

Due to medical expense inflation, we are experiencing our first premium rate increase in five years! The following new rates will become effective during your annual open enrollment that will run July 21-August 19, 2010:

	Current 2009 Rates	New 2010 Rates
Employee	\$17.98	\$19.98
Employee Plus 1	\$36.49	\$40.54
Employee & Family	\$48.67	\$54.14

Don't forget, your 2010 medical benefits plan includes:

- Doctors' office visits covered at 100% after \$15 co-pay*
- 80% co-insurance in or out-of-network
- **New Wellness Benefit** - well baby care, preventative health screenings, and general health exams covered after \$15 co-pay*

*Up to annual outpatient maximums. See enrollment form for plan specifications.

You may change or cancel coverage at any time by calling **1-800-269-7783**. Your Pin Code is 142 _ _ _ _ (followed by the last 4 digits of your social security number). Changes normally take two to three weeks to become effective.