

Monthly Premiums Effective July 1, 2009 – June 30, 2010

For the second year, health benefits program reserves will absorb increases in employee monthly premium costs. The program's expenses continue to rise and will likely be reflected in future premiums.

Employee, Employee on Military Leave, VSDP Short-Term Disability: Pays the Employee amount
Part-time Classified Employee: Pays the total premium

| Health Care Plans | You Only | You Plus One | You Plus Two or More |
|--|-------------|--------------|----------------------|
| COVA HDHP - High Deductible Health Plan | | | |
| <i>Employee Pays</i> | \$0 | \$0 | \$0 |
| <i>Total Premium</i> | \$389 | \$721 | \$1,054 |
| COVA Care/COVA Connect* (with basic dental) | | | |
| <i>Employee Pays</i> | \$41 | \$101 | \$144 |
| <i>Total Premium</i> | \$485 | \$898 | \$1,313 |
| COVA Care/COVA Connect Plus Out-of-Network | | | |
| <i>Employee Pays</i> | \$53 | \$117 | \$165 |
| <i>Total Premium</i> | \$497 | \$914 | \$1,334 |
| COVA Care/COVA Connect Plus Expanded Dental | | | |
| <i>Employee Pays</i> | \$56 | \$130 | \$187 |
| <i>Total Premium</i> | \$500 | \$927 | \$1,356 |
| COVA Care/COVA Connect Plus Out-of-Network & Expanded Dental | | | |
| <i>Employee Pays</i> | \$67 | \$145 | \$207 |
| <i>Total Premium</i> | \$511 | \$942 | \$1,376 |
| COVA Care/COVA Connect Plus Expanded Dental Plus Vision & Hearing | | | |
| <i>Employee Pays</i> | \$66 | \$149 | \$212 |
| <i>Total Premium</i> | \$510 | \$946 | \$1,381 |
| COVA Care/COVA Connect Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing | | | |
| <i>Employee Pays</i> | \$77 | \$163 | \$231 |
| <i>Total Premium</i> | \$521 | \$960 | \$1,400 |
| Kaiser Permanente HMO – available in Fredericksburg area and Northern Virginia | | | |
| <i>Employee Pays</i> | \$40 | \$99 | \$140 |
| <i>Total Premium</i> | \$478 | \$882 | \$1,287 |

*COVA Connect is for members in designated Hampton Roads zip codes