

**LOWER PIONEER VALLEY EDUCATIONAL COLLABORATIVE  
INSURANCE RATES  
July 1, 2008 - June 30, 2009**

<b>ACTIVE EMPLOYEES</b>								
<b>Plan</b>	<b>Coverage</b>	<b>Total Monthly Premium</b>	<b>Collaborative Contribution (70%)</b>	<b>Employee Monthly Contribution (30%)</b>	<b>Deduction 24 Pays</b>	<b>Deduction 20 Pays</b>	<b>COBRA</b>	<b>% RATE CHANGE</b>
NETWORK BLUE - NEW ENGLAND	Single	\$ 496.00	\$ 347.20	\$ 148.80	\$ 74.40	\$ 89.28	\$ 505.92	6.00%
	Family	\$ 1,296.00	\$ 907.20	\$ 388.80	\$ 194.40	\$ 233.28	\$ 1,321.92	6.00%
HEALTH NEW ENGLAND	Single	\$ 478.00	\$ 334.60	\$ 143.40	\$ 71.70	\$ 86.04	\$ 487.56	4.60%
	Family	\$ 1,190.00	\$ 833.00	\$ 357.00	\$ 178.50	\$ 214.20	\$ 1,213.80	4.50%
DENTAL BLUE	Single	\$ 34.55	\$ -	\$ 34.55	\$ 17.28	\$ 20.73	N/A	4.80%
	Family	\$ 93.22	\$ -	\$ 93.22	\$ 46.61	\$ 55.93	N/A	4.80%

<b>RETIREES</b>					
<b>Plan</b>	<b>Coverage</b>	<b>Total Monthly Premium</b>	<b>Collaborative Contribution (70%)</b>	<b>Retiree Monthly Contribution (30%)</b>	<b>% RATE CHANGE</b>
BC/BS MEDEX Enhanced	Single	\$ 442.00	\$ 309.40	\$ 132.60	0.00%
HNE MEDWRAP	Single	\$ 419.00	\$ 293.30	\$ 125.70	0.00%
TUFTS Medicare Complement (TMC)	Single	\$ 323.00	\$ 226.10	\$ 96.90	0.00%