

IBM 2010 Retiree Medical Plan Costs

| <----- Monthly Premiums -----> |

	Monthly Premiums					Apparent Annual IBM Subsidy for non-FHA Plan	
	2010 non-FHA	2010 non-FHA	2010 non-FHA	2010 FHA	2010 FHA	Self	Self+1
	Self	Self+1	Self+2	Self	Self+1		
Aetna Open Choice PPO						\$0.00	\$0.00
Health Net NY	\$311.00	\$1,235.00	\$1,928.00	\$923.30	\$1,846.98	\$7,347.60	\$7,343.76
IBM EPO - MVP	\$246.00	\$988.00	\$1,359.00	\$741.83	\$1,483.67	\$5,949.96	\$5,948.04
IBM Hi Ded PPO w/ HSA - MVP	\$186.00	\$811.00	\$1,123.00	\$624.89	\$1,249.77	\$5,266.68	\$5,265.24
High Ded PPO - MVP	\$0.00	\$381.00	\$516.00	\$541.27	\$1,082.73	\$6,495.24	\$8,420.76
Med Ded PPO - MVP	\$217.00	\$864.00	\$1,188.00	\$647.45	\$1,294.90	\$5,165.40	\$5,170.80
Low Ded PPO - MVP	\$340.00	\$1,155.00	\$1,562.00	\$814.85	\$1,629.69	\$5,698.20	\$5,696.28
Cigna DMA	\$20.00	\$52.00	\$84.00	\$33.79	\$63.33	\$165.48	\$135.96
Dental Basic	\$13.00	\$39.00	\$65.00	\$26.73	\$53.47	\$164.76	\$173.64
Dental Plus	\$18.00	\$54.00	\$90.00	\$34.07	\$68.13	\$192.84	\$169.56
IBM Vision Plan	\$6.80	\$20.40	\$34.00	\$9.64	\$18.32	\$34.08	-\$24.96

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| <----- 2009 Monthly Premiums -----> |

	2009 non-FHA		2009 FHA		2009 - 2010 Increase non-FHA		2009 - 2010 Increase FHA	
	Self	Self+1	Self	Self+1	Self	Self+1	Self	Self+1
	Aetna Open Choice PPO	\$177.00	\$810.00	\$659.10	\$1,319.20			
Health Net NY			\$847.67	\$1,695.70			8.9%	8.9%
IBM EPO - MVP	\$193.00	\$888.00	\$704.62	\$1,409.23	27.5%	11.3%	5.3%	5.3%
IBM Hi Ded PPO w/ HSA - MVP	\$146.00	\$672.00	\$593.54	\$1,187.09	27.4%	20.7%	5.3%	5.3%
High Ded PPO - MVP	\$0.00	\$299.00	\$514.21	\$1,028.43	0.0%	27.4%	5.3%	5.3%
Med Ded PPO - MVP	\$170.00	\$782.00	\$614.97	\$1,229.93	27.6%	10.5%	5.3%	5.3%
Low Ded PPO - MVP	\$267.00	\$1,041.00	\$773.97	\$1,547.95	27.3%	11.0%	5.3%	5.3%
Cigna DMA	\$15.00	\$45.00	\$27.70	\$51.91	33.3%	15.6%	22.0%	22.0%
Dental Basic	\$13.00	\$39.00	\$26.73	\$53.47	0.0%	0.0%	0.0%	0.0%
Dental Plus	\$18.00	\$54.00	\$34.07	\$68.13	0.0%	0.0%	0.0%	0.0%

IBM Vision Plan

Notes:

The Apparent Subsidy is calculated by subtracting the annual cost for the non-FHA plan from the annual cost of the FHA plan.

This data was collected for plans available in the Hudson Valley area