

## Your 2010 Total Compensation Benefits Statement

The following is the monthly cost of the current benefits offered by The Claremont Colleges for the plan year 2010. Benefits represent a sizable portion of your total compensation based on your plan selections and annual base pay.

<b>Medical Plan Benefits</b>	<b>Coverage</b>	<b>Total Premium</b>	<b>Your Monthly Contribution</b>	<b>The Claremont Colleges Monthly Cont.</b>	<b>ER Cont. in %</b>
Kaiser Permanente	Employee	\$334.94	\$33.48	\$301.46	90%
	Employee + one	\$703.37	\$140.66	\$562.71	80%
	Employee + family	\$1,004.81	\$301.44	\$703.37	70%
Anthem Blue Cross HMO	Employee	\$378.80	\$37.88	\$340.92	90%
	Employee + one	\$795.47	\$159.08	\$636.39	80%
	Employee + family	\$1135.33	\$340.60	\$794.73	70%
Anthem Blue Cross PPO	Employee	\$677.44	\$317.36	\$360.08	53%
	Employee + one	\$1500.37	\$827.54	\$672.54	45%
	Employee + family	\$1972.97	\$1129.68	\$843.29	43%
Lumenos HDHP	Employee	\$400.09	\$40.00	\$360.09	90%
	Employee + one	\$841.04	\$168.20	\$672.84	80%
	Employee + family	\$1204.70	\$361.40	\$843.30	70%
<b>Dental Plan Benefits</b>	<b>Coverage</b>	<b>Total Premium*</b>	<b>Your Monthly Contribution</b>	<b>The Claremont Colleges Monthly Cont.</b>	
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	
<b>Vision Plan Benefits</b>	<b>Coverage</b>	<b>Total Premium</b>	<b>Your Monthly Contribution</b>	<b>The Claremont Colleges Monthly Cont.</b>	
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	
<b>Long Term Disability (30 hrs per week min.)</b>	<b>Coverage</b>	<b>Total Premium</b>	<b>Your Monthly Contribution</b>	<b>The Claremont Colleges Monthly Cont.</b>	<b>ER Cont. in %</b>
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%
<b>Life Insurance</b>	<b>Coverage</b>	<b>Total Premium</b>	<b>Your Monthly Contribution</b>	<b>The Claremont Colleges Monthly Cont.</b>	<b>ER Cont. in %</b>
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	
<b>Employee Assistance Program</b>	<b>Coverage</b>	<b>Total Premium</b>	<b>Your Monthly Contribution</b>	<b>The Claremont Colleges Monthly Cont.</b>	<b>ER Cont. in %</b>
EAP	5 Counseling Sessions	\$3.18	\$0	\$3.18	100%

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