

April 20, 2011

TO: NHTC GROUP HEALTH INSURANCE PARTICIPANTS  
FROM: DAN CROSS  
RE: HEALTH INSURANCE

THERE WILL BE NO CHANGES TO THE POLICY. NHTC WILL CONTINUE TO PAY 70% OF YOUR PREMIUM. YOU WILL BE RESPONSIBLE FOR 30% OF THE PREMIUM. THE MRA WILL ALSO REMAIN IN FORCE.

THE PREMIUM FOR TERM LIFE INSURANCE WILL REMAIN AT \$2.85 PER MONTH. THIS AMOUNT IS INCLUDED IN THE PREMIUM BREAKDOWN BELOW.

<u>CLASS</u>	<u>TOTAL PREMIUM</u>	<u>EMP PORTION</u>	<u>BIWEEKLY</u>
EMP ONLY	\$304.15	\$91.25	\$45.63
EMP FAMILY	\$756.13	\$226.84	\$113.42

**PREMIUM INCREASE OF 3.0%**

PLEASE CONTINUE TO FIND COST SAVINGS WHEN EVER AND WHERE EVER POSSIBLE. USING DISCOUNT PRESCRIPTION DRUG PLANS (SUCH AS WAL-MART \$4.00 GENERIC MEDICATIONS) HELPS KEEP THE COST OF MONTHLY PREMIUMS LOWER.

THESE RATES WILL BE EFFECTIVE MAY 1, 2011.