

THE GIC'S WEIGHTED AVERAGE PREMIUM INCREASES YEAR-TO-DATE

GIC Premium Trends FY06-FY12

All Health Plan Average: Employee/Non-Medicare and Medicare Plans

	<u>GIC</u>	<u>City</u>
FY07-FY08	3.75%	3%
FY08-FY09	6.37%	9%
FY09-FY10	3.23%	15%
FY10-FY11	8.38%	19%
FY11-FY12	2.40%	9%

Plan design Changes - February 1, 2010 (to the current levels)

Increased Copayments for:

- Physician office visits
- Physical therapy, chiropractic, routine eye exam, speech therapy and occupational therapy
- Outpatient surgery
- Hi-tech imaging (e.g., MRI, PET and CT scans)
- Emergency room
- Mental health/substance abuse outpatient visits

Added a calendar year deductible of \$250 per member up to a \$750 family maximum

Adopted National Health Care Reform Provisions on 7/1/11 (no member cost sharing for preventive services, etc.)

Note: other minor plan/plan design changes are made each 7/1