

Presidents Meeting – 2009 Bargaining Report
Benefits Only – July 17, 2009

Short Summary

Benefits – Effective 1/1/10 CORE Contract*

** Includes Global Services Blue Contract*

Medical Premiums/Pretax Deduction Single \$35
 Is Monthly and is for Life of Contract Family \$75
 Working Spouse \$40 monthly contribution is discontinued.

<u>Up - Front</u>	<u>In-Network/PPO</u>	<u>Non-Network/Non PPO</u>
<u>Deductibles:</u>	Single \$350	Single \$900
Life of Contract	Family \$700	Family \$1,800

<u>After Deductible</u>		
<u>Co-Insurance:</u>	10% After Deductible	40% After Deductible
	0 Preventative/No Deductible	NO Benefits/Preventative

<u>Co - Pays:</u>	\$0 Except Rx	\$0 Except Rx
--------------------------	---------------	---------------

<u>OOP Max:</u>	Single \$1,000	Single \$3,000
Life of Contract	Family \$3,000 + Deductible	Family \$6,000 + Deductible

Healthcare Reimbursement Account For Plan Participants/Company Funded: **

***COS and HMO Subscribers Excluded*

	<u>2010</u>	<u>2011</u>	<u>2012</u>
Single	\$450	\$300	Success Share Plan (if Payable)
Family	\$900	\$600	Success Share Plan (if Payable)

Rx Plan is totally Separate from Medical-Surgical Plan Described Above.

Rx Co-Pays in effect for Life of Contract

<u>Rx Co-Pays:</u>	<u>Retail</u>	<u>Mail</u>
Generic	\$10	\$20
Formulary	\$20	\$40
Non Formulary	\$40	\$80

Personal Choice Drugs are at a Discount Only

<u>Rx Out Of Pocket Maximums:</u>	Single \$900
	Family \$1,800

Short Summary – Continued
Page 2

Dental/Vision: Same as 2004 Contract except Vision Plus 100% employee paid.

Basic Life Ins & Dependent Life: Basic Life frozen @ 12/31/09 wage level for Future Retiree's. New Hires & current RLT's will have \$15,000 in Basic Life Insurance at retirement. Increased Dependent Life Insurance amounts available for purchase.

Savings Plan: New Hires and current RLTs will have a separate (80% match) savings plan that includes a Roth IRA feature.

Pension: 2% Pension Band Increase for each of the 3 years along with COLA in 3rd year (if payable). The Lump Sum option remains available. GATT remains the calculator for those retiring prior to 1/1/2012. Effective 1/1/2012 the Pension Protection Act (PPA) begins implementation; however there is a GATT Supplement available for those retiring between 1/1/2012 and 3/31/2012. Effective 1/1/10 New Hires and converted RLT's will have a new Cash Balance Pension Plan funded by the Company which also features a lump sum option.

 **Future Retirees**

Pre-Medicare eligible future retirees* will have a choice of two different medical plans affording them a choice and cost similar to actives. Post Medicare eligible future retirees will continue to be eligible to participate in the Non PPO plan. Current Retirees will be treated as Future retirees, unless they retired prior to 1/1/93 in which case they will maintain their current status.

** Future Retirees are active employees that retire during the term of this Contract.*