

EXAMPLES OF MONTHLY PROJECTIONS OF FRIC PROPOSAL

CURRENT 2008 FOR SINGLE

SALARY: \$50,000	U IA COST	EMPLOYEE COST
LIFE: 2.5 TIMES SALARY	\$ 53.75	\$ 53.75
LTD: 70%	\$ 47.83	\$ 47.83
DENTAL: DENTAL 2 SINGLE	\$ 45.00	\$ 45.00
HEALTH: UICHOICE SINGLE	\$ 381.00	\$ 381.00
	\$ -	\$ -
TOTAL	\$ 527.58	\$ 527.58

Total cost to Employee for Health, Dental, Life, LTD or discretionary credits remaining to cover the costs of the purchase of additional benefits such as life insurance, AD&D, or a spending account.

\$0 Employee Expense

FRIC PROPOSED MODEL FOR 2009

SALARY: \$50,000	U IA COST	EMPLOYEE COST
LIFE: 2 TIMES SALARY	\$ 43.00	\$ -
LTD: 60%	\$ 41.00	\$ -
DENTAL: DENTAL 2 SINGLE	\$ 45.00	\$ -
HEALTH: UICHOICE SINGLE	\$ 381.00	\$ -
GEN CREDIT	\$ 90.00	\$ -
TOTAL	\$ 600.00	

\$90 Discretionary credits

The above model is for a single person who participates in all of the basic Flex products. Employee ends up in 2009 with an additional \$90 each month of discretionary credits to apply to cover the costs of the purchase of additional benefits such as life insurance, AD&D, or a spending account.

CURRENT 2008 EMPLOYEE/SPOUSE/PARTNER

SALARY: \$50,000	U IA COST	EMPLOYEE COST
LIFE: 2.5 TIMES SALARY	\$ 53.75	\$ 53.75
LTD: 70%	\$ 47.83	\$ 47.83
DENTAL: DENTAL 2 EMO/SPOUSE/PARTNER	\$ 71.00	\$ 94.00
HEALTH: UICHOICE EMP/SPOUSE/PARTNER	\$ 622.00	\$ 791.00
	\$ -	\$ -
TOTAL	\$ 794.58	\$ 986.58

Total cost to Employee for Health, Dental, Life, LTD or discretionary credits remaining to cover the costs of the purchase of additional benefits such as life insurance, AD&D, or a spending account.

\$192 Employee Expense

FRIC PROPOSED MODEL FOR 2009

SALARY: \$50,000	U IA COST	EMPLOYEE COST
LIFE: 2 TIMES SALARY	\$ 43.00	\$ -
LTD: 60%	\$ 41.00	\$ -
DENTAL: DENTAL 2 EMP/SPOUSE/PARTNER	\$ 76.00	\$ 18.00
HEALTH: UICHOICE EMP/SPOUSE/PARTNER	\$ 633.00	\$ 158.00
GEN CREDIT	\$ 90.00	\$ -
TOTAL	\$ 883.00	\$ 86.00

\$86 Employee Expense

The above model is for an employee/spouse/partner who participates in all of the basic Flex products. Employee ends up in 2009 with a reduced out of pocket cost of \$106 per month.

EXAMPLES OF MONTHLY PROJECTIONS OF FRIC PROPOSAL

CURRENT 2008 EMPLOYEE/CHILDREN

SALARY: \$50,000	U IA COST	EMPLOYEE COST
LIFE: 2.5 TIMES SALARY	\$ 53.75	\$ 53.75
LTD: 70%	\$ 47.83	\$ 47.83
DENTAL: DENTAL 2 EMP/CHILDREN	\$ 106.00	\$ 141.00
HEALTH: UICHOICE EMP/CHILDREN	\$ 482.00	\$ 668.00
	\$ -	\$ -
TOTAL	\$ 689.58	\$ 910.58

Total cost to Employee for Health, Dental, Life, LTD or discretionary credits remaining to cover the costs of the purchase of additional benefits such as life insurance, AD&D, or a spending account.

\$221 Employee Expense

The above model is for a employee/children who participates in all of the basic Flex products. Employee ends up in 2009 with a reduced out of pocket cost of \$150 per month.

CURRENT 2008 EMPLOYEE/FAMILY

SALARY: \$50,000	U IA COST	EMPLOYEE COST
LIFE: 2.5 TIMES SALARY	\$ 53.75	\$ 53.75
LTD: 70%	\$ 47.83	\$ 47.83
DENTAL: DENTAL 2 EMP/FAMILY	\$ 96.00	\$ 127.00
HEALTH: UICHOICE EMP/FAMILY	\$ 654.00	\$ 860.00
	\$ -	\$ -
TOTAL	\$ 851.58	\$ 1,088.58

Total cost to Employee for Health, Dental, Life, LTD or discretionary credits remaining to cover the costs of the purchase of additional benefits such as life insurance, AD&D, or a spending account.

\$237 Employee Expense

The above model is for a employee/family who participates in all of the basic Flex products. Employee ends up in 2009 with a reduced out of pocket cost of \$130 per month.

FRIC PROPOSED MODEL FOR 2009

SALARY: \$50,000	U IA COST	EMPLOYEE COST
LIFE: 2 TIMES SALARY	\$ 43.00	\$ -
LTD: 60%	\$ 41.00	\$ -
DENTAL: DENTAL 2 EMP/CHILDREN	\$ 113.00	\$ 28.00
HEALTH: UICHOICE EMP/CHILDREN	\$ 535.00	\$ 133.00
GEN CREDIT	\$ 90.00	\$ -
TOTAL	\$ 822.00	\$ 71.00

\$71 Employee Expense

FRIC PROPOSED MODEL FOR 2009

SALARY: \$50,000	U IA COST	EMPLOYEE COST
LIFE: 2 TIMES SALARY	\$ 43.00	\$ -
LTD: 60%	\$ 41.00	\$ -
DENTAL: DENTAL 2 EMP/FAMILY	\$ 102.00	\$ 25.00
HEALTH: UICHOICE EMP/FAMILY	\$ 688.00	\$ 172.00
GEN CREDIT	\$ 90.00	\$ -
TOTAL	\$ 964.00	\$ 107.00

\$107 Employee Expense

EXAMPLES OF MONTHLY PROJECTIONS OF FRIC PROPOSAL

**CURRENT 2008 EMP/SPOUSE/PART PURCHASING
JUST REQUIRED LIFE AND LTD**

SALARY: \$50,000	U IA COST	EMPLOYEE COST
LIFE: 2.5 TIMES SALARY	\$ 53.75	\$ 21.50
LTD: 70%	\$ 47.83	\$ 47.83
DENTAL: DENTAL 2 EMP/SPOUSE/PARTNER	\$ 71.00	\$ -
HEALTH: UICHOICE EMP/SPOUSE/PARTNER	\$ 622.00	\$ -
	\$ -	\$ -
	\$ -	\$ -
TOTAL	\$ 794.58	\$ 69.33

Total cost to Employee for Health, Dental, Life, LTD or discretionary credits remaining to cover the costs of the purchase of additional benefits such as life insurance, AD&D, or a spending account.

\$725 Discretionary credits

The above model is for a emp/spouse/part who participates in only the required products of life and LTD. Employee ends up in 2008 with 725.25 per month in discretionary credits. Employee ends up in 2009 with discretionary credits of \$355 per month to cover the costs of the purchase of additional benefits such as life insurance, AD&D, or a spending account.

**CURRENT 2008 EMP/FAMILY PURCHASING
JUST REQUIRED LIFE AND LTD**

SALARY: \$50,000	U IA COST	EMPLOYEE COST
LIFE: 2.5 TIMES SALARY	\$ 53.75	\$ 21.50
LTD: 70%	\$ 47.83	\$ 47.83
DENTAL: DENTAL 2 EMP/FAMILY	\$ 96.00	\$ -
HEALTH: UICHOICE EMP/FAMILY	\$ 654.00	\$ -
	\$ -	\$ -
	\$ -	\$ -
TOTAL	\$ 851.58	\$ 69.33

Total cost to Employee for Health, Dental, Life, LTD or discretionary credits remaining to cover the costs of the purchase of additional benefits such as life insurance, AD&D, or a spending account.

\$782.25 Discretionary credits

The above model is for a emp/family who participates in only the required products of life and LTD. Employee ends up in 2008 with \$782.25 per month in discretionary credits. They end up in 2009 with \$355.00 in discretionary credits to cover the costs of the purchase of additional benefits such as life insurance, AD&D, or a spending account.

FRIC PROPOSED MODEL FOR 2009

SALARY: \$50,000	U IA COST	EMPLOYEE COST
LIFE: \$50,000	\$ 21.50	\$ -
LTD: 60%	\$ 41.00	\$ -
DENTAL: NONE	\$ -	\$ -
HEALTH: NONE	\$ -	\$ -
GEN CREDIT	\$ 90.00	\$ -
SHARED SAVINGS CREDITS	\$ 265.00	\$ -
	\$ 417.50	\$ -

\$355 Discretionary credits

FRIC PROPOSED MODEL FOR 2009

SALARY: \$50,000	U IA COST	EMPLOYEE COST
LIFE: \$50,000	\$ 21.50	\$ -
LTD: 60%	\$ 41.00	\$ -
DENTAL: NONE	\$ -	\$ -
HEALTH: NONE	\$ -	\$ -
GEN CREDIT	\$ 90.00	\$ -
SHARED SAVINGS CREDITS	\$ 265.00	\$ -
	\$ 417.50	\$ -

\$355.00 Discretionary credits

EXAMPLES OF MONTHLY PROJECTIONS OF FRIC PROPOSAL

CURRENT 2008 EMPLOYEE/SPOUSE/PARTNER BOTH EMPLOYED AT THE UNIVERSITY

SALARY: \$50,000	U IA COST	EMPLOYEE COST
LIFE: 2.5 TIMES SALARY	\$ 53.75	\$ 53.75
LTD: 70%	\$ 47.83	\$ 47.83
DENTAL: DENTAL 2 EMP/SPOUSE/PARTNER	\$ 71.00	\$ 45.00
HEALTH: UICHOICE EMP/SPOUSE/PARTNER	\$ 622.00	\$ 381.00
	\$ -	\$ -
TOTAL	\$ 794.58	\$ 527.58

Total cost to Employee for Health, Dental, Life, LTD or discretionary credits remaining to cover the costs of the purchase of additional benefits such as life insurance, AD&D, or a spending account.

\$267 Discretionary credits

The above model is for a employee/spouse/partner who both work at the University and participate in all of the basic Flex products. Each employee ends up with \$267 per month in discretionary credits. Each employee ends up in 2009 with no out of pocket cost and discretionary credits of \$90 per month to cover the costs of additional benefits such as life insurance, AD&D, or a spending account.

CURRENT 2008 EMPLOYEE/FAMILY BOTH EMPLOYED AT THE UNIVERSITY AND COMBINING CREDITS

SALARY: \$50,000	U IA COST	EMPLOYEE COST
LIFE: 2.5 TIMES SALARY	\$ 53.75	\$ 53.75
LTD: 70%	\$ 47.83	\$ 47.83
DENTAL: DENTAL 2 EMP/FAMILY	\$ 192.00	\$ 127.00
HEALTH: UICHOICE EMP/FAMILY	\$ 1,308.00	\$ 860.00
	\$ -	\$ -
TOTAL	\$ 1,601.58	\$ 1,088.58

Total cost to Employee for Health, Dental, Life, LTD or discretionary credits remaining to cover the costs of the purchase of additional benefits such as life insurance, AD&D, or a spending account.

\$513 Discretionary credits

The above model is for a employee/family who both work at the University participate in all of the basic Flex products and combine their credits together. The couple ends up with \$513 per month in discretionary credits. As a couple they end up in 2009 with discretionary credits of \$180 per month to cover the costs of additional benefits such as life insurance, AD&D, or a spending account.

FRIC PROPOSED MODEL FOR 2009

SALARY: \$50,000	U IA COST	EMPLOYEE COST
LIFE: 2 TIMES SALARY	\$ 43.00	\$ -
LTD: 60%	\$ 41.00	\$ -
DENTAL: DENTAL 2 SINGLE	\$ 45.00	\$ -
HEALTH: UICHOICE SINGLE	\$ 381.00	\$ -
GEN CREDIT	\$ 90.00	\$ -
TOTAL	\$ 600.00	\$ -

\$90 Discretionary credits

FRIC PROPOSED MODEL FOR 2009

SALARY: \$50,000	U IA COST	EMPLOYEE COST
LIFE: 2 TIMES SALARY	\$ 43.00	\$ -
LTD: 60%	\$ 41.00	\$ -
DENTAL: DENTAL 2 EMP/FAMILY	\$ 127.00	\$ -
HEALTH: UICHOICE EMP/FAMILY	\$ 860.00	\$ -
GEN CREDIT	\$ 90.00	\$ -
TOTAL	\$ 1,161.00	\$ -

\$180 Discretionary credits

NOTE: 2009 Projections do not include any increase in the premium costs for health, dental, life, or LTD nor do they include the new University contribution related to those increases.