

Self-Pay Rates Effective January 1, 2010

Non-Medicare Retiree	Retirement Effective Date	Cost of Coverage	Health Net				Cost of Coverage	Kaiser				Cost of Coverage	Indemnity			
			Retiree Self Pay if Years of Service:					Retiree Self Pay if Years of Service:					Retiree Self Pay if Years of Service:			
			Less than 10 years of Service	10 - 20 Years of Service	20 - 25 Years of Service	More than 25 Years of Service		Less than 10 years of Service	10 - 20 Years of Service	20 - 25 Years of Service	More than 25 Years of Service		Less than 10 years of Service	10 - 20 Years of Service	20 - 25 Years of Service	More than 25 Years of Service
Surviving Spouse Retiree Only	Pre 7/1994	\$949.94	\$950	\$950	\$950	\$950	\$823.43	\$824	\$824	\$824	\$824	\$770.79	\$771	\$771	\$771	\$771
	8/94 - 12/2008	\$949.94	N/A	\$553	\$509	\$465	\$823.43	N/A	\$477	\$439	\$400	\$770.79	N/A	\$424	\$386	\$347
	1/1/2009 or later	\$949.94	N/A	\$604	\$566	\$527	\$823.43	N/A	\$477	\$439	\$400	\$770.79	N/A	\$424	\$386	\$347
Retiree One Dependent			Health Net					Kaiser					Indemnity			
Without Medicare	Pre 7/1994	\$1,899.87	\$1,016	\$928	\$839	\$751	\$1,646.86	\$884	\$807	\$731	\$654	\$1,528.47	\$765	\$688	\$612	\$535
	8/94 - 12/2008	\$1,899.87	N/A	\$1,105	\$1,016	\$928	\$1,646.86	\$960	\$960	\$884	\$807	\$1,528.47	N/A	\$841	\$765	\$688
	1/1/2009 or later	\$1,899.87	N/A	\$1,213	\$1,137	\$1,060	\$1,646.86	N/A	\$960	\$884	\$807	\$1,528.47	N/A	\$841	\$765	\$688
With Medicare	Pre 7/1994	\$1,271.09	\$695	\$637	\$579	\$522	\$1,545.56	\$915	\$852	\$789	\$725	\$1,060.26	\$531	\$478	\$425	\$372
	8/94 - 12/2008	\$1,271.09	N/A	\$753	\$695	\$637	\$1,545.56	\$978	\$978	\$915	\$852	\$1,060.26	N/A	\$584	\$531	\$478
	1/1/2009 or later	\$1,271.09	N/A	\$795	\$742	\$689	\$1,545.56	N/A	\$1,070	\$1,017	\$964	\$1,060.26	N/A	\$584	\$531	\$478
With Risk	Pre 7/1994	\$1,248.37	\$698	\$643	\$588	\$532	\$1,156.02	\$627	\$574	\$521	\$468	N/A	N/A	N/A	N/A	N/A
	8/94 - 12/2008	\$1,248.37	N/A	\$753	\$698	\$643	\$1,156.02	\$680	\$680	\$627	\$574	N/A	N/A	N/A	N/A	N/A
	1/1/2009 or later	\$1,248.37	N/A	\$773	\$720	\$667	\$1,156.02	N/A	\$680	\$627	\$574	N/A	N/A	N/A	N/A	N/A

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Non-Medicare Retiree More than One Dependent	Retirement Effective Date	Cost of Coverage	Health Net				Cost of Coverage	Kaiser				Cost of Coverage	Indemnity			
			Retiree Self Pay if Years of Service:					Retiree Self Pay if Years of Service:					Retiree Self Pay if Years of Service:			
			Less than 10 years of Service	10 - 20 Years of Service	20 - 25 Years of Service	More than 25 Years of Service		Less than 10 years of Service	10 - 20 Years of Service	20 - 25 Years of Service	More than 25 Years of Service		Less than 10 years of Service	10 - 20 Years of Service	20 - 25 Years of Service	More than 25 Years of Service
No Dependent with Medicare	Pre 7/1994	\$2,752.53	\$1,472	\$1,343	\$1,215	\$1,087	\$2,329.10	\$1,448	\$1,360	\$1,272	\$1,184	\$1,763.13	\$882	\$794	\$706	\$618
	8/94 - 12/2008	\$2,752.53	N/A	\$1,600	\$1,472	\$1,343	\$2,329.10	\$1,536	\$1,536	\$1,448	\$1,360	\$1,763.13	N/A	\$970	\$882	\$794
	1/1/2009 or later	\$2,752.53	N/A	\$1,960	\$1,872	\$1,784	\$2,329.10	N/A	\$1,536	\$1,448	\$1,360	\$1,763.13	N/A	\$970	\$882	\$794
One Dependent With Medicare	Pre 7/1994	\$2,123.75	\$1,150	\$1,053	\$955	\$858	\$2,227.80	\$1,343	\$1,254	\$1,166	\$1,077	\$1,294.92	\$648	\$583	\$518	\$454
	8/94 - 12/2008	\$2,123.75	N/A	\$1,248	\$1,150	\$1,053	\$2,227.80	\$1,432	\$1,432	\$1,343	\$1,254	\$1,294.92	N/A	\$713	\$648	\$583
	1/1/2009 or later	\$2,123.75	N/A	\$1,542	\$1,477	\$1,412	\$2,227.80	N/A	\$1,646	\$1,581	\$1,516	\$1,294.92	N/A	\$713	\$648	\$583
One Dependent With Risk	Pre 7/1994	\$2,101.03	\$1,153	\$1,058	\$964	\$869	\$1,838.26	\$1,124	\$1,052	\$981	\$909	N/A	N/A	N/A	N/A	N/A
	8/94 - 12/2008	\$2,101.03	N/A	\$1,248	\$1,153	\$1,058	\$1,838.26	\$1,195	\$1,195	\$1,124	\$1,052	N/A	N/A	N/A	N/A	N/A
	1/1/2009 or later	\$2,101.03	N/A	\$1,520	\$1,455	\$1,390	\$1,838.26	N/A	\$1,257	\$1,192	\$1,127	N/A	N/A	N/A	N/A	N/A
More than One Dependent with	Pre 7/1994	\$1,588.84	\$959	\$896	\$833	\$769	\$2,264.88	\$1,465	\$1,465	\$1,465	\$1,445	\$1,262.55	\$632	\$569	\$506	\$442
	8/94 - 12/2008	\$1,588.84	N/A	\$950	\$879	\$808	\$2,264.88	\$1,406	\$1,406	\$1,311	\$1,215	\$1,262.55	N/A	\$695	\$632	\$569
	1/1/2009 or later	\$1,588.84	N/A	\$1,022	\$959	\$896	\$2,264.88	N/A	\$1,698	\$1,635	\$1,572	\$1,262.55	N/A	\$695	\$632	\$569
More than One Dependent with Risk	Pre 7/1994	\$1,543.42	\$885	\$819	\$753	\$687	\$1,485.80	\$856	\$793	\$730	\$666	N/A	N/A	N/A	N/A	N/A
	8/94 - 12/2008	\$1,543.42	N/A	\$951	\$885	\$819	\$1,485.80	\$919	\$919	\$856	\$793	N/A	N/A	N/A	N/A	N/A
	1/1/2009 or later	\$1,543.42	N/A	\$976	\$913	\$850	\$1,485.80	N/A	\$919	\$856	\$793	N/A	N/A	N/A	N/A	N/A

Self-Pay Rates Effective January 1, 2010							
Medicare Retiree	Medicare Effective Date	Health Net		Kaiser Plus Surcharge*		Indemnity	
		Cost of Coverage	Medicare Retiree Self Payment	Cost of Coverage		Cost of Coverage	Medicare Retiree Self Payment
Surviving Spouse		\$321.15	\$322	\$823.43	\$824	\$297.08	\$298
Retiree Only	Pre 1/1/2009	\$321.15	\$174	\$823.43	\$672	\$297.08	\$149
	Post 1/1/2009		\$174		\$676		\$149
Retiree Plus One Dependent		Health Net		Kaiser Plus Surcharge*		Indemnity	
Without Medicare	Pre 1/1/2009	\$1,271.08	\$695	\$1,646.86	\$1,121	\$1,054.76	\$528
	Post 1/1/2009		\$745		\$1,121		\$528
With Medicare	Pre 1/1/2009	\$642.30	\$350	\$1,545.56	\$1,069	\$586.55	\$294
	Post 1/1/2009		\$350		\$1,254		\$294
With Risk	Pre 1/1/2009	\$619.58	\$328	\$1,156.02	\$851	N/A	N/A
	Post 1/1/2009		\$328		\$864		N/A
Retiree Plus More than One Dependent		Health Net		Kaiser Plus Surcharge*		Indemnity	
No Dependent with Medicare	Pre 1/1/2009	\$2,123.74	\$1,150	\$2,329.10	\$1,615	\$1,289.42	\$645
	Post 1/1/2009		\$1,480		\$1,685		\$645
One Dependent With Medicare	Pre 1/1/2009	\$1,494.96	\$829	\$2,227.80	\$1,496	\$821.21	\$411
	Post 1/1/2009		\$1,085		\$1,818		\$411
One Dependent With Risk	Pre 1/1/2009	\$1,472.24	\$832	\$1,838.26	\$1,278	N/A	N/A
	Post 1/1/2009		\$1,063		\$1,429		N/A
More than One Dependent with	Pre 1/1/2009	\$960.05	\$557	\$2,264.88	\$1,465	\$788.84	\$395
	Post 1/1/2009		\$567		\$1,872		\$395
More than One Dependent with Risk	Pre 1/1/2009	\$914.63	\$521	\$1,485.80	\$1,028	N/A	N/A
	Post 1/1/2009		\$521		\$1,092		N/A

*(Eligible for Medicare but for what ever reason have not assigned Part A and/or Part B to Kaiser) (Premium Rates same as Non-Medicare PLUS SURCHARGE.)

[Self Pay Rate equals full cost of Non-Medicare, Plus Surcharge, MINUS the Risk subsidy. Surcharge added to these numbers manually by Benefit Services because of the numerous combinations of possibilities.]

Self-Pay Rates Effective January 1, 2010

Medicare Risk Retiree	Medicare Effective Date	Health Net		Kaiser		Indemnity	
		Cost of Coverage	Medicare Retiree Self Payment	Cost of Coverage	Medicare Retiree Self Payment	Cost of Coverage	Medicare Retiree Self Payment
Surviving Spouse		\$298.44	\$299	\$332.59	\$333	N/A	N/A
Retiree Only	Pre 1/1/2009	\$298.44	\$151	\$332.59	\$181	N/A	
	Post 1/1/2009		\$151		\$185		
Retiree Plus One Dependent Without Medicare							
			Health Net		Kaiser		Indemnity
	Pre 1/1/2009	\$1,248.37	\$698	\$1,156.02	\$630	N/A	
	Post 1/1/2009		\$722		\$630		
With Medicare	Pre 1/1/2009	\$619.59	\$328	\$1,054.72	\$578	N/A	
	Post 1/1/2009		\$328		\$763		
With Risk	Pre 1/1/2009	\$596.87	\$305	\$665.18	\$360	N/A	
	Post 1/1/2009		\$305		\$373		
Retiree Plus More than One Dependent No Dependent with Medicare							
			Health Net		Kaiser		Indemnity
	Pre 1/1/2009	\$2,101.03	\$1,153	\$1,838.26	\$1,124	N/A	
	Post 1/1/2009		\$1,457		\$1,194		
One Dependent With Medicare	Pre 1/1/2009	\$1,472.25	\$832	\$1,736.96	\$1,005	N/A	
	Post 1/1/2009		\$1,063		\$1,327		
One Dependent With Risk	Pre 1/1/2009	\$1,449.53	\$835	\$1,347.42	\$787	N/A	
	Post 1/1/2009		\$1,040		\$938		
More than One Dependent with Medicare	Pre 1/1/2009	\$937.34	\$544	\$1,774.04	\$974	N/A	
	Post 1/1/2009		\$544		\$1,381		
More than One Dependent with Risk	Pre 1/1/2009	\$891.92	\$499	\$994.96	\$537	N/A	
	Post 1/1/2009		\$499		\$602		