

Historical Plan Comparison

Exhibit B

	2004	2005	2006	2007	2008	2009	2010	2011	2012
Medical	<ul style="list-style-type: none"> •Union 1917 agreed to the same medical plans as current non-union employees (and 2491 employees) – the CB PPO 1 and CB PPO 2 plans. New suffixes were opened for 1917 (42876-666, 668, 669) Created separate suffixes for 2491 and 3472 employees who were combined in the same suffix as non-union (to make future union negotiated plan changes easier to implement). 	<ul style="list-style-type: none"> •No change 	<ul style="list-style-type: none"> •Managed Traditional and CMM 100 plans were eliminated for retirees. Implemented a new HAP HMO for retirees. 	<ul style="list-style-type: none"> •Non Union and 2491 made multiple changes to the medical plan. Details of all changes are provided on next page. 	<ul style="list-style-type: none"> •Local 1917 made multiple changes to the medical plan to match 2007 changes. Details of all changes are provided on next page. 	<ul style="list-style-type: none"> •Non Union BCBSM CB Plan 2 was replaced with CB Plan 3 •Non Union pays 100% of the difference between PPO Plan 3 and Plan 2 •Local 3472 plans were changed to match current Local plans 	<ul style="list-style-type: none"> •Local 2491 & Non-union PPO Rx changed to \$15/\$30/\$60 •Local 2491 BCBSM CB Plan 2 was replaced with CB Plan 3 •Local 2491 pays 100% of the difference between PPO Plan 3 and Plan 2 	<ul style="list-style-type: none"> •PPACA -100% unlimited preventive care for PPO plans -Unlimited lifetime maximum on PPO plans -Increase eligibility to age 26 -Added mental health parity to both PPO and HMO 	<ul style="list-style-type: none"> -Eliminated CB1, CB2, CB3 and BCN HMO Options for Non-Union, Local 1917 and Local 2491 groups. Replaced by CB4, BCN Buy-Up, HAP Buy-Up and HAP Core.
Retiree	<ul style="list-style-type: none"> •No change 	<ul style="list-style-type: none"> •No change 	<ul style="list-style-type: none"> •Eliminated Trad & CMM BCBSM plans 	<ul style="list-style-type: none"> •No change 	<ul style="list-style-type: none"> •No change 	<ul style="list-style-type: none"> •No change 	<ul style="list-style-type: none"> •Eliminated medical/Rx coverage (Post 65) 	<ul style="list-style-type: none"> •No change 	<ul style="list-style-type: none"> •No Change
Dental	<ul style="list-style-type: none"> •No change 	<ul style="list-style-type: none"> •No change 	<ul style="list-style-type: none"> •No change 	<ul style="list-style-type: none"> •Eliminated Delta Dental Option for 2491 	<ul style="list-style-type: none"> •Eliminated Delta Dental Option for 1917 	<ul style="list-style-type: none"> •No change 	<ul style="list-style-type: none"> •No change 	<ul style="list-style-type: none"> •Eliminated BCBS Dental Option for Non Union, Local 1917, Retirees. Replaced with Delta Dental 	<ul style="list-style-type: none"> •Eliminated BCBS option for Local 2491. Replaced with Delta Dental.
Vision	<ul style="list-style-type: none"> •No change 	<ul style="list-style-type: none"> •No change 	<ul style="list-style-type: none"> •No change 	<ul style="list-style-type: none"> •No change 	<ul style="list-style-type: none"> •No change 	<ul style="list-style-type: none"> •No change 	<ul style="list-style-type: none"> •No change 	<ul style="list-style-type: none"> •Eliminated BCBS Vision Option for Non Union, Local 1917, Retirees. Replaced with NVA 	<ul style="list-style-type: none"> •Eliminated BCBS Vision option for Local 2491. Replaced with NVA.
Wrap	<ul style="list-style-type: none"> •No change 	<ul style="list-style-type: none"> •Carrier changed to CIGNA 	<ul style="list-style-type: none"> •No change 	<ul style="list-style-type: none"> •Basic Life amount increased from \$50,000 to \$60,000 for Non Union and 2491 	<ul style="list-style-type: none"> •Basic Life amount increased from \$50,000 to \$60,000 for 1917 	<ul style="list-style-type: none"> •Negotiated lower rates and received two year rate guarantee 	<ul style="list-style-type: none"> •No change 	<ul style="list-style-type: none"> •Carrier changed to Reliance Standard 	<ul style="list-style-type: none"> •No Change
FSA/ COBRA	<ul style="list-style-type: none"> •No change 	<ul style="list-style-type: none"> •Carrier changed to BASIC 	<ul style="list-style-type: none"> •Implemented 2.5 month FSA extension 	<ul style="list-style-type: none"> •Debit Card FSA Maximum for Non Union and 2491 increase from \$2,000 to \$3,000 	<ul style="list-style-type: none"> •Debit Card FSA Maximum for 1917 increase from \$2,000 to \$3,000 	<ul style="list-style-type: none"> •No change 	<ul style="list-style-type: none"> •No change 	<ul style="list-style-type: none"> •Carrier changed to NGE 	<ul style="list-style-type: none"> •No Change
On-line Eligibility Management								<ul style="list-style-type: none"> •Implemented NGE 	<ul style="list-style-type: none"> •No Change