



**Plan Year 2015**  
**(December 1, 2014 through November 30, 2015)**

**Group Medical and Prescription Drug Insurance Premiums**

	Total Premium	Employer Portion	Active Employee Premiums			
			Non-Tobacco		Tobacco	
				With Spousal Surcharge		With Spousal Surcharge
<b>Employee Only</b>	679.07	646.07	33.00		42.00	
<b>Employee &amp; Spouse</b>	1,493.96	1,272.96	221.00	296.00	277.00	352.00
<b>Employee &amp; Child</b>	1,222.33	1,120.33	102.00		128.00	
<b>Employee &amp; Children</b>	1,222.33	1,021.33	201.00		252.00	
<b>Employee &amp; Family</b>	1,901.41	1,578.41	323.00	398.00	404.00	479.00

Spousal surcharge is \$75 effective 12/1/14. This will increase to \$250 effective 12/1/15.

Tobacco rates reflect a 25% premium surcharge effective 12/1/14. Effective 12/1/15, the surcharge will increase to 50%.

	COBRA* Premiums				Retiree Premiums			
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
		With Spousal Surcharge		With Spousal Surcharge		With Spousal Surcharge		With Spousal Surcharge
<b>Employee Only</b>	692.65		701.83		1,460.00		1,479.35	
<b>Employee &amp; Spouse</b>	1,523.84	1,598.84	1,580.96	1,655.96	3,212.01	3,287.01	3,332.41	3,407.41
<b>Employee &amp; Child</b>	1,246.78		1,273.30		2,628.01		2,683.91	
<b>Employee &amp; Children</b>	1,246.78		1,298.80		2,628.01		2,737.66	
<b>Employee &amp; Family</b>	1,939.44	2,014.44	2,022.06	2,097.06	4,088.03	4,163.03	4,262.18	4,337.18

\*COBRA rates are 102% of the Active Employee plus Employer rates.

Retiree rates are 215% of the Active Employee plus Employer rates.

**Group Dental Insurance Premiums**

	Active Employee			COBRA*
	Total Premium	Employer Portion	Employee Portion	Employee Portion
<b>Employee Only</b>	25.33	25.33	0.00	25.84
<b>Employee &amp; One</b>	50.61	33.78	16.83	51.62
<b>Employee &amp; Family</b>	74.14	37.86	36.28	75.62

\*COBRA rates are 102% of the Active Employee plus Employer rates.