

California Field Ironworkers Welfare Plan
COBRA Rates Effective January 1, 2012 through December 31, 2012

MONTHS 1-18 (102% Rates)	2011	2012	% Change
<u>Core Medical Only</u>			
Fee-for-Service (FFS) Plan	\$977	\$1,072	9.7%
Kaiser North	1,131	1,268	12.1%
Kaiser South	884	967	9.4%
Health Plan of Nevada North	n/a	1,056	n/a
Health Plan of Nevada South	813	875	7.6%
<u>Core Plus - Dental</u>			
Additional Cost for FFS Dental	\$104	\$103	-1.0%
Additional Cost for Health Net Dental	45	45	0.0%
Additional Cost for Concordia Dental	44	44	0.0%
Additional Cost for Assurant	26	26	0.0%
Additional cost for DeltaCare Dental (California)	44	49	11.4%
Additional cost for DeltaCare Dental (Nevada & Arizona)	54	60	10.9%
<u>Core Plus - Vision</u>			
Additional Cost for Vision	\$20	\$21	5.0%
MONTHS 19-29 (150% Rates)			
	2011	2012	% Change
<u>Core Medical Only</u>			
Fee-for-Service (FFS) Plan	\$1,436	\$1,577	9.8%
Kaiser North	1,663	1,865	12.1%
Kaiser South	1,300	1,422	9.4%
Health Plan of Nevada North	n/a	1,553	n/a
Health Plan of Nevada South	1,196	1,287	7.6%
<u>Core Plus - Dental</u>			
Additional Cost for FFS Dental	\$153	\$151	-1.3%
Additional Cost for Health Net Dental	66	66	0.0%
Additional Cost for Concordia Dental	65	65	-0.5%
Additional Cost for Assurant	38	38	0.0%
Additional cost for DeltaCare Dental (California)	65	72	10.8%
Additional cost for DeltaCare Dental (Nevada & Arizona)	80	88	10.1%
<u>Core Plus - Vision</u>			
Additional Cost for Vision	\$30	\$31	3.3%
DEPENDENTS OF RETIREES			
	2011	2012	% Change
<u>Core Medical Only</u>			
<i>Per Non-Medicare Participant</i>			
Fee-for-Service (FFS) Plan - Before 1/1/11	\$786	\$793	0.8%
Fee-for-Service (FFS) Plan - On or After 1/1/11	1,315	1,351	2.8%
Kaiser North	924	824	-10.8%
Kaiser South	770	735	-4.6%
Health Plan of Nevada North	n/a	442	n/a
Health Plan of Nevada South	324	333	2.7%
Health Net	1,033	977	-5.4%
PacifiCare California	952	1,047	10.0%
<i>Per Medicare Participant</i>			
Fee-for-Service (FFS) Plan	\$449	\$442	-1.6%
Kaiser North	373	339	-9.2%
Kaiser South	265	214	-19.1%
Health Plan of Nevada North/South	137	135	-1.1%
Health Net - Medicare Risk	397	386	-2.7%
Health Net - COB	n/a	557	n/a
PacifiCare California	407	380	-6.6%
PacifiCare Nevada	328	292	-11.1%
PacifiCare Arizona	408	382	-6.5%
<u>Core Plus - Dental</u>			
Additional Cost for FFS Dental	\$50	\$51	1.4%
Additional Cost for Health Net Dental	21	21	0.0%
Additional Cost for United Concordia	18	17	0.0%
Additional Cost for Assurant	12	12	0.0%
Additional cost for DeltaCare Dental (California)	23	24	n/a
Additional cost for DeltaCare Dental (Nevada & Arizona)	22	23	n/a
<u>Core Plus - Vision</u>			
Additional Cost for Vision	\$13	\$13	-0.5%