

Your 2009 Total Compensation Benefits Statement

The following is the monthly cost of the current benefits offered by The Claremont Colleges for the plan year 2009. Benefits represent a sizable portion of your total compensation based on your plan selections and annual base pay.

Medical Plan Benefits	Coverage	Total Premium	Your Monthly Contribution	The Claremont Colleges Monthly Cont.	ER Cont. in %
Kaiser Permanente	Employee	\$326.94	\$32.66	\$294.26	90%
	Employee + one	\$686.57	\$137.30	\$549.27	80%
	Employee + family	\$980.82	\$294.24	\$686.58	70%
Anthem Blue Cross HMO	Employee	\$323.15	\$32.32	\$290.83	90%
	Employee + one	\$678.61	\$135.72	\$542.89	80%
	Employee + family	\$968.55	\$290.56	\$677.99	70%
Anthem Blue Cross PPO	Employee	\$617.88	\$289.44	\$328.44	53%
	Employee + one	\$1368.45	\$754.78	\$613.67	45%
	Employee + family	\$1799.50	\$1030.34	\$769.16	43%
Lumenos HDHP	Employee	\$364.91	\$36.48	\$328.43	90%
	Employee + one	\$767.09	\$153.42	\$613.67	80%
	Employee + family	\$1098.78	\$329.62	\$796.16	70%
Dental Plan Benefits	Coverage	Total Premium*	Your Monthly Contribution	The Claremont Colleges Monthly Cont.	
Delta Care USA DMO	Employee	\$13.68 *	\$6.68	\$7	
	Employee + one	\$27.05 *	\$20.04	\$7.01	
	Employee + family	\$39.24 *	\$32.24	\$7	
Delta Dental PPO	Employee	\$50.94 *	\$43.94	\$7	
	Employee + one	\$107.60 *	\$100.60	\$7	
	Employee + family	\$157.65 *	\$150.64	\$7.01	
Vision Plan Benefits	Coverage	Total Premium	Your Monthly Contribution	The Claremont Colleges Monthly Cont.	
VSP Core Plan	Employee	\$0	\$0	\$.92	
	Employee + one	\$1.84	\$.92	\$.92	
	Employee + family	\$2.96	\$2.04	\$.92	
VSP Buy-Up Plan	Employee	\$9.40	\$8.48	\$.92	
	Employee + one	\$19.10	\$18.18	\$.92	
	Employee + family	\$30.76	\$29.84	\$.92	
Long Term Disability (30 hrs per week min.)	Coverage	Total Premium	Your Monthly Contribution	The Claremont Colleges Monthly Cont.	ER Cont. in %
Employees of: CUC,CGU,CMC,HMC, PIT,POM, SCR, KGI	Benefit is 66-2/3% of Monthly Income	.338% of Gross Salary	\$0	.338% of Gross Salary	100%
Employees of: RSABG	Benefit is 66-2/3% of Monthly Income	.338% of Gross Salary	50% of .338% of Gross Salary	50% of .338% of Gross Salary	50%
Life Insurance	Coverage	Total Premium	Your Monthly Contribution	The Claremont Colleges Monthly Cont.	ER Cont. in %
Basic Life	\$20,000-\$50,000	\$3.40-\$8.50 \$0.17 per \$1,000	\$0	\$3.40- \$8.50	100%
Supplemental Life	1X, 2X, 3X, 4X Annual Salary	Based on Age and Salary	Based on Age and Salary	\$0	
Spouse Life	\$10,000 - \$250,000 not to exceed 50% of Employee's coverage	Based on Employee's Age and Salary	Based on Employee's Age and Salary	\$0	
Dependent Life	\$5000 per child	\$.50	\$.50	\$0	
Accidental Death & Dismemberment	Min. of \$25,000 to Max. of \$500,000	Based on Amt of Policy	Based on Amt of Policy	\$0	
Employee Assistance Program	Coverage	Total Premium	Your Monthly Contribution	The Claremont Colleges Monthly Cont.	ER Cont. in %
EAP	5 Counseling Sessions	\$3.18	\$0	\$3.18	100%

* Employees of RSABG pay Total Premium for Dental Plan Benefits.