

COMPARISON BETWEEN 2012 AND 2011 RATES

MEDICARE STATUS			RETIRED BEFORE 08/23/89				RETIRED ON/AFTER 08/23/89				RETIRED ON/AFTER 07/01/05				RETIRED ON/AFTER 07/01/05				RETIRED ON/AFTER 07/01/05				RETIRED ON/AFTER 07/01/05			
ANNT.	SPOUSE	CHILD(REN).	(NON-MEDICARE PAYS THE SAME AS MEDICARE)				(CITY SHARE @ 55%)				(W. 20 YEARS OF SERVICE & CITY SHARE @50%)				W. 15-19 YEARS OF SERVICE & CITY SHARE @45%				W. 10-14 YEARS OF SERVICE & CITY SHARE @40%				W. LESS THAN 10 YEARS OF SERVICE AND CITY SHARE @0%			
			ANNUIT. RATES 2012	ANNUIT. RATES 2011	CHANGE	%	ANNUIT. RATES 2012	ANNUIT. RATES 2011	CHANGE	%	ANNUIT. RATES 2012	ANNUIT. RATES 2011	CHANGE	%	ANNUIT. RATES 2012	ANNUIT. RATES 2011	CHANGE	%	ANNUIT. RATES 2012	ANNUIT. RATES 2011	CHANGE	%	ANNUIT. RATES 2012	ANNUIT. RATES 2011	CHANGE	%
MED	----	----	\$73.00	\$69.00	\$4	5.80%	\$73.00	\$69.00	\$4	5.80%	\$88.00	\$84.00	\$4	4.76%	\$104.00	\$99.00	\$5	5.05%	\$119.00	\$114.00	\$5	4.39%	\$242.00	\$233.00	\$9	3.86%
NON	----	----	\$73.00	\$69.00	\$4	5.80%	\$295.00	\$318.00	(\$23)	-7.23%	\$338.00	\$364.00	(\$26)	-7.14%	\$381.00	\$410.00	(\$29)	-7.07%	\$425.00	\$456.00	(\$31)	-6.80%	\$771.00	\$823.00	(\$52)	-6.32%
MED	MED	----	\$205.00	\$197.00	\$8	4.06%	\$205.00	\$197.00	\$8	4.06%	\$235.00	\$226.00	\$9	3.98%	\$265.00	\$255.00	\$10	3.92%	\$295.00	\$284.00	\$11	3.87%	\$535.00	\$517.00	\$18	3.48%
MED	NON	----	\$205.00	\$197.00	\$8	4.06%	\$457.00	\$476.00	(\$19)	-3.99%	\$515.00	\$536.00	(\$21)	-3.92%	\$573.00	\$596.00	(\$23)	-3.86%	\$630.00	\$656.00	(\$26)	-3.96%	\$1,094.00	\$1,137.00	(\$43)	-3.78%
NON	MED	----	\$205.00	\$197.00	\$8	4.06%	\$427.00	\$446.00	(\$19)	-4.26%	\$485.00	\$506.00	(\$21)	-4.15%	\$543.00	\$566.00	(\$23)	-4.06%	\$600.00	\$626.00	(\$26)	-4.15%	\$1,064.00	\$1,107.00	(\$43)	-3.88%
NON	NON	----	\$205.00	\$197.00	\$8	4.06%	\$668.00	\$715.00	(\$47)	-6.57%	\$753.00	\$805.00	(\$52)	-6.46%	\$838.00	\$895.00	(\$57)	-6.37%	\$922.00	\$985.00	(\$63)	-6.40%	\$1,601.00	\$1,706.00	(\$105)	-6.15%
MED	MED	CHILD(REN)	\$313.00	\$311.00	\$2	0.64%	\$313.00	\$311.00	\$2	0.64%	\$355.00	\$353.00	\$2	0.57%	\$397.00	\$395.00	\$2	0.51%	\$439.00	\$437.00	\$2	0.46%	\$776.00	\$771.00	\$5	0.65%
MED	NON	CHILD(REN)	\$313.00	\$311.00	\$2	0.64%	\$555.00	\$581.00	(\$26)	-4.48%	\$624.00	\$653.00	(\$29)	-4.44%	\$692.00	\$724.00	(\$32)	-4.42%	\$761.00	\$796.00	(\$35)	-4.40%	\$1,312.00	\$1,370.00	(\$58)	-4.23%
NON	MED	CHILD(REN)	\$313.00	\$311.00	\$2	0.64%	\$525.00	\$551.00	(\$26)	-4.72%	\$594.00	\$623.00	(\$29)	-4.65%	\$662.00	\$694.00	(\$32)	-4.61%	\$731.00	\$766.00	(\$35)	-4.57%	\$1,282.00	\$1,340.00	(\$58)	-4.33%
NON	NON	CHILD(REN)	\$313.00	\$311.00	\$2	0.64%	\$766.00	\$820.00	(\$54)	-6.59%	\$862.00	\$922.00	(\$60)	-6.51%	\$957.00	\$1,024.00	(\$67)	-6.54%	\$1,053.00	\$1,125.00	(\$72)	-6.40%	\$1,819.00	\$1,939.00	(\$120)	-6.19%
MED	----	CHILD(REN)	\$181.00	\$184.00	(\$3)	-1.63%	\$181.00	\$184.00	(\$3)	-1.63%	\$209.00	\$211.00	(\$2)	-0.95%	\$236.00	\$239.00	(\$3)	-1.26%	\$264.00	\$266.00	(\$2)	-0.75%	\$483.00	\$487.00	(\$4)	-0.82%
NON	----	CHILD(REN)	\$181.00	\$184.00	(\$3)	-1.63%	\$393.00	\$423.00	(\$30)	-7.09%	\$447.00	\$481.00	(\$34)	-7.07%	\$501.00	\$538.00	(\$37)	-6.88%	\$555.00	\$596.00	(\$41)	-6.88%	\$989.00	\$1,056.00	(\$67)	-6.34%
----	----	CHILD(REN)	\$19.00	\$26.00	(\$7)	-26.92%	\$19.00	\$26.00	(\$7)	-26.92%	\$32.00	\$39.00	(\$7)	-17.95%	\$45.00	\$53.00	(\$8)	-15.09%	\$58.00	\$66.00	(\$8)	-12.12%	\$159.00	\$173.00	(\$14)	-8.09%

**CHICAGO BOARD OF EDUCATION ANNUITANT HEALTH INSURANCE
MONTHLY RATES**

<i>Type of Coverage</i>	<i>Premium Rates For Annuitants 01/01/2012</i>
Single plan, Medicare eligible	\$352.00
Single plan, Non-Medicare eligible	\$968.48
Two persons, both Medicare eligible	\$770.00
Two persons, both Non-Medicare eligible	\$2,031.97
Two persons, annuitant is Medicare eligible and dependent is not Medicare eligible	\$1,415.48
Two persons, annuitant is not Medicare eligible and dependent is Medicare eligible	\$1,385.48
Three persons, all are Medicare eligible	\$770.00
Three or more persons, annuitant is Medicare eligible and dependents are not all Medicare eligible	\$1,415.48
Three or more persons, annuitant is not Medicare eligible and dependents are not all Medicare eligible	\$2,031.97

Effective January 1, 2012