

CHANGES TO DGA-PRODUCER HEALTH PLAN AT-A-GLANCE

Changes to Plan Effective July 1, 2003

<p>New professional provider network in California Network of providers will almost triple</p>	<p>California PPO network provider will switch from PHCS to Blue Cross. The PPO network outside of California will continue to be PHCS.</p>
<p>Adoption of two-tier plan Virtually no difference if participants stay in-network; significant increases in out-of-pocket costs for out-of-network services</p>	<p><i>DGA Choice</i> – if covered earnings are \$27,900* – \$89,999</p> <ul style="list-style-type: none"> • Out-of-pocket maximums (after deductible) – \$1,000 per person in-network/\$7,500 per person out-of-network • 60% out-of-network co-insurance <p><i>DGA Premier Choice</i> – if covered earnings are \$90,000 or above</p> <ul style="list-style-type: none"> • Out-of-pocket maximums (after deductible) – \$1,000 per person in-network/\$3,000 per person out-of-network • 70% out-of-network co-insurance
<p>Prescription drug benefit – new specialty tier</p>	<p>Viagra and non-sedating antihistamines covered at 50% benefit, with \$40 retail minimum co-payment; \$60 mail order minimum co-payment</p>
<p>Increase in medical deductible for family</p>	<p>Increase in deductible for a family from \$600 to \$900; deductible for an individual remains at \$300</p>
<p>Increase in Certified Retiree coverage premiums</p>	<ul style="list-style-type: none"> • Monthly premium of \$100 (double for family) charged to Certified Retirees under age 65 on Certified Retiree coverage; and • Monthly premium of \$100 charged to Surviving Spouses under age 65 on Certified Retiree coverage
<p>New Retiree Carry-Over premiums</p>	<ul style="list-style-type: none"> • Monthly premium of \$100 charged to retirees under age 65 (and Surviving Spouses under age 65) on RCO coverage; • Monthly premium equal to 1/2 of Certified Retiree premium charged to retirees 65 and over (and Surviving Spouses 65 and over) on RCO coverage
<p>COBRA rate for dependent children of retirees</p>	<p>Move retirees' dependent children covered on July 1, 2003 to COBRA coverage with a rate of \$195/month (\$180 medical/\$15 dental) and eliminate coverage of any future dependent children of retirees</p>

Changes to Plan Effective October 1, 2003

<p>New dependent premium</p>	<p>Addition of a \$600 annual dependent premium. Premium covers all eligible dependents.</p>
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Changes to Plan Effective January 1, 2004

<p>New requirements for Retiree Carry-Over credits</p>	<p>Retiree Carry-Over credits available for use after retirement only at age 60 and later, and only after attaining 10 years of Earned Coverage. Effective for eligibility periods ending September 30, 2003 and later, minimum earnings for RCO credits increased to \$300,000.</p>
<p>Health Plan eligibility</p>	<p>*Minimum covered earnings to qualify for health plan coverage increases from \$27,900 to \$28,700.</p>