

## Your 2011 Total Compensation Benefits Statement

The following is the monthly cost of the current benefits offered by The Claremont Colleges for the plan year 2011.

Benefits represent a sizable portion of your total compensation based on your plan selections and annual base pay.

<b>Medical Plan Benefits</b>	<b>Coverage</b>	<b>Total Premium</b>	<b>Your Monthly Contribution</b>	<b>The Claremont Colleges Monthly Cont.</b>	<b>ER Cont. in %</b>
Kaiser Permanente	Employee	\$366.09	\$36.61	\$329.48	90%
	Employee + one	\$768.79	\$153.76	\$615.03	80%
	Employee + family	\$1,098.27	\$329.48	\$768.79	70%
Anthem Blue Cross HMO	Employee	\$370.66	\$37.88	\$332.78	90%
	Employee + one	\$778.36	\$159.08	\$619.28	80%
	Employee + family	\$1,110.92	\$340.60	\$770.32	69%
Lumenos HDHP	Employee	\$538.97	\$35.99	\$502.98	93%
	Employee + one	\$1,132.99	\$151.13	\$981.86	87%
	Employee + family	\$1,622.89	\$323.57	\$1,299.32	80%
<b>Dental Plan Benefits</b>	<b>Coverage</b>	<b>Total Premium*</b>	<b>Your Monthly Contribution</b>	<b>The Claremont Colleges Monthly Cont.</b>	
Delta Care USA DMO	Employee	\$14.09 *	\$7.09	\$7.00	50%
	Employee + one	\$27.86 *	\$20.86	\$7.00	25%
	Employee + family	\$40.42 *	\$33.42	\$7.00	17%
Delta Dental PPO	Employee	\$56.02 *	\$49.02	\$7.00	12%
	Employee + one	\$118.18 *	\$111.18	\$7.00	6%
	Employee + family	\$172.56 *	\$165.56	\$7.00	4%
<b>Vision Plan Benefits</b>	<b>Coverage</b>	<b>Total Premium</b>	<b>Your Monthly Contribution</b>	<b>The Claremont Colleges Monthly Cont.</b>	
VSP Core Plan	Employee	\$0.92	\$0	\$0.92	100%
	Employee + one	\$1.84	\$0.92	\$0.92	50%
	Employee + family	\$2.96	\$2.04	\$0.92	31%
VSP Buy-Up Plan	Employee	\$9.40	\$8.48	\$0.92	10%
	Employee + one	\$19.10	\$18.18	\$0.92	5%
	Employee + family	\$30.76	\$29.84	\$0.92	3%
<b>Long Term Disability (30 hrs per week min.)</b>	<b>Coverage</b>	<b>Total Premium</b>	<b>Your Monthly Contribution</b>	<b>The Claremont Colleges Monthly Cont.</b>	<b>ER Cont. in %</b>
Employees of: CUC,CGU,CMC,HMC, PIT,POM, SCR, KGI	Benefit is 66-2/3% of Monthly Income	.338% of Gross Salary	\$0	.338% of Gross Salary	100%
Employees of: RSABG	Benefit is 66-2/3% of Monthly Income	.304% of Gross Salary	50% of .304% of Gross Salary	50% of .338% of Gross Salary	50%
<b>Life Insurance</b>	<b>Coverage</b>	<b>Total Premium</b>	<b>Your Monthly Contribution</b>	<b>The Claremont Colleges Monthly Cont.</b>	<b>ER Cont. in %</b>
Basic Life	\$20,000-\$50,000	\$1.30 - \$3.25 \$0.065 per \$1,000	\$0	\$1.30 - \$3.25	100%
Supplemental Life	1X, 2X, 3X, 4X Annual Salary	Based on Age and Salary	Based on Age and Salary	\$0	
Spouse Life	\$10,000 - \$250,000 not to exceed 50% of Employee's coverage	Based on Employee's Age and Salary	Based on Employee's Age and Salary	\$0	
Dependent Life	\$5000 per child	\$.50	\$.50	\$0	
Accidental Death & Dismemberment	Min. of \$25,000 to Max. of \$500,000	Based on Amt of Policy	Based on Amt of Policy	\$0	
<b>Employee Assistance Program</b>	<b>Coverage</b>	<b>Total Premium</b>	<b>Your Monthly Contribution</b>	<b>The Claremont Colleges Monthly Cont.</b>	<b>ER Cont. in %</b>
EAP	5 Counseling Sessions	\$3.18	\$0	\$3.18	100%

**\* Employees of RSABG pay Total Premium for Dental Plan Benefits.**