

Plan	Description	Benefits	2011 Monthly Premium <i>(Family Premium for 3 or more lives)</i>
Pension 50 Percent Buy-In Plan	For retirees with a pension effective date on or after reaching age 62 (and coverage for five of the seven preceding years). Spouses must also be at least age 62 at your retirement to be eligible for this Plan. Limited to the earlier of two years or Medicare entitlement. Disabled participants (as determined by Social Security) are also eligible for this Plan before age 62.	Medical, Dental, Prescription, Vision	\$375.00 Individual \$750.00 Family
Pension 100 Percent Buy-In Plan	For early retirees or spouses under age 62. May be continued for up to 10 years or to Medicare entitlement.	Medical, Prescription	\$522.05 Individual \$1269.81 Family
COBRA	Retirees who need coverage to bridge their effective date to Medicare entitlement may purchase a COBRA Plan for up to 18 months before purchasing the Pension Buy-In Plans.	Medical only	\$466.49 Individual \$1123.59 Family
		Medical, Prescription	\$532.49 Individual \$1295.21 Family
		Medical, Dental, Prescription, Vision	\$581.11 Individual \$1412.00 Family