

# HEALTH AND DENTAL INSURANCE COSTS — Plan Year 2009

## Library USAW-RI Bargaining Unit

### Health Insurance\*

Costs for FULL-TIME EMPLOYEES WORKING 1300+ hours/year						
Monthly Cost	INDIVIDUAL		2-PERSON		FAMILY	
	BCBS <i>HealthMate</i> 100/80	UHC <i>Choice</i> Plus	BCBS <i>HealthMate</i> 100/80	UHC <i>Choice</i> Plus	BCBS <i>HealthMate</i> 100/80	UHC <i>Choice</i> Plus
	<b>\$30.75</b>	<b>\$31.37</b>	<b>\$61.80</b>	<b>\$63.03</b>	<b>\$77.20</b>	<b>\$78.75</b>
Costs for PART-TIME EMPLOYEES WORKING BETWEEN 975 and 1299 hours/year						
Monthly Cost	INDIVIDUAL		2-PERSON		FAMILY	
	BCBS <i>HealthMate</i> 100/80	UHC <i>Choice</i> Plus	BCBS <i>HealthMate</i> 100/80	UHC <i>Choice</i> Plus	BCBS <i>HealthMate</i> 100/80	UHC <i>Choice</i> Plus
	<b>\$256.26</b>	<b>\$261.38</b>	<b>\$514.98</b>	<b>\$525.28</b>	<b>\$643.34</b>	<b>\$656.21</b>
Costs for PART-TIME EMPLOYEES WORKING LESS THAN 975 hours/year						
Monthly Cost	INDIVIDUAL		2-PERSON		FAMILY	
	BCBS <i>HealthMate</i> 100/80	UHC <i>Choice</i> Plus	BCBS <i>HealthMate</i> 100/80	UHC <i>Choice</i> Plus	BCBS <i>HealthMate</i> 100/80	UHC <i>Choice</i> Plus
	<b>\$512.52</b>	<b>\$522.77</b>	<b>\$1,029.97</b>	<b>\$1,050.57</b>	<b>\$1,286.69</b>	<b>\$1,312.42</b>
Costs for health insurance coverage under COBRA						
Monthly Cost	INDIVIDUAL		2-PERSON		FAMILY	
	BCBS <i>HealthMate</i> 100/80	UHC <i>Choice</i> Plus	BCBS <i>HealthMate</i> 100/80	UHC <i>Choice</i> Plus	BCBS <i>HealthMate</i> 100/80	UHC <i>Choice</i> Plus
	<b>\$522.77</b>	<b>\$533.23</b>	<b>\$1,050.57</b>	<b>\$1,071.58</b>	<b>\$1,312.42</b>	<b>\$1,338.67</b>

### Dental Insurance\*

Costs for FULL-TIME EMPLOYEES WORKING 1300+ hours/year						
Monthly Cost	INDIVIDUAL		2-PERSON		FAMILY	
	Delta Dental <i>Comprehensive</i>	Delta Dental <i>Plus</i>	Delta Dental <i>Comprehensive</i>	Delta Dental <i>Plus</i>	Delta Dental <i>Comprehensive</i>	Delta Dental <i>Plus</i>
	<b>\$17.04</b>	<b>\$23.60</b>	<b>\$44.86</b>	<b>\$63.64</b>	<b>\$78.98</b>	<b>\$108.07</b>
Costs for PART-TIME EMPLOYEES WORKING FROM 975–1299 hours/year						
Monthly Cost	INDIVIDUAL		2-PERSON		FAMILY	
	Delta Dental <i>Comprehensive</i>	Delta Dental <i>Plus</i>	Delta Dental <i>Comprehensive</i>	Delta Dental <i>Plus</i>	Delta Dental <i>Comprehensive</i>	Delta Dental <i>Plus</i>
	<b>\$25.57</b>	<b>\$32.13</b>	<b>\$53.39</b>	<b>\$72.17</b>	<b>\$87.51</b>	<b>\$116.60</b>
Costs for PART-TIME EMPLOYEES WORKING LESS THAN 975 hours/year						
Monthly Cost	INDIVIDUAL		2-PERSON		FAMILY	
	Delta Dental <i>Comprehensive</i>	Delta Dental <i>Plus</i>	Delta Dental <i>Comprehensive</i>	Delta Dental <i>Plus</i>	Delta Dental <i>Comprehensive</i>	Delta Dental <i>Plus</i>
	<b>\$34.09</b>	<b>\$40.65</b>	<b>\$61.91</b>	<b>\$80.69</b>	<b>\$96.03</b>	<b>\$125.12</b>
Costs for dental insurance coverage under COBRA						
Monthly Cost	INDIVIDUAL		2-PERSON		FAMILY	
	Delta Dental <i>Comprehensive</i>	Delta Dental <i>Plus</i>	Delta Dental <i>Comprehensive</i>	Delta Dental <i>Plus</i>	Delta Dental <i>Comprehensive</i>	Delta Dental <i>Plus</i>
	<b>\$34.77</b>	<b>\$41.46</b>	<b>\$63.15</b>	<b>\$82.30</b>	<b>\$97.95</b>	<b>\$127.62</b>

\* Note — Divide by four if you are paid weekly or by two if you are paid semi-monthly to determine your contribution per paycheck.