

2009 Medical and Dental Plan Insurance Rates

Effective January 1, 2009

To qualify for the Medicare coverage levels, you must have both Medicare Parts A and B. To participate in the BlueAdvantage Plus plan, you and your covered dependents must **ALL** have Medicare Parts A and B to enroll.

Monthly Medical Plan Rates	Coverage Level	BCBS PPO	BlueAdvantage Plus	CIGNA Choice Fund
	Single without Medicare Parts A and B	\$127.00	Not Available	\$117.00
Family (none with Medicare Parts A and B)	\$318.00	Not Available	\$295.00	
Pensioner with Medicare Parts A and B	\$74	\$67.50	\$78.00	
Pensioner and Spouse both with Medicare Parts A and B	\$148.00	\$135.00	\$156.00	
Pensioner with Medicare Parts A and B, Spouse without Medicare Parts A and B	\$201.00	Not Available	\$195.00	
Pensioner without Medicare Parts A and B, Spouse with Medicare Parts A and B	\$201.00	Not Available	\$195.00	
Pensioner with Medicare Parts A and B and Child(ren) with or without Medicare Parts A and B	\$148.00	Not Available	\$156.00	
Pensioner, Spouse and Child(ren) all with Medicare Parts A and B	\$222.00	\$67.50 per person	\$232.00	

Dental Plan Monthly Rates	Single	Family
	\$0.00 (Metro pays 100%)	\$33.56

Vision Plan Monthly Rates	If you are:	Basic Option	Enhanced Option
	Single	\$3.04	\$4.16
	Family	\$9.30	\$13.32

Long-Term Care Insurance Rates ¹	Contact Prudential at www.prudential.com/insurance/life/ltc or call 800-732-0416 .
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¹ Long-term care insurance is an optional benefit. You pay the full cost of this coverage at group rates. Group rates are generally lower than individual rates.