

## Aubrey ISD Rates and Coverages for 09/01/2011 / High Level Summary

<b>Dental</b>			
Coverage	Current	Effective 09/01	% Difference
Employee Only	28.24	26.88	-5%
Emp +1	53.32	50.74	-5%
Family	89.28	84.96	-5%
			<b>Coverage Description</b>
			Coverage remains exactly the same. No waiting periods.
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<b>Vision</b>			
	Current	Effective 09/01	% Difference
Employee Only	\$8.48	\$7.60	-10.4%
Emp +1	\$16.53	\$12.86	-22.1%
Family	\$23.20	\$20.40	-12.1%
			<b>Coverage Description</b>
			Materials covered every 12 months as opposed to every 24 months under current plan
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<b>Disability</b>			
Waiting Period	Current	Effective 09/01	% Difference
14 Day	\$7.28	\$5.88	-19.2%
30 Day	\$5.80	\$5.08	-12.4%
60 Day	\$4.92	\$4.08	-17.1%
90 Day	\$4.16	\$2.30	-44.7%
180 Day	\$3.12	\$1.62	-48.1%
			<b>Coverage Description</b>
			Integrates with other sources of income after 12 months as opposed to immediately
			Integrates with other sources of income after 12 months as opposed to immediately
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<b>Cancer Plan</b>			
	Current	Effective 09/01	% Difference
Employee Only	38.34	23.24	-39.38%
			<b>Coverage Description</b>
			Now Guarantee issue meaning all employees no application required. Coverages are very comparable with little
			no difference

<b>Life Insurance</b>			
	Current	Effective 09/01	% Difference
Employee	Varies	Same	N/A
Employee	N/A	\$1.00 per 10k up to 500k	N/A
			<b>Coverage Description</b>
			No Change in TX Life Rates or Coverage
			Extremely inexpensive Life Insurance / New Offering for 09/01

**Additional Added Value**

- \* Fully automated enrollment environment for your employees
- \* Fully automated administration for your benefits and payroll staff
- \* We handle all bill reconciliations and carrier communications