

## 2011 Monthly Premiums

# Non-Smoker Rates

### Commonwealth Standard PPO

	Total Premium	Employer Contribution	Employee Contribution*
Single	\$486.40	\$486.40	\$0.00
Parent Plus	\$749.84	\$741.56	\$8.28
Couple	\$1,127.80	\$845.62	\$282.18
Family	\$1,253.56	\$965.12	\$288.44
Family Cross Reference**	\$626.78	\$626.78	\$0.00

### Commonwealth Maximum Choice

	Total Premium	Employer Contribution	Employee Contribution*
Single	\$605.40	\$575.42	\$29.98
Parent Plus	\$861.26	\$742.60	\$118.66
Couple	\$1,207.80	\$843.02	\$364.78
Family	\$1,377.36	\$943.20	\$434.16
Family Cross Reference**	\$688.68	\$644.34	\$44.34

### Commonwealth Capitol Choice

	Total Premium	Employer Contribution	Employee Contribution*
Single	\$625.68	\$589.14	\$36.54
Parent Plus	\$909.02	\$752.04	\$156.98
Couple	\$1,387.36	\$903.38	\$483.98
Family	\$1,537.92	\$964.76	\$573.16
Family Cross Reference**	\$768.96	\$717.22	\$51.74

### Commonwealth Optimum PPO

	Total Premium	Employer Contribution	Employee Contribution*
Single	\$650.30	\$588.78	\$61.52
Parent Plus	\$905.42	\$713.02	\$192.40
Couple	\$1,405.66	\$893.88	\$511.78
Family	\$1,565.88	\$954.22	\$611.66
Family Cross Reference**	\$782.94	\$714.54	\$68.40

# 2011 Monthly Premiums

## Smoker Rates

### Commonwealth Standard PPO

	Total Premium	Employer Contribution	Employee Contribution*
Single	\$486.40	\$460.90	\$25.50
Parent Plus	\$749.84	\$689.24	\$60.60
Couple	\$1,127.80	\$793.30	\$334.50
Family	\$1,253.56	\$912.80	\$340.76
Family Cross Reference**	\$626.78	\$602.06	\$24.72

### Commonwealth Maximum Choice

	Total Premium	Employer Contribution	Employee Contribution*
Single	\$605.40	\$549.88	\$55.52
Parent Plus	\$861.26	\$690.28	\$170.98
Couple	\$1,207.80	\$790.70	\$417.10
Family	\$1,377.36	\$890.88	\$486.48
Family Cross Reference**	\$688.68	\$619.70	\$68.98

### Commonwealth Capitol Choice

	Total Premium	Employer Contribution	Employee Contribution*
Single	\$625.68	\$563.86	\$61.82
Parent Plus	\$909.02	\$699.72	\$209.30
Couple	\$1,387.36	\$850.96	\$536.40
Family	\$1,537.92	\$912.44	\$625.48
Family Cross Reference**	\$768.96	\$692.46	\$76.50

### Commonwealth Optimum PPO

	Total Premium	Employer Contribution	Employee Contribution*
Single	\$650.30	\$563.66	\$86.64
Parent Plus	\$905.42	\$660.70	\$244.72
Couple	\$1,405.66	\$841.56	\$564.10
Family	\$1,565.88	\$901.90	\$663.98
Family Cross Reference**	\$782.94	\$689.82	\$93.12

\*All employee contributions are per employee, per month.

\*\*For additional information about the family cross-reference payment option, see page 24. If either employee in a Family Cross Reference Plan is a smoker, both employees are subject to the monthly Smoker Rates.

