



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
Employee Only	679.07	646.07	33.00		42.00	
Employee & Spouse	1,493.96	1,272.96	221.00	296.00	277.00	352.00
Employee & Child	1,222.33	1,120.33	102.00		128.00	
Employee & Children	1,222.33	1,021.33	201.00		252.00	
Employee & Family	1,901.41	1,578.41	323.00	398.00	404.00	479.00

Spousal surcharge is \$75 effective 12/1/14 (delayed until 2/2015). This will increase to \$250 effective 12/1/15.

Tobacco rates reflect a 25% premium surcharge effective 12/1/14 (delayed until 5/2015). Effective 12/1/15, the surcharge will increase to 50%.

	COBRA* Premiums				Retiree Premiums			
	Non-Tobacco		Tobacco**		Non-Tobacco		Tobacco**	
		With Spousal Surcharge	Surcharge can to COBRA	not be applied Rates		With Spousal Surcharge	Surcharge can to COBRA	not be applied Rates
Employee Only	692.65		N/A	N/A	1,460.00		N/A	N/A
Employee & Spouse	1,523.84	1,598.84	N/A	N/A	3,212.01	3,287.01	N/A	N/A
Employee & Child	1,246.78		N/A	N/A	2,628.01		N/A	N/A
Employee & Children	1,246.78		N/A	N/A	2,628.01		N/A	N/A
Employee & Family	1,939.44	2,014.44	N/A	N/A	4,088.03	4,163.03	N/A	N/A

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

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

**Tobacco rates can't be charged to COBRA or Retiree Plan Participants per Federal Regulations

Group Dental Insurance Premiums

	Active Employee			COBRA*
	Total Premium	Employer Portion	Employee Portion	Employee Portion
Employee Only	25.33	25.33	0.00	25.84
Employee & One	50.61	33.78	16.83	51.62
Employee & Family	74.14	37.86	36.28	75.62

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