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<b><i>COBRA /Displaced Workers Rates 01/01/2012-12/31/2012</i></b>			
<b><i>Medical Coverage</i></b>			
<b>Cigna Open Access Plus</b>	Single	\$113.43	Family \$385.94
<b>Cigna Network POS</b>	Single	\$111.01	Family \$460.81
<b>Blue Cross &amp; Blue Shield Blue Advantage</b>	Single	\$ 91.64	Family \$311.56

<b><i>Dental Coverage*</i></b>			
<b>Cigna Dental PPO</b>	Single	\$38.60	Family \$125.13
<b>Cigna Dental Health HMO</b>	Single	\$28.93	Family \$ 73.29

**Plan Modification, Amendment and Termination**

Fermi Research Alliance (FRA) reserves the right, at any time, to change or terminate benefits under the plan, to change or terminate the eligibility of classes of participants to be covered under the plan, to amend or eliminate any other plan term or condition and to terminate the whole plan or any part of it.

\*Dental coverage is not available under the Displaced Workers Medical Benefit Plan. Dental rates shown are COBRA rates. COBRA is available for up to 18 months.