

**Proposed Health Insurance Subsidies for Current Employees Hired before 10/1/11  
and Retiring after July 1, 2012**

CCBC's Current Plan for Active Employees			Proposed Plan for Active Employees			
Years of Service	Employees Hired before 7/1/07	Employees Hired after 7/1/07	Years of Service	Subsidy for Pre-Medicare CareFirst*	Subsidy for Pre-Medicare HMO	Subsidy for Post Medicare
Less than 10 years	No Subsidy	No Subsidy	Less than 10 years	No Subsidy	No Subsidy	No Subsidy
10 – 14 years	50%	35%	10 years	25.0%	25.0%	25.0%
			11 years	27.5%	27.5%	27.5%
			12 year	30.0%	30.0%	30.0%
			13 years	32.5%	32.5%	32.5%
			14 years	<b>35.0%</b>	<b>35.0%</b>	<b>35.0%</b>
15 – 19 years	75%	50%	15 years	37.5%	37.5%	37.5%
			16 years	40.0%	40.0%	40.0%
			17 years	42.5%	42.5%	42.5%
			18 years	45.0%	45.0%	45.0%
			19 years	47.5%	47.5%	47.5%
20 – 24 years	85%	60%	20 years	<b>50.0%</b>	<b>50.0%</b>	<b>50.0%</b>
			21 years	52.5%	52.5%	52.5%
			22 years	55.0%	55.0%	55.0%
			23 years	57.5%	57.5%	57.5%
			24 years	<b>60.0%</b>	<b>60.0%</b>	<b>60.0%</b>
25 – 29 years	85%	70%	25 years	63.3%	<b>65.0%</b>	<b>62.50%</b>
			26 years	66.6%	<b>70.0%</b>	<b>65.0%</b>
			27 years	69.9%	<b>75.0%</b>	<b>67.5%</b>
			28 years	73.2%	<b>80.0%</b>	<b>70.0%</b>
			29 years	76.5%	<b>85.0%</b>	<b>72.5%</b>
30 – 34 years	85%	80%	30 years	80.0%	<b>90.0%</b>	<b>75.0%</b>
			31 years	80.0%	<b>90.0%</b>	<b>75.0%</b>
			32 years	80.0%	<b>90.0%</b>	<b>75.0%</b>
			33 years	80.0%	<b>90.0%</b>	<b>75.0%</b>
			34 years	80.0%	<b>90.0%</b>	<b>75.0%</b>
35+ years	85%	85%	35+ years	80.0%	<b>90.0%</b>	<b>75.0%</b>

\*The CareFirst insurance plan is only available until 12/31/12.

**Proposed Flat Dollar Benefit Provided to all CCBC Employees Hired after 10/1/11**

<b>Years of Service</b>	<b>Pre- Medicare</b>		<b>Medicare</b>	
	<b>Single</b>	<b>Couple</b>	<b>Single</b>	<b>Couple</b>
10	\$1,600	\$2,400	\$1,070	\$1,600
11	\$1,760	\$2,640	\$1,177	\$1,760
12	\$1,920	\$2,880	\$1,284	\$1,920
13	\$2,080	\$3,120	\$1,391	\$2,080
14	\$2,240	\$3,360	\$1,498	\$2,240
15	\$2,400	\$3,600	\$1,605	\$2,400
16	\$2,560	\$3,840	\$1,712	\$2,560
17	\$2,720	\$4,080	\$1,819	\$2,720
18	\$2,880	\$4,320	\$1,926	\$2,880
19	\$3,040	\$4,560	\$2,033	\$3,040
20	\$3,200	\$4,800	\$2,140	\$3,200
21	\$3,360	\$5,040	\$2,247	\$3,360
22	\$3,520	\$5,280	\$2,354	\$3,520
23	\$3,680	\$5,520	\$2,461	\$3,680
24	\$3,840	\$5,760	\$2,568	\$3,840
25	\$4,000	\$6,000	\$2,675	\$4,000
26	\$4,160	\$6,240	\$2,782	\$4,160
27	\$4,320	\$6,480	\$2,889	\$4,320
28	\$4,480	\$6,720	\$2,996	\$4,480
29	\$4,640	\$6,960	\$3,103	\$4,640
30	\$4,800	\$7,200	\$3,210	\$4,800
31	\$4,960	\$7,440	\$3,317	\$4,960
32	\$5,120	\$7,680	\$3,424	\$5,120
33	\$5,280	\$7,920	\$3,531	\$5,280
34	\$5,440	\$8,160	\$3,638	\$5,440
35	\$5,600	\$8,400	\$3,745	\$5,600

This chart presents the “flat dollar” benefit that will be the benefit for all retirees that begin their CCBC employment after 10/1/2011. This flat dollar will be adjusted annually based upon the CPI. The amounts reflected in the table are those in effect at 2011.