Payroll Deduction
Admin Only	\$5.75	\$370.69	\$7.78	\$45.97	\$12.00	\$442.19	\$62.36	\$379.83	Increase \$37.80	Increase \$18.90	Increase \$18.90
Admin+Spouse	\$5.75	\$722.72	\$11.27	\$82.96	\$13.00	\$835.70	\$116.10	\$719.60	\$74.64	\$37.32	\$37.32
Admin+Child(ren)	\$5.75	\$685.85	\$11.27	\$89.08	\$13.00	\$804.95	\$110.83	\$694.12	\$70.69	\$35.34	\$35.35
Admin+Family	\$5.75	\$1,038.36	\$20.23	\$125.31	\$13.00	\$1,202.65	\$164.29	\$1,038.36	\$106.27	\$53.13	\$53.14


 12% Increase 19.8% Decrease


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

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


Welfare Trust HMO PLAN 3 - Retiree Premiums

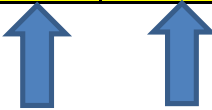

DESCRIPTION	TRUST TPA	HPN	VSP	STANDARD DENTAL	STANDARD LIFE	TOTAL PREMIUM	TRUST SUBSIDY	RETIREE'S MONTHLY DEDUCTION
Admin Only	\$5.75	\$272.51	\$9.69	\$45.97	\$12.00	\$345.92	\$37.20	\$308.72
Admin+Spouse	\$5.75	\$531.29	\$14.05	\$82.96	\$13.00	\$647.05	\$66.56	\$580.49
Admin+Child(ren)	\$5.75	\$504.18	\$14.05	\$89.08	\$13.00	\$626.06	\$63.90	\$562.16
Admin+Family	\$5.75	\$763.32	\$25.20	\$125.31	\$13.00	\$932.58	\$93.61	\$838.97

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

Welfare Trust HMO PLAN 3 - Retiree Premiums

DESCRIPTION	TRUST TPA	HPN	VSP	STANDARD DENTAL	STANDARD LIFE	TOTAL PREMIUM	TRUST SUBSIDY	RETIREE'S MONTHLY DEDUCTION	Total Premium	Trust Subsidy	Payroll Deduction
Admin Only	\$5.75	\$305.21	\$7.78	\$45.97	\$12.00	\$376.71	\$52.59	\$324.12	Increase \$30.79	Increase \$15.39	Increase \$15.40
Admin+Spouse	\$5.75	\$595.05	\$11.27	\$82.96	\$13.00	\$708.03	\$97.05	\$610.98	\$60.98	\$30.49	\$30.49
Admin+Child(ren)	\$5.75	\$564.68	\$11.27	\$89.08	\$13.00	\$683.78	\$92.76	\$591.02	\$57.72	\$28.86	\$28.86
Admin+Family	\$5.75	\$854.92	\$20.23	\$125.31	\$13.00	\$1,019.21	\$132.42	\$886.79	\$86.63	\$38.81	\$47.82


 12% Increase 19.8% Decrease


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

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

Welfare Trust OUT-OF-AREA PLAN - Retiree Premiums


DESCRIPTION	TRUST TPA	HPN	VSP	STANDARD DENTAL	STANDARD LIFE	TOTAL PREMIUM	TRUST SUBSIDY	RETIREE'S MONTHLY DEDUCTION
Admin Only	\$5.75	\$404.33	\$9.69	\$45.97	\$12.00	\$477.74	\$51.32	\$426.42
Admin+Spouse	\$5.75	\$788.29	\$14.05	\$82.96	\$13.00	\$904.05	\$94.10	\$809.95
Admin+Child(ren)	\$5.75	\$748.08	\$14.05	\$89.08	\$13.00	\$869.96	\$90.03	\$779.93
Admin+Family	\$5.75	\$1,132.56	\$25.20	\$125.31	\$13.00	\$1,301.82	\$133.18	\$1,168.64

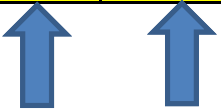

**WELFARE TRUST RETIREE
HEALTH BENEFIT PREMIUMS
AUGUST 1, 2010 - JUNE 30, 2011**

Welfare Trust OUT-OF-AREA PLAN - Retiree Premiums

DESCRIPTION	TRUST TPA	HPN	VSP	STANDARD DENTAL	STANDARD LIFE	TOTAL PREMIUM	TRUST SUBSIDY	RETIREE'S MONTHLY DEDUCTION
Admin Only	\$5.75	\$452.85	\$7.78	\$45.97	\$12.00	\$524.35	\$74.62	\$449.73
Admin+Spouse	\$5.75	\$882.89	\$11.27	\$82.96	\$13.00	\$995.87	\$140.01	\$855.86
Admin+Child(ren)	\$5.75	\$837.84	\$11.27	\$89.08	\$13.00	\$956.94	\$133.52	\$823.42
Admin+Family	\$5.75	\$1,268.47	\$20.23	\$125.31	\$13.00	\$1,432.76	\$198.65	\$1,234.11

Total Premium	Trust Subsidy	Payroll Deduction
Increase	Increase	Increase
\$46.61	\$23.30	\$23.31
\$91.82	\$45.91	\$45.91
\$86.98	\$43.49	\$43.49
\$130.94	\$65.47	\$65.47


 12% Increase 19.8% Decrease


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

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

Welfare Trust CLASSIC RETIREE POS PLAN - Employee Premiums¹

DESCRIPTION	TRUST TPA	HPN	VSP	STANDARD DENTAL	STANDARD LIFE	TOTAL PREMIUM	TRUST SUBSIDY	RETIREE'S MONTHLY DEDUCTION
Admin Only (With ²)	\$5.75	\$164.40	\$9.69	\$45.97	\$12.00	\$237.81	\$8.00	\$229.81
Admin+Spouse (One With ²)	\$5.75	\$307.44	\$14.05	\$82.96	\$13.00	\$423.20	\$9.64	\$413.56
Admin+Spouse (Both With ²)	\$5.75	\$328.80	\$14.05	\$82.96	\$13.00	\$444.56	\$9.64	\$434.92
Admin (With ²)+Child(ren)	\$5.75	\$275.41	\$14.05	\$89.08	\$13.00	\$397.29	\$9.88	\$387.41
Admin+Family (One With ²)	\$5.75	\$446.29	\$25.20	\$125.31	\$13.00	\$615.55	\$11.83	\$603.72
Admin+Family (Both With ²)	\$5.75	\$467.65	\$25.20	\$125.31	\$13.00	\$636.91	\$11.83	\$625.08

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 POS PLAN - Employee Premiums¹

DESCRIPTION	TRUST TPA	HPN	VSP	STANDARD DENTAL	STANDARD LIFE	TOTAL PREMIUM	TRUST SUBSIDY	EMPLOYEE'S MONTHLY DEDUCTION
Admin Only (With ²)	\$5.75	\$164.40	\$7.78	\$45.97	\$12.00	\$235.90	\$6.09	\$229.81
Admin+Spouse (One With ²)	\$5.75	\$307.44	\$11.27	\$82.96	\$13.00	\$420.42	\$6.86	\$413.56
Admin+Spouse (Both With ²)	\$5.75	\$328.80	\$11.27	\$82.96	\$13.00	\$441.78	\$6.86	\$434.92
Admin (With ²)+Child(ren)	\$5.75	\$275.41	\$11.27	\$89.08	\$13.00	\$394.51	\$7.10	\$387.41
Admin+Family (One With ²)	\$5.75	\$446.29	\$20.23	\$125.31	\$13.00	\$610.58	\$6.86	\$603.72
Admin+Family (Both With ²)	\$5.75	\$467.65	\$20.23	\$125.31	\$13.00	\$631.94	\$6.86	\$625.08

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

¹Participation in this plan requires you reside in Nevada

²With means with Medicare A&B

↑
19.8% Decrease