

COMPARISONS OF INSURANCE PLANS

PORAC						RPOAC					
Vision Plan (VSP)						Vision Plan (Avesis)					
Monthly Rates	Member					15.30	Monthly Rates	Member			10.03
	Member + Spouse					21.96	Rates	Member + Spouse			17.55
	Family					39.62		Family			26.07
						VSP is Porac's plan and appears considerably less rich than RPOAC's Avesis Plan.					
Long Term Care (N/A)						Long Term Care (Transamerica)					
Not Offered						Age Based Premiums Simplified Underwriting 10% Association Discount					
Dental Plan (Delta)						Dental Plan (United Health Care)					
DMO Regionally priced						DMO 2 Available					
PPO											
Regions	1 & 2	3	4	5							
One Party	21.03	23.05	24.19	25.45	28.71	One Party	13.61	24.88	31.76		
Two Party	33.75	37.05	38.95	41.04	50.38	Two Party	25.76	42.55	62.30		
Three Party	49.28	54.16	57.21	60.07	76.30	Three Party	39.32	63.45	104.22		
						RPOAC's United Health Care plans appear richer					
Accidental Death						Accidental Death					
.08 per 1,000 per month						.07 per 1,000 per month					
Cancer (AFLAC)						Cancer (AFLAC)					
Same Rates/Same Coverage						Same Rates/Same Coverage					
Intensive Care (AFLAC)						Intensive Care (AFLAC)					
Same Rates/Same Coverage						Same Rates/Same Coverage					
Medicare Supplement (Blue Cross)						Medicare Advantage (Healthnet)					
One Plan Available											
Monthly Rates	308.00					Monthly Rates	HMO	California PPO	Out of State PPO		
							191.00	276.52	360.81		