

<b>Dental Insurance</b>										
	Current Plan Low Option	Total Cost	Employee Cost	City Cost	# of Contracts	Total Monthly City Cost				% City Paid
AR BCBS										
<b>2007 Cost</b>	Employee	\$19.50	\$4.08	\$15.42	44	\$678.48				79.1%
	Employee & Spouse	\$40.30	\$9.40	\$30.90	18	\$556.20				76.7%
	Employee & Child(ren)	\$47.70	\$12.30	\$35.40	30	\$1,062.00				74.2%
	Employee & Family	\$58.30	\$16.70	\$41.60	40	\$1,664.00				71.4%
	<b>Current Plan High Option</b>									
	Employee	\$21.60	\$6.18	\$15.42	115	\$1,773.30				71.4%
	Employee & Spouse	\$44.80	\$13.90	\$30.90	57	\$1,761.30				69.0%
	Employee & Child(ren)	\$53.10	\$17.70	\$35.40	16	\$566.40				66.7%
	Employee & Family	\$64.80	\$23.20	\$41.60	88	\$3,660.80				64.2%
							\$11,722.48	City Cost/Mo		
		<b>Total Cost</b>	<b>Employee Cost</b>	<b>City Cost</b>	<b># of Contracts</b>	<b>Total Monthly City Cost</b>				
	<b>Low Option</b>									
AR BCBS										
<b>2008 Cost</b>	Employee	\$20.50	\$4.28	\$16.22	44	\$713.68				5.1% Increase
	Employee & Spouse	\$42.30	\$9.86	\$32.44	18	\$583.92				5.0% Increase
	Employee & Child(ren)	\$50.10	\$12.93	\$37.17	30	\$1,115.10				5.0% Increase
	Employee & Family	\$61.20	\$17.50	\$43.70	40	\$1,748.00				5.0% Increase
	<b>High Option</b>									
	Employee	\$22.70	\$6.48	\$16.22	115	\$1,865.30				5.1%
	Employee & Spouse	\$47.00	\$14.56	\$32.44	57	\$1,849.08				4.9%
	Employee & Child(ren)	\$55.80	\$18.63	\$37.17	16	\$594.72				5.1%
	Employee & Family	\$68.00	\$24.30	\$43.70	88	\$3,845.60				4.9%
							\$12,315.40	City Cost/Mo		5.1% Increase
		<b>Total Cost</b>	<b>Employee Cost</b>	<b>City Cost</b>	<b># of Contracts</b>	<b>Total Monthly City Cost</b>				
	<b>Low Option</b>									
Delta Dental										
<b>2008 Cost</b>	Employee	\$19.89	\$4.16	\$15.73	44	\$692.12				2.0% Increase
	Employee & Spouse	\$41.10	\$9.58	\$31.52	18	\$567.36				2.0% Increase
	Employee & Child(ren)	\$48.66	\$12.55	\$36.11	30	\$1,083.30				2.0% Increase
	Employee & Family	\$59.48	\$17.01	\$42.47	40	\$1,698.80				2.0% Increase
	<b>High Option</b>									
	Employee	\$22.04	\$6.31	\$15.73	115	\$1,808.95				2.0%
	Employee & Spouse	\$45.70	\$14.18	\$31.52	57	\$1,796.64				2.0%
	Employee & Child(ren)	\$43.96	\$7.85	\$36.11	16	\$577.76				-17.2%
	Employee & Family	\$66.10	\$23.63	\$42.47	88	\$3,737.36				2.0%
							\$11,962.29	City Cost/Mo		2.0% Increase

		Total Cost	Employee Cost	City Cost	# of Contracts	Total Monthly City Cost			
	Low Option								
<b>CIGNA</b>									
<b>2008 Cost</b>	Employee	\$21.45	\$4.48	\$16.97	44	\$746.68			10.0% Increase
	Employee & Spouse	\$42.21	\$9.83	\$32.38	18	\$582.84			4.7% Increase
	Employee & Child(ren)	\$52.16	\$13.46	\$38.70	30	\$1,161.00			9.4% Increase
	Employee & Family	\$79.01	\$22.60	\$56.41	40	\$2,256.40			35.5% Increase
	High Option								
	Employee	\$23.63	\$6.66	\$16.97	115	\$1,951.55			9.4%
	Employee & Spouse	\$46.56	\$14.18	\$32.38	57	\$1,845.66			3.9%
	Employee & Child(ren)	\$55.79	\$17.09	\$38.70	16	\$619.20			5.1%
	Employee & Family	\$84.57	\$28.16	\$56.41	88	\$4,964.08			30.5%
							\$14,127.41	City Cost/Mo	20.5% Increase
	Low Option								
<b>Citizen Securities</b>									
<b>2008 Cost</b>	Employee	\$20.42	\$4.27	\$16.15	44	\$710.60			4.7% Increase
	Employee & Spouse	\$40.84	\$9.52	\$31.32	18	\$563.76			1.3% Increase
	Employee & Child(ren)	\$43.52	\$11.23	\$32.29	30	\$968.70			-8.8% Decrease
	Employee & Family	\$69.90	\$19.99	\$49.91	40	\$1,996.40			19.9% Increase
	High Option								
	Employee	\$21.59	\$6.31	\$16.15	115	\$1,857.25			0.0%
	Employee & Spouse	\$43.18	\$14.18	\$31.32	57	\$1,785.24			-3.6%
	Employee & Child(ren)	\$45.23	\$7.85	\$32.29	16	\$516.64			-14.8%
	Employee & Family	\$72.92	\$23.63	\$49.91	88	\$4,392.08			12.5%
							\$12,790.67	City Cost/Mo	9.1% Increase
	Low Option								
<b>Metlife</b>									
<b>2008 Cost</b>	Employee	\$19.33	\$4.04	\$15.29	44	\$672.76			-0.9% Decrease
	Employee & Spouse	\$39.95	\$9.31	\$30.64	18	\$551.52			-0.9% Decrease
	Employee & Child(ren)	\$47.28	\$12.20	\$35.08	30	\$1,052.40			-0.9% Decrease
	Employee & Family	\$57.79	\$16.53	\$41.26	40	\$1,650.40			-0.9% Decrease
	High Option								
	Employee	\$21.41	\$6.12	\$15.29	115	\$1,758.35			-0.9%
	Employee & Spouse	\$44.11	\$13.47	\$30.64	57	\$1,746.48			-1.5%
	Employee & Child(ren)	\$52.54	\$17.46	\$35.08	16	\$561.28			-1.1%
	Employee & Family	\$64.23	\$22.97	\$41.26	88	\$3,630.88			-0.9%
							\$11,624.07	City Cost/Mo	-0.8% Decrease

		Total Cost	Employee Cost	City Cost	# of Contracts	Total Monthly City Cost			
	<b>Low Option</b>								
Standard Insurance									
<b>2008 Cost</b>	<b>Employee</b>	\$18.96	\$3.96	\$15.00	44	<b>\$660.00</b>			-2.8% Decrease
	<b>Employee &amp; Spouse</b>	\$38.68	\$9.01	\$29.67	18	<b>\$534.06</b>			-4.0% Decrease
	<b>Employee &amp; Child(ren)</b>	\$47.20	\$12.18	\$35.02	30	<b>\$1,050.60</b>			-1.0% Decrease
	<b>Employee &amp; Family</b>	\$66.92	\$19.14	\$47.78	40	<b>\$1,911.20</b>			14.8% Increase
	<b>High Option</b>								
	<b>Employee</b>	\$21.40	\$5.25	\$16.15	115	<b>\$1,857.25</b>			-0.9%
	<b>Employee &amp; Spouse</b>	\$43.60	\$12.28	\$31.32	57	<b>\$1,785.24</b>			-2.7%
	<b>Employee &amp; Child(ren)</b>	\$51.80	\$19.51	\$32.29	16	<b>\$516.64</b>			-2.4%
	<b>Employee &amp; Family</b>	\$74.00	\$24.09	\$49.91	88	<b>\$4,392.08</b>			14.2%
							\$12,707.07	City Cost/Mo	8.4% Increase