

## COMPARISONS OF INSURANCE PLANS

<b>PORAC</b>						<b>RPOAC</b>			
<b>Vision Plan (VSP)</b>						<b>Vision Plan (Avesis)</b>			
Monthly Rates	<b>Member</b>		<b>Member + Spouse</b>		<b>Family</b>	15.30	21.96	39.62	
	<b>Member</b>		<b>Member + Spouse</b>		<b>Family</b>	10.03	17.55	26.07	
						VSP is PORAC's plan and appears considerably less rich than RPOAC's Avesis Plan.			
<b>Long Term Care (N/A)</b>						<b>Long Term Care (Transamerica)</b>			
Not Offered						Age Based Premiums Simplified Underwriting 10% Association Discount			
<b>Dental Plan (Delta)</b>						<b>Dental Plan (United Health Care)</b>			
<b>DMO Regionally priced</b>						<b>DMO 2 Available</b>		<b>PPO</b>	
Regions	1 & 2	3	4	5					
One Party	21.03	23.05	24.19	25.45	28.71	One Party	15.72	28.74	42.00
Two Party	33.75	37.05	38.95	41.04	50.38	Two Party	29.76	49.15	82.40
Three Party	49.28	54.16	57.21	60.07	76.30	Three Party	45.41	73.29	137.83
						RPOAC's United Health Care plans appear richer			
<b>Accidental Death</b>						<b>Accidental Death</b>			
.08 per 1,000 per month						.07 per 1,000 per month			
<b>Cancer (AFLAC)</b>						<b>Cancer (AFLAC)</b>			
Same Rates/Same Coverage						Same Rates/Same Coverage			
<b>Intensive Care (AFLAC)</b>						<b>Intensive Care (AFLAC)</b>			
Same Rates/Same Coverage						Same Rates/Same Coverage			
<b>Group Life Insurance (Participating Unit Plan)</b>						<b>Group Life Insurance (Colonial Life Insurance)</b>			
The plan will provide a maximum benefit of \$100,000 on a guarantee issue basis to active members and up to a maximum of \$10,000 on retired members. Benefits end at age 60						Unisex and Age Based Rates Maximum benefit amount of \$100,000 (Active or Retired)* Lifetime benefit - as long as premiums are paid Simplified issue  * If more benefit is desired, individual insurance is also available			

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