



# 2021 Rates

## Medical plans available in most locations

| Premier Plan               | Cost per biweekly pay period |                  |                   |
|----------------------------|------------------------------|------------------|-------------------|
|                            | Tobacco-free                 | One tobacco user | Two tobacco users |
| Associate only             | \$30.50                      | \$61.00          | -                 |
| Associate + spouse/partner | \$154.10                     | \$184.60         | \$215.10          |
| Associate + child(ren)     | \$48.80                      | \$79.30          | -                 |
| Associate + family         | \$180.80                     | \$211.30         | \$241.80          |

| Contribution Plan          | Cost per biweekly pay period |                  |                   |
|----------------------------|------------------------------|------------------|-------------------|
|                            | Tobacco-free                 | One tobacco user | Two tobacco users |
| Associate only             | \$86.10                      | \$172.20         | -                 |
| Associate + spouse/partner | \$291.30                     | \$377.40         | \$463.50          |
| Associate + child(ren)     | \$121.40                     | \$207.50         | -                 |
| Associate + family         | \$311.90                     | \$398.00         | \$484.10          |

| Saver Plan                 | Cost per biweekly pay period |                  |                   |
|----------------------------|------------------------------|------------------|-------------------|
|                            | Tobacco-free                 | One tobacco user | Two tobacco users |
| Associate only             | \$33.90                      | \$67.80          | -                 |
| Associate + spouse/partner | \$161.30                     | \$195.20         | \$229.10          |
| Associate + child(ren)     | \$53.30                      | \$87.20          | -                 |
| Associate + family         | \$186.20                     | \$220.10         | \$254.00          |

## Local Plans available in select locations

| Banner, Arizona<br>Mercy, SW Missouri | Cost per biweekly pay period |                  |                   |
|---------------------------------------|------------------------------|------------------|-------------------|
|                                       | Tobacco-free                 | One tobacco user | Two tobacco users |
| Associate only                        | \$24.80                      | \$49.60          | -                 |
| Associate + spouse/partner            | \$137.40                     | \$162.20         | \$187.00          |
| Associate + child(ren)                | \$40.70                      | \$65.50          | -                 |
| Associate + family                    | \$161.00                     | \$185.80         | \$210.60          |

| Mercy Arkansas, NW Arkansas<br>Memorial Hermann, Texas<br>UnityPoint, Illinois, Iowa<br>Ochsner, Louisiana | Cost per biweekly pay period |                  |                   |
|--|------------------------------|------------------|-------------------|
|  | Tobacco-free                 | One tobacco user | Two tobacco users |
| Associate only   | \$48.90                      | \$97.80          | -                 |
| Associate + spouse/partner   | \$204.20                     | \$253.10         | \$302.00          |
| Associate + child(ren)   | \$76.50                      | \$125.40         | -                 |
| Associate + family   | \$241.40                     | \$290.30         | \$339.20          |

## HMO Plans available in select locations

| Geisinger Extra Health Plan, Pennsylvania<br>Geisinger Extra Health Plan, eastern region Pennsylvania<br>Geisinger Health Plan, Pennsylvania<br>Geisinger Health Plan, eastern region Pennsylvania | Cost per biweekly pay period |                  |                   |
|--|------------------------------|------------------|-------------------|
|  | Tobacco-free                 | One tobacco user | Two tobacco users |
| Associate only   | \$68.60                      | \$137.20         | -                 |
| Associate + spouse/partner   | \$270.80                     | \$339.40         | \$408.00          |
| Associate + child(ren)   | \$112.50                     | \$181.10         | -                 |
| Associate + family   | \$332.00                     | \$400.60         | \$469.20          |

| Health Net ExcelCare High Option, California | Cost per biweekly pay period |                  |                   |
|--|------------------------------|------------------|-------------------|
|  | Tobacco-free                 | One tobacco user | Two tobacco users |
| Associate only                               | \$56.30                      | \$112.60         | -                 |
| Associate + spouse/partner                   | \$237.70                     | \$294.00         | \$350.30          |
| Associate + child(ren)                       | \$118.90                     | \$175.20         | -                 |
| Associate + family                           | \$278.30                     | \$334.60         | \$390.90          |

| Health Net ExcelCare Low Option, California | Cost per biweekly pay period |                  |                   |
|---|------------------------------|------------------|-------------------|
|   | Tobacco-free                 | One tobacco user | Two tobacco users |
| Associate only                              | \$36.80                      | \$73.60          | -                 |
| Associate + spouse/partner                  | \$161.20                     | \$198.00         | \$234.80          |
| Associate + child(ren)                      | \$75.60                      | \$112.40         | -                 |
| Associate + family                          | \$192.90                     | \$229.70         | \$266.50          |

| Health Net Salud Y Mas, California | Cost per biweekly pay period |                  |                   |
|------------------------------------|------------------------------|------------------|-------------------|
|                                    | Tobacco-free                 | One tobacco user | Two tobacco users |
| Associate only                     | \$48.30                      | \$96.60          | -                 |
| Associate + spouse/partner         | \$220.10                     | \$268.40         | \$316.70          |
| Associate + child(ren)             | \$77.30                      | \$125.60         | -                 |
| Associate + family                 | \$258.00                     | \$306.30         | \$354.60          |

| Kaiser California High Option North and South | Cost per biweekly pay period |                  |                   |
|---|------------------------------|------------------|-------------------|
|   | Tobacco-free                 | One tobacco user | Two tobacco users |
| Associate only                                | \$54.70                      | \$109.40         | -                 |
| Associate + spouse/partner                    | \$234.90                     | \$289.60         | \$344.30          |
| Associate + child(ren)                        | \$92.40                      | \$147.10         | -                 |
| Associate + family                            | \$278.30                     | \$333.00         | \$387.70          |

| Kaiser California Low Option North and South | Cost per biweekly pay period |                  |                   |
|--|------------------------------|------------------|-------------------|
|  | Tobacco-free                 | One tobacco user | Two tobacco users |
| Associate only                               | \$33.20                      | \$66.40          | -                 |
| Associate + spouse/partner                   | \$121.20                     | \$154.40         | \$187.60          |
| Associate + child(ren)                       | \$46.70                      | \$79.90          | -                 |
| Associate + family                           | \$138.00                     | \$171.20         | \$204.40          |

| Kaiser of Colorado Low Option | Cost per biweekly pay period |                  |                   |
|-------------------------------|------------------------------|------------------|-------------------|
|                               | Tobacco-free                 | One tobacco user | Two tobacco users |
| Associate only                | \$43.50                      | \$87.00          | -                 |
| Associate + spouse/partner    | \$156.50                     | \$200.00         | \$243.50          |
| Associate + child(ren)        | \$61.40                      | \$104.90         | -                 |
| Associate + family            | \$180.30                     | \$223.80         | \$267.30          |

| Kaiser of Georgia Low Option | Cost per biweekly pay period |                  |                   |
|------------------------------|------------------------------|------------------|-------------------|
|                              | Tobacco-free                 | One tobacco user | Two tobacco users |
| Associate only               | \$41.50                      | \$83.00          | -                 |
| Associate + spouse/partner   | \$188.70                     | \$230.20         | \$271.70          |
| Associate + child(ren)       | \$63.90                      | \$105.40         | -                 |
| Associate + family           | \$221.30                     | \$262.80         | \$304.30          |

## HMO Plans (cont.)

| Kaiser of the Mid-Atlantic Low Option, Maryland<br>Kaiser of the Mid-Atlantic Low Option, Virginia | Cost per biweekly pay period |                  |                   |
|--|------------------------------|------------------|-------------------|
|  | Tobacco-free                 | One tobacco user | Two tobacco users |
| Associate only   | \$54.70                      | \$109.40         | -                 |
| Associate + spouse/partner   | \$191.90                     | \$246.60         | \$301.30          |
| Associate + child(ren)   | \$81.50                      | \$136.20         | -                 |
| Associate + family   | \$228.80                     | \$283.50         | \$338.20          |

| Kaiser of Oregon High Option | Cost per biweekly pay period |                  |                   |
|------------------------------|------------------------------|------------------|-------------------|
|                              | Tobacco-free                 | One tobacco user | Two tobacco users |
| Associate only               | \$62.90                      | \$125.80         | -                 |
| Associate + spouse/partner   | \$259.20                     | \$322.10         | \$385.00          |
| Associate + child(ren)       | \$96.60                      | \$159.50         | -                 |
| Associate + family           | \$311.60                     | \$374.50         | \$437.40          |

| Kaiser of Oregon Low Option | Cost per biweekly pay period |                  |                   |
|-----------------------------|------------------------------|------------------|-------------------|
|                             | Tobacco-free                 | One tobacco user | Two tobacco users |
| Associate only              | \$49.00                      | \$98.00          | -                 |
| Associate + spouse/partner  | \$195.30                     | \$244.30         | \$293.30          |
| Associate + child(ren)      | \$71.70                      | \$120.70         | -                 |
| Associate + family          | \$234.50                     | \$283.50         | \$332.50          |

| Kaiser of Washington       | Cost per biweekly pay period |                  |                   |
|----------------------------|------------------------------|------------------|-------------------|
|                            | Tobacco-free                 | One tobacco user | Two tobacco users |
| Associate only             | \$42.60                      | \$85.20          | -                 |
| Associate + spouse/partner | \$171.00                     | \$213.60         | \$256.20          |
| Associate + child(ren)     | \$64.10                      | \$106.70         | -                 |
| Associate + family         | \$205.70                     | \$248.30         | \$290.90          |

## eComm Plans

### eComm PPO

| Aetna eComm PPO Plan       | Cost per biweekly pay period |                  |                   |
|----------------------------|------------------------------|------------------|-------------------|
|                            | Tobacco-free                 | One tobacco user | Two tobacco users |
| Associate only             | \$35.90                      | \$71.80          | -                 |
| Associate + spouse/partner | \$156.30                     | \$192.20         | \$228.10          |
| Associate + child(ren)     | \$60.80                      | \$96.70          | -                 |
| Associate + family         | \$181.20                     | \$217.10         | \$253.00          |

### eComm HMO Plans

| Kaiser of Oregon eComm     | Cost per biweekly pay period |                  |                   |
|----------------------------|------------------------------|------------------|-------------------|
|                            | Tobacco-free                 | One tobacco user | Two tobacco users |
| Associate only             | \$32.90                      | \$65.80          | -                 |
| Associate + spouse/partner | \$142.10                     | \$175.00         | \$207.90          |
| Associate + child(ren)     | \$55.70                      | \$88.60          | -                 |
| Associate + family         | \$164.80                     | \$197.70         | \$230.60          |

| Kaiser California North, South, eComm (Jet only) | Cost per biweekly pay period |                  |                   |
|--|------------------------------|------------------|-------------------|
|  | Tobacco-free                 | One tobacco user | Two tobacco users |
| Associate only                                   | \$32.30                      | \$64.60          | -                 |
| Associate + spouse/partner                       | \$139.00                     | \$171.30         | \$203.60          |
| Associate + child(ren)                           | \$54.50                      | \$86.80          | -                 |
| Associate + family                               | \$161.10                     | \$193.40         | \$225.70          |

## Hawaii plans

| HMSA Hawaii                | Cost per biweekly pay period |                  |                   |
|----------------------------|------------------------------|------------------|-------------------|
|                            | Tobacco-free                 | One tobacco user | Two tobacco users |
| Associate only             | \$57.40                      | \$114.80         | –                 |
| Associate + spouse/partner | \$290.90                     | \$348.30         | \$405.70          |
| Associate + child(ren)     | \$140.60                     | \$198.00         | –                 |
| Associate + family         | \$341.20                     | \$398.60         | \$456.00          |

| Kaiser Hawaii              | Cost per biweekly pay period |                  |                   |
|----------------------------|------------------------------|------------------|-------------------|
|                            | Tobacco-free                 | One tobacco user | Two tobacco users |
| Associate only             | \$55.30                      | \$110.60         | –                 |
| Associate + spouse/partner | \$272.00                     | \$327.30         | \$382.60          |
| Associate + child(ren)     | \$122.10                     | \$177.40         | –                 |
| Associate + family         | \$317.00                     | \$372.30         | \$427.60          |

## Vision and dental plans

### Vision

| Cost per biweekly pay period |        |
|------------------------------|--------|
| Coverage                     | Rate   |
| Associate only               | \$2.76 |
| Associate + spouse/partner   | \$5.52 |
| Associate + child(ren)       | \$5.52 |
| Associate + family           | \$8.26 |

Note: If you have an HMO medical plan available, the HMO may offer its own vision coverage, so consider whether those benefits meet your needs before you make your enrollment decision.

### Dental

| Cost per biweekly pay period |         |
|------------------------------|---------|
| Coverage                     | Rate    |
| Associate only               | \$8.30  |
| Associate + spouse/partner   | \$20.00 |
| Associate + child(ren)       | \$19.40 |
| Associate + family           | \$33.90 |

## Income protections and extra insurance

### Optional associate life insurance

| Cost per biweekly pay period |                         |          |          |           |           |           |                               |           |           |             |
|------------------------------|-------------------------|----------|----------|-----------|-----------|-----------|-------------------------------|-----------|-----------|-------------|
| Associate's age              | All eligible associates |          |          |           |           |           | Management/truck drivers only |           |           |             |
|                              | \$25,000                | \$50,000 | \$75,000 | \$100,000 | \$150,000 | \$200,000 | \$300,000                     | \$500,000 | \$750,000 | \$1,000,000 |
| under 25                     | \$0.36                  | \$0.71   | \$1.07   | \$1.43    | \$2.14    | \$2.85    | \$4.28                        | \$7.13    | \$10.70   | \$14.27     |
|                              | \$0.39                  | \$0.78   | \$1.17   | \$1.56    | \$2.35    | \$3.13    | \$4.69                        | \$7.82    | \$11.74   | \$15.65     |
| 25-29                        | \$0.39                  | \$0.78   | \$1.17   | \$1.56    | \$2.35    | \$3.13    | \$4.69                        | \$7.82    | \$11.74   | \$15.65     |
|                              | \$0.43                  | \$0.85   | \$1.28   | \$1.70    | \$2.55    | \$3.41    | \$5.11                        | \$8.52    | \$12.77   | \$17.03     |
| 30-34                        | \$0.53                  | \$1.06   | \$1.59   | \$2.12    | \$3.18    | \$4.23    | \$6.35                        | \$10.59   | \$15.88   | \$21.17     |
|                              | \$0.60                  | \$1.20   | \$1.80   | \$2.39    | \$3.59    | \$4.79    | \$7.18                        | \$11.97   | \$17.95   | \$23.93     |
| 35-39                        | \$0.64                  | \$1.29   | \$1.93   | \$2.58    | \$3.87    | \$5.16    | \$7.73                        | \$12.89   | \$19.33   | \$25.78     |
|                              | \$0.72                  | \$1.45   | \$2.17   | \$2.90    | \$4.35    | \$5.80    | \$8.70                        | \$14.50   | \$21.75   | \$29.00     |
| 40-44                        | \$0.74                  | \$1.47   | \$2.21   | \$2.95    | \$4.42    | \$5.89    | \$8.84                        | \$14.73   | \$22.09   | \$29.46     |
|                              | \$0.84                  | \$1.68   | \$2.52   | \$3.36    | \$5.04    | \$6.72    | \$10.08                       | \$16.80   | \$25.20   | \$33.60     |
| 45-49                        | \$1.14                  | \$2.28   | \$3.42   | \$4.56    | \$6.84    | \$9.11    | \$13.67                       | \$22.78   | \$34.18   | \$45.57     |
|                              | \$1.29                  | \$2.58   | \$3.87   | \$5.16    | \$7.73    | \$10.31   | \$15.47                       | \$25.78   | \$38.66   | \$51.55     |
| 50-54                        | \$1.73                  | \$3.45   | \$5.18   | \$6.90    | \$10.36   | \$13.81   | \$20.71                       | \$34.52   | \$51.78   | \$69.04     |
|                              | \$1.98                  | \$3.96   | \$5.94   | \$7.92    | \$11.88   | \$15.83   | \$23.75                       | \$39.58   | \$59.38   | \$79.17     |
| 55-59                        | \$3.21                  | \$6.42   | \$9.63   | \$12.84   | \$19.26   | \$25.68   | \$38.52                       | \$64.21   | \$96.31   | \$128.42    |
|                              | \$3.67                  | \$7.34   | \$11.01  | \$14.68   | \$22.02   | \$29.37   | \$44.05                       | \$73.41   | \$110.12  | \$146.83    |
| 60-64                        | \$4.78                  | \$9.55   | \$14.33  | \$19.10   | \$28.65   | \$38.20   | \$57.30                       | \$95.51   | \$143.26  | \$191.01    |
|                              | \$5.45                  | \$10.91  | \$16.36  | \$21.82   | \$32.73   | \$43.63   | \$65.45                       | \$109.08  | \$163.63  | \$218.17    |
| 65-69                        | \$8.94                  | \$17.88  | \$26.82  | \$35.76   | \$53.64   | \$71.53   | \$107.29                      | \$178.82  | \$268.22  | \$357.63    |
|                              | \$11.93                 | \$23.87  | \$35.80  | \$47.73   | \$71.60   | \$95.46   | \$143.19                      | \$238.65  | \$357.98  | \$477.30    |
| 70+                          | \$13.90                 | \$27.80  | \$41.70  | \$55.60   | \$83.40   | \$111.20  | \$166.80                      | \$278.01  | \$417.01  | \$556.01    |
|                              | \$18.54                 | \$37.08  | \$55.61  | \$74.15   | \$111.23  | \$148.30  | \$222.45                      | \$370.75  | \$556.13  | \$741.50    |

Tobacco-free user
  Tobacco user
  Tobacco-free user
  Tobacco user

## Optional spouse/partner life insurance\*

| Cost per biweekly pay period |         |          |          |          |          |           |           |           |
|------------------------------|---------|----------|----------|----------|----------|-----------|-----------|-----------|
| Associate's age              | \$5,000 | \$15,000 | \$25,000 | \$50,000 | \$75,000 | \$100,000 | \$150,000 | \$200,000 |
| under 25                     | \$0.18  | \$0.54   | \$0.90   | \$1.80   | \$2.69   | \$3.59    | \$5.39    | \$7.18    |
|                              | \$0.21  | \$0.62   | \$1.04   | \$2.07   | \$3.11   | \$4.14    | \$6.21    | \$8.28    |
| 25-29                        | \$0.21  | \$0.64   | \$1.07   | \$2.14   | \$3.21   | \$4.28    | \$6.42    | \$8.56    |
|                              | \$0.24  | \$0.71   | \$1.19   | \$2.37   | \$3.56   | \$4.74    | \$7.11    | \$9.48    |
| 30-34                        | \$0.29  | \$0.86   | \$1.43   | \$2.85   | \$4.28   | \$5.71    | \$8.56    | \$11.41   |
|                              | \$0.32  | \$0.95   | \$1.59   | \$3.18   | \$4.76   | \$6.35    | \$9.53    | \$12.70   |
| 35-39                        | \$0.32  | \$0.96   | \$1.60   | \$3.20   | \$4.80   | \$6.40    | \$9.60    | \$12.80   |
|                              | \$0.35  | \$1.06   | \$1.77   | \$3.54   | \$5.32   | \$7.09    | \$10.63   | \$14.18   |
| 40-44                        | \$0.35  | \$1.06   | \$1.77   | \$3.54   | \$5.32   | \$7.09    | \$10.63   | \$14.18   |
|                              | \$0.40  | \$1.19   | \$1.98   | \$3.96   | \$5.94   | \$7.92    | \$11.88   | \$15.83   |
| 45-49                        | \$0.53  | \$1.59   | \$2.66   | \$5.32   | \$7.97   | \$10.63   | \$15.95   | \$21.26   |
|                              | \$0.62  | \$1.85   | \$3.08   | \$6.17   | \$9.25   | \$12.34   | \$18.50   | \$24.67   |
| 50-54                        | \$0.82  | \$2.45   | \$4.08   | \$8.17   | \$12.25  | \$16.34   | \$24.51   | \$32.68   |
|                              | \$0.95  | \$2.84   | \$4.74   | \$9.48   | \$14.22  | \$18.96   | \$28.44   | \$37.93   |
| 55-59                        | \$1.53  | \$4.58   | \$7.63   | \$15.26  | \$22.89  | \$30.52   | \$45.77   | \$61.03   |
|                              | \$1.85  | \$5.55   | \$9.25   | \$18.50  | \$27.75  | \$37.01   | \$55.51   | \$74.01   |
| 60-64                        | \$2.34  | \$7.03   | \$11.71  | \$23.43  | \$35.14  | \$46.86   | \$70.28   | \$93.71   |
|                              | \$2.96  | \$8.87   | \$14.79  | \$29.57  | \$44.36  | \$59.15   | \$88.72   | \$118.29  |
| 65-69                        | \$4.51  | \$13.53  | \$22.54  | \$45.08  | \$67.63  | \$90.17   | \$135.25  | \$180.34  |
|                              | \$5.92  | \$17.76  | \$29.60  | \$59.19  | \$88.79  | \$118.38  | \$177.57  | \$236.76  |
| 70+                          | \$7.31  | \$21.94  | \$36.57  | \$73.14  | \$109.71 | \$146.28  | \$219.41  | \$292.55  |
|                              | \$9.60  | \$28.81  | \$48.02  | \$96.04  | \$144.05 | \$192.07  | \$288.11  | \$384.14  |

Tobacco-free user     Tobacco user

\*Spouse/partner life insurance is based on associate's age.

## Optional dependent life insurance – child(ren)

| Cost per biweekly pay period |        |
|------------------------------|--------|
| Coverage                     | Rate   |
| \$5,000 per dependent        | \$0.33 |
| \$10,000 per dependent       | \$0.66 |
| \$20,000 per dependent       | \$1.32 |

## Critical illness

| Cost per biweekly pay period* |         |          |          |          |
|-------------------------------|---------|----------|----------|----------|
| Associate only                |         |          |          |          |
| Associate's age               | \$5,000 | \$10,000 | \$15,000 | \$20,000 |
| under 25                      | \$0.40  | \$0.80   | \$1.18   | \$1.58   |
|                               | \$0.58  | \$1.16   | \$1.74   | \$2.32   |
| 25-29                         | \$0.40  | \$0.80   | \$1.18   | \$1.58   |
|                               | \$0.58  | \$1.16   | \$1.74   | \$2.32   |
| 30-34                         | \$0.40  | \$0.80   | \$1.18   | \$1.58   |
|                               | \$0.58  | \$1.16   | \$1.74   | \$2.32   |
| 35-39                         | \$0.52  | \$1.02   | \$1.54   | \$2.04   |
|                               | \$0.68  | \$1.34   | \$2.02   | \$2.68   |
| 40-44                         | \$0.80  | \$1.58   | \$2.36   | \$3.14   |
|                               | \$1.06  | \$2.14   | \$3.20   | \$4.26   |
| 45-49                         | \$1.26  | \$2.50   | \$3.74   | \$5.00   |
|                               | \$1.72  | \$3.42   | \$5.14   | \$6.84   |
| 50-54                         | \$2.08  | \$4.16   | \$6.24   | \$8.32   |
|                               | \$2.82  | \$5.64   | \$8.46   | \$11.26  |
| 55-59                         | \$2.76  | \$5.50   | \$8.24   | \$11.00  |
|                               | \$3.72  | \$7.44   | \$11.16  | \$14.86  |
| 60-64                         | \$3.52  | \$7.02   | \$10.54  | \$14.04  |
|                               | \$4.80  | \$9.60   | \$14.40  | \$19.20  |
| 65-69                         | \$4.18  | \$8.36   | \$12.54  | \$16.72  |
|                               | \$5.74  | \$11.46  | \$17.18  | \$22.90  |
| 70+                           | \$5.56  | \$11.14  | \$16.70  | \$22.26  |
|                               | \$7.60  | \$15.20  | \$22.78  | \$30.38  |

Tobacco-free user     Tobacco user

\*If you are enrolled in the Saver Plan, your rates will be slightly lower because you are not eligible for the major organ transplant rider.

## Critical illness

| Cost per biweekly pay period* |         |          |          |          |
|-------------------------------|---------|----------|----------|----------|
| Associate + spouse/partner    |         |          |          |          |
| Associate's age               | \$5,000 | \$10,000 | \$15,000 | \$20,000 |
| under 25                      | \$0.86  | \$1.72   | \$2.56   | \$3.42   |
|                               | \$1.04  | \$2.08   | \$3.12   | \$4.16   |
|                               | \$1.06  | \$2.14   | \$3.20   | \$4.26   |
|                               | \$1.26  | \$2.50   | \$3.74   | \$5.00   |
| 25-29                         | \$0.86  | \$1.72   | \$2.56   | \$3.42   |
|                               | \$1.04  | \$2.08   | \$3.12   | \$4.16   |
|                               | \$1.06  | \$2.14   | \$3.20   | \$4.26   |
|                               | \$1.26  | \$2.50   | \$3.74   | \$5.00   |
| 30-34                         | \$0.86  | \$1.72   | \$2.56   | \$3.42   |
|                               | \$1.04  | \$2.08   | \$3.12   | \$4.16   |
|                               | \$1.06  | \$2.14   | \$3.20   | \$4.26   |
|                               | \$1.26  | \$2.50   | \$3.74   | \$5.00   |
| 35-39                         | \$1.12  | \$2.22   | \$3.34   | \$4.44   |
|                               | \$1.28  | \$2.54   | \$3.82   | \$5.08   |
|                               | \$1.32  | \$2.64   | \$3.96   | \$5.26   |
|                               | \$1.48  | \$2.96   | \$4.44   | \$5.92   |
| 40-44                         | \$1.74  | \$3.46   | \$5.20   | \$6.94   |
|                               | \$2.02  | \$4.02   | \$6.04   | \$8.04   |
|                               | \$2.06  | \$4.12   | \$6.16   | \$8.22   |
|                               | \$2.34  | \$4.66   | \$7.00   | \$9.34   |
| 45-49                         | \$2.76  | \$5.50   | \$8.24   | \$11.00  |
|                               | \$3.22  | \$6.42   | \$9.64   | \$12.84  |
|                               | \$3.34  | \$6.66   | \$9.98   | \$13.30  |
|                               | \$3.80  | \$7.58   | \$11.36  | \$15.14  |
| 50-54                         | \$4.64  | \$9.28   | \$13.92  | \$18.56  |
|                               | \$5.38  | \$10.76  | \$16.14  | \$21.52  |
|                               | \$5.56  | \$11.14  | \$16.70  | \$22.26  |
|                               | \$6.30  | \$12.60  | \$18.90  | \$25.20  |
| 55-59                         | \$6.22  | \$12.42  | \$18.64  | \$24.84  |
|                               | \$7.18  | \$14.36  | \$21.54  | \$28.72  |
|                               | \$7.44  | \$14.86  | \$22.30  | \$29.74  |
|                               | \$8.40  | \$16.80  | \$25.20  | \$33.60  |
| 60-64                         | \$7.94  | \$15.88  | \$23.82  | \$31.76  |
|                               | \$9.24  | \$18.46  | \$27.70  | \$36.94  |
|                               | \$9.58  | \$19.16  | \$28.74  | \$38.32  |
|                               | \$10.88 | \$21.74  | \$32.62  | \$43.48  |
| 65-69                         | \$9.44  | \$18.88  | \$28.32  | \$37.76  |
|                               | \$11.00 | \$21.98  | \$32.96  | \$43.94  |
|                               | \$11.40 | \$22.80  | \$34.20  | \$45.60  |
|                               | \$12.96 | \$25.90  | \$38.84  | \$51.80  |
| 70+                           | \$12.58 | \$25.16  | \$37.74  | \$50.32  |
|                               | \$14.62 | \$29.22  | \$43.84  | \$58.44  |
|                               | \$15.16 | \$30.34  | \$45.50  | \$60.66  |
|                               | \$17.20 | \$34.40  | \$51.58  | \$68.78  |

Tobacco-free users
  One tobacco user (associate)
  One tobacco user (spouse/partner)
  Two tobacco users

\*If you are enrolled in the Saver Plan, your rates will be slightly lower because you are not eligible for the major organ transplant rider.



## Critical illness

| Cost per biweekly pay period*    |         |          |          |          |
|----------------------------------|---------|----------|----------|----------|
| Associate + dependent child(ren) |         |          |          |          |
| Associate's age                  | \$5,000 | \$10,000 | \$15,000 | \$20,000 |
| under 25                         | \$0.58  | \$1.16   | \$1.74   | \$2.32   |
|                                  | \$0.76  | \$1.54   | \$2.30   | \$3.06   |
| 25-29                            | \$0.58  | \$1.16   | \$1.74   | \$2.32   |
|                                  | \$0.76  | \$1.54   | \$2.30   | \$3.06   |
| 30-34                            | \$0.58  | \$1.16   | \$1.74   | \$2.32   |
|                                  | \$0.76  | \$1.54   | \$2.30   | \$3.06   |
| 35-39                            | \$0.70  | \$1.40   | \$2.08   | \$2.78   |
|                                  | \$0.86  | \$1.72   | \$2.56   | \$3.42   |
| 40-44                            | \$0.98  | \$1.94   | \$2.92   | \$3.88   |
|                                  | \$1.26  | \$2.50   | \$3.74   | \$5.00   |
| 45-49                            | \$1.44  | \$2.86   | \$4.30   | \$5.74   |
|                                  | \$1.90  | \$3.80   | \$5.68   | \$7.58   |
| 50-54                            | \$2.26  | \$4.54   | \$6.80   | \$9.06   |
|                                  | \$3.00  | \$6.00   | \$9.00   | \$12.00  |
| 55-59                            | \$2.94  | \$5.86   | \$8.80   | \$11.74  |
|                                  | \$3.90  | \$7.80   | \$11.70  | \$15.60  |
| 60-64                            | \$3.70  | \$7.40   | \$11.08  | \$14.78  |
|                                  | \$5.00  | \$9.98   | \$14.96  | \$19.94  |
| 65-69                            | \$4.36  | \$8.74   | \$13.10  | \$17.46  |
|                                  | \$5.92  | \$11.82  | \$17.74  | \$23.64  |
| 70+                              | \$5.76  | \$11.50  | \$17.24  | \$23.00  |
|                                  | \$7.78  | \$15.56  | \$23.34  | \$31.12  |

Tobacco-free user     Tobacco user

\*If you are enrolled in the Saver Plan, your rates will be slightly lower because you are not eligible for the major organ transplant rider.

## Critical illness

| Cost per biweekly pay period* |         |          |          |          |
|-------------------------------|---------|----------|----------|----------|
| Associate + family            |         |          |          |          |
| Associate's age               | \$5,000 | \$10,000 | \$15,000 | \$20,000 |
| under 25                      | \$1.04  | \$2.08   | \$3.12   | \$4.16   |
|                               | \$1.24  | \$2.46   | \$3.68   | \$4.90   |
|                               | \$1.26  | \$2.50   | \$3.74   | \$5.00   |
|                               | \$1.44  | \$2.86   | \$4.30   | \$5.74   |
| 25-29                         | \$1.04  | \$2.08   | \$3.12   | \$4.16   |
|                               | \$1.24  | \$2.46   | \$3.68   | \$4.90   |
|                               | \$1.26  | \$2.50   | \$3.74   | \$5.00   |
|                               | \$1.44  | \$2.86   | \$4.30   | \$5.74   |
| 30-34                         | \$1.04  | \$2.08   | \$3.12   | \$4.16   |
|                               | \$1.24  | \$2.46   | \$3.68   | \$4.90   |
|                               | \$1.26  | \$2.50   | \$3.74   | \$5.00   |
|                               | \$1.44  | \$2.86   | \$4.30   | \$5.74   |
| 35-39                         | \$1.30  | \$2.60   | \$3.88   | \$5.18   |
|                               | \$1.46  | \$2.92   | \$4.36   | \$5.82   |
|                               | \$1.50  | \$3.00   | \$4.50   | \$6.00   |
|                               | \$1.66  | \$3.34   | \$5.00   | \$6.66   |
| 40-44                         | \$1.92  | \$3.84   | \$5.76   | \$7.66   |
|                               | \$2.20  | \$4.40   | \$6.58   | \$8.78   |
|                               | \$2.24  | \$4.48   | \$6.72   | \$8.96   |
|                               | \$2.52  | \$5.04   | \$7.56   | \$10.06  |
| 45-49                         | \$2.94  | \$5.86   | \$8.80   | \$11.74  |
|                               | \$3.40  | \$6.80   | \$10.18  | \$13.58  |
|                               | \$3.52  | \$7.02   | \$10.54  | \$14.04  |
|                               | \$3.98  | \$7.94   | \$11.92  | \$15.88  |
| 50-54                         | \$4.84  | \$9.66   | \$14.48  | \$19.30  |
|                               | \$5.56  | \$11.14  | \$16.70  | \$22.26  |
|                               | \$5.76  | \$11.50  | \$17.24  | \$23.00  |
|                               | \$6.50  | \$12.98  | \$19.46  | \$25.94  |
| 55-59                         | \$6.40  | \$12.80  | \$19.18  | \$25.58  |
|                               | \$7.36  | \$14.74  | \$22.10  | \$29.46  |
|                               | \$7.62  | \$15.24  | \$22.86  | \$30.46  |
|                               | \$8.60  | \$17.18  | \$25.76  | \$34.34  |
| 60-64                         | \$8.14  | \$16.26  | \$24.38  | \$32.50  |
|                               | \$9.42  | \$18.84  | \$28.26  | \$37.66  |
|                               | \$9.76  | \$19.54  | \$29.30  | \$39.06  |
|                               | \$11.06 | \$22.12  | \$33.16  | \$44.22  |
| 65-69                         | \$9.64  | \$19.26  | \$28.88  | \$38.50  |
|                               | \$11.18 | \$22.34  | \$33.52  | \$44.68  |
|                               | \$11.60 | \$23.18  | \$34.76  | \$46.34  |
|                               | \$13.14 | \$26.26  | \$39.40  | \$52.54  |
| 70+                           | \$12.76 | \$25.54  | \$38.30  | \$51.06  |
|                               | \$14.80 | \$29.60  | \$44.38  | \$59.18  |
|                               | \$15.36 | \$30.70  | \$46.04  | \$61.40  |
|                               | \$17.38 | \$34.76  | \$52.14  | \$69.52  |

Tobacco-free users
  One tobacco user (associate)
  One tobacco user (spouse/partner)
  Two tobacco users

\*If you are enrolled in the Saver Plan, your rates will be slightly lower because you are not eligible for the major organ transplant rider.

## Accidental death and dismemberment insurance (AD&D)

| Cost per biweekly pay period |                         |          |          |           |           |           |                 |        |        |         |
|------------------------------|-------------------------|----------|----------|-----------|-----------|-----------|-----------------|--------|--------|---------|
| Coverage                     | All eligible associates |          |          |           |           |           | Management only |        |        |         |
|                              | \$25,000                | \$50,000 | \$75,000 | \$100,000 | \$150,000 | \$200,000 | \$300k          | \$500k | \$750k | \$1M    |
| Associate only               | \$0.16                  | \$0.32   | \$0.48   | \$0.64    | \$0.97    | \$1.29    | \$1.93          | \$3.22 | \$4.83 | \$6.44  |
| Associate + family           | \$0.31                  | \$0.62   | \$0.93   | \$1.24    | \$1.86    | \$2.49    | \$3.73          | \$6.21 | \$9.32 | \$12.43 |

## Accident insurance

| Cost per biweekly pay period |        |
|------------------------------|--------|
| Coverage                     | Rate   |
| Associate only               | \$0.68 |
| Associate + spouse/partner   | \$1.28 |
| Associate + child(ren)       | \$1.34 |
| Associate + family           | \$1.80 |

## Short-term disability enhanced insurance

| Cost per biweekly pay period* |        |              |              |              |              |
|-------------------------------|--------|--------------|--------------|--------------|--------------|
| Age                           | Rate   | DC only rate | MA only rate | NY only rate | WA only rate |
| under 25                      | \$0.35 | \$0.15       | \$0.03       | \$0.39       | \$0.11       |
| 25-29                         | \$0.35 | \$0.15       | \$0.03       | \$0.51       | \$0.11       |
| 30-34                         | \$0.35 | \$0.15       | \$0.03       | \$0.55       | \$0.11       |
| 35-39                         | \$0.35 | \$0.15       | \$0.03       | \$0.61       | \$0.11       |
| 40-44                         | \$0.37 | \$0.16       | \$0.03       | \$0.51       | \$0.12       |
| 45-49                         | \$0.44 | \$0.19       | \$0.04       | \$0.52       | \$0.14       |
| 50-54                         | \$0.55 | \$0.24       | \$0.05       | \$0.75       | \$0.18       |
| 55-59                         | \$0.64 | \$0.28       | \$0.06       | \$0.86       | \$0.20       |
| 60-64                         | \$0.76 | \$0.33       | \$0.07       | \$1.25       | \$0.24       |
| 65-69                         | \$0.94 | \$0.41       | \$0.08       | \$1.80       | \$0.30       |
| 70+                           | \$1.21 | \$0.53       | \$0.11       | \$1.81       | \$0.39       |

\*Disability costs are based on your age and earnings. To find your cost, divide your pretax earnings by 100 and multiply by the rate above.

## Long-term and long-term enhanced disability insurance

| Cost per biweekly pay period* |                           |                                    |
|-------------------------------|---------------------------|------------------------------------|
| Age                           | Long-term disability rate | Long-term disability enhanced rate |
| under 25                      | \$0.05                    | \$0.08                             |
| 25-29                         | \$0.09                    | \$0.14                             |
| 30-34                         | \$0.13                    | \$0.21                             |
| 35-39                         | \$0.25                    | \$0.37                             |
| 40-44                         | \$0.37                    | \$0.57                             |
| 45-49                         | \$0.56                    | \$0.85                             |
| 50-54                         | \$0.80                    | \$1.17                             |
| 55-59                         | \$0.95                    | \$1.37                             |
| 60-64                         | \$1.02                    | \$1.54                             |
| 65-69                         | \$0.91                    | \$1.40                             |
| 70+                           | \$0.89                    | \$1.36                             |

## Truck driver long-term disability insurance

| Cost per biweekly pay period* |              |                       |
|-------------------------------|--------------|-----------------------|
| Plan duration option          | Driver LTD** | Driver LTD Enhanced** |
| Five-year duration coverage   | \$1.73       | \$2.59                |
| Full-duration coverage        | \$2.34       | \$3.52                |

\*Disability costs are based on your age and earnings. To find your cost, divide your pretax earnings by 100 and multiply by the rate above.

\*\*Truck driver LTD coverage premiums are based on earnings and the type of truck driver LTD coverage.

