

## 2010 Medical Premium Costs for Management and A&T Employees

Monthly Premiums for Medical Plans	You Pay	PG&E Pays	Total Monthly Premium Cost
<b>Network Access Plan (NAP) and Comprehensive Access Plan (CAP) administered by Anthem Blue Cross</b>			
▪ Employee only	\$29.60	\$562.43	\$592.03
▪ Employee + spouse / registered domestic partner	\$78.39	\$1164.19	\$1242.58
▪ Employee + children	\$64.71	\$995.45	\$1060.16
▪ Employee + spouse / registered domestic partner & children	\$113.50	\$1597.2	\$1710.70
<b>Basic Plan administered by Anthem Blue Cross</b>			
▪ Employee only	\$6.40	\$249.56	\$255.96
▪ Employee + spouse / registered domestic partner	\$16.93	\$519.90	\$536.83
▪ Employee + children	\$13.87	\$441.36	\$455.23
▪ Employee + spouse / registered domestic partner & children	\$24.41	\$711.70	\$736.11
<b>Blue Shield HMO</b>			
▪ Employee only	\$26.71	\$507.40	\$534.11
▪ Employee + spouse / registered domestic partner	\$70.72	\$1050.20	\$1120.92
▪ Employee + children	\$58.34	\$897.55	\$955.89
▪ Employee + spouse / registered domestic partner & children	\$102.35	\$1440.34	\$1542.69
<b>Health Net HMO</b>			
▪ Employee only	\$30.51	\$579.59	\$610.10
▪ Employee + spouse / registered domestic partner	\$80.79	\$1199.79	\$1280.52
▪ Employee + children	\$66.70	\$1025.98	\$1092.68
▪ Employee + spouse / registered domestic partner & children	\$116.99	\$1646.12	\$1763.11
<b>Kaiser Permanente HMO North and South</b>			
▪ Employee only	\$25.11	\$477.17	\$502.28
▪ Employee + spouse / registered domestic partner	\$66.50	\$987.59	\$1054.09
▪ Employee + children	\$54.83	\$843.77	\$898.60
▪ Employee + spouse / registered domestic partner & children	\$96.22	\$1354.20	\$1450.42

(over)

## 2010 Dental Premium Costs for Management and A&T Employees

Monthly Premiums for Dental Plans	You Pay	PG&E Pays	Total Monthly Premium Cost
<b>Dental 1 Plan administered by Delta Dental</b>			
▪ Employee only	\$2.58	\$48.95	\$51.53
▪ Employee + spouse / registered domestic partner	\$6.06	\$91.85	\$97.91
▪ Employee + children	\$6.06	\$91.85	\$97.91
▪ Employee + spouse / registered domestic partner & children	\$9.54	\$134.74	\$144.28
<b>Dental 2 Plan administered by Delta Dental</b>			
▪ Employee only	\$3.16	\$60.05	\$63.21
▪ Employee + spouse / registered domestic partner	\$7.43	\$112.67	\$120.10
▪ Employee + children	\$7.43	\$112.67	\$120.10
▪ Employee + spouse / registered domestic partner & children	\$11.69	\$165.30	\$176.99

## 2010 Vision Premium Costs for Management and A&T Employees

Monthly Premiums for Vision Plans	You Pay	PG&E Pays	Total Monthly Premium Cost
<b>Vision Plan administered by Vision Service Plan</b>			
▪ Employee only	\$0.00	\$6.63	\$6.63
▪ Employee + spouse / registered domestic partner	\$0.00	\$13.92	\$13.92
▪ Employee + children	\$0.00	\$11.93	\$11.93
▪ Employee + spouse / registered domestic partner & children	\$0.00	\$19.23	\$19.23

### Before-Tax Advantage

Remember, your contributions for medical and dental premiums are deducted from your paycheck *before* FICA taxes and federal and state income taxes are calculated, reducing your taxable income and potentially saving you money. This means your actual net cost for medical premiums may be 25 to 35 percent lower than the amounts shown, depending on your personal income tax bracket.