

To: New Mexico Tech Retirees Enrolled in Health Plan

From: Human Resources Department

Subject: Important Information Regarding Upcoming Changes

Date: August 22, 2023

The purpose of this memorandum is to explain some upcoming changes in the premiums for the NMPSIA Health Care Plan. This October (2023), the cost of the premiums will increase and the changes in the cost of premiums to NMT Retirees will be as follows:

Increase in Premium
7.24%
7.24%
7.24%
7.24%
7.24%
7.24%
0
0
0

Since we deduct premiums the month prior to the insurance coverage, the new premiums will be deducted September 1, 2023 - https://www.nmt.edu/hr/index.php

Open Enrollment allows Retirees time to make changes to their Health Plan Coverage. The Open Enrollment Period is the **only** opportunity to make changes to your coverage unless you have a "qualifying event" such as birth of a child, marriage, divorce, etc. The Open Enrollment period begins October 1, 2023 through November 10, 2023. A form is **not required** if no changes are made. If you have questions or want to make changes to your current coverage, please contact Angie at 575-835-5643 or at angie.gonzales@nmt.edu.



Human Resources Department October 1, 2023 Retiree Monthly Rates

					Monthly R	ates			
			Ві	Single Premiu					
	Single No	Single No		Single with	Single with				
	Medicare Retiree	Medicare	Total Monthly	Medicare Retiree	Medicare	Total Monthly			
Medical Plan and Carrier	Premium	Employer Premium	Premium	Premium	Employer Premium	Premium			
High Option Plan	\$461.35	\$461.35	\$922.69	\$408.85	\$408.85	\$817.69	1		
Low Option Plan	\$319.86	\$319.86	\$639.71	\$283.46	\$283.46				
EPO Option Plan	\$415.20	\$415.20	\$830.40	\$367.95	\$367.95				
				2 Party Premiu		,			
				Two Party	Two Party				
	Two Party No	Two Party No		One on	One on		Two Party	Two Party	
	Medicare	Medicare		Medicare	Medicare		with Medicare	with Medicare	
Medical Plan and Carrier	Retiree Premium	Employer Premium	Total Monthly Premium	Retiree Premium	Employer Premium	Total Monthly Premium	Retiree Premium	Employer Premium	Total Monthly Premiun
High Option Plan	\$877.39	\$877.39	\$1,754.77	\$824.89	\$824.89	\$1,649.77	\$817.69	\$817.69	\$1,635.38
Low Option Plan	\$608.33	\$608.33		\$571.93	\$571.93	\$1,143.86		\$566.91	\$1,033.82
EPO Option Plan	\$789.63	\$789.63	\$1,216.66 \$1,579.26	\$742.38	\$742.38			\$735.90	
LFO Option Flair	\$785.03	3783.03	\$1,373.20	Family Premiu		31,484.70	\$733.30	3733.30	\$1,471.80
	Family No	Family No		One Medicare Two or More	One Medicare Two or More		Two Party	Two Party	
	Medicare	Medicare		No Medicare	No Medicare		with Medicare	with Medicare	
	Retiree	Employer	Total Monthly	Retiree	Employer	Total Monthly	Retiree	Employer	Total Monthly
Medical Plan and Carrier	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premiun
High Option Plan	\$1,171.86	\$1,171.86	\$2,343.71	\$1,119.36	\$1,119.36	\$2,238.71	\$1,066.85	\$1,066.85	\$2,133.70
Low Option Plan	\$812.54	\$812.54	\$1,625.07	\$776.14	\$776.14	\$1,552.27	\$739.74	\$739.74	\$1,479.47
EPO Option Plan	\$1,054.65	\$1,054.65	\$2,109.30	\$1,007.40	\$1,007.40	\$2,014.80	\$960.15	\$960.15	\$1,920.30
				Cigna					
				Single Premiu	m				
	Medicare	Medicare		Medicare	Medicare				
Manding Discours 10 1	Retiree	Employer	Total Monthly	Retiree	Employer				
Medical Plan and Carrier	Premium	Premium	Premium	Premium	Premium	Premium			
High Option Plan	\$440.51	\$440.51	\$881.02	\$390.38	\$390.38	\$780.76			
Low Option Plan	\$306.85	\$306.85	\$613.69	\$271.93	\$271.93	\$543.85			
				2 Party Premiu	m				
				Two Party	Two Party				
	Two Party No	Two Party No		One on	One on		Two Party	Two Party	
	Medicare Retiree	Medicare Employer	Total Monthly	Medicare Retiree	Medicare Employer	Total Monthly	with Medicare Retiree	with Medicare Employer	Total Monthly
Medical Plan and Carrier	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premium
High Option Plan	\$850.37	\$850.37	\$1,700.74	\$800.24	\$800.24	\$1,600.48	\$780.76	\$780.76	\$1,561.52
Low Option Plan	\$592.34	\$592.34	\$1,184.68	\$557.42	\$557.42	\$1,114.84	\$543.86	\$543.86	\$1,087.71
zon option i iun	V332.13 .1	\$332.6 4	\$2,20 1100	Family Premiu		V2)221101	\$545.00	\$5.15.150	V1,007171
				One Medicare	One Medicare		Two Medicare	Two Medicare	
	Family No	Family No		Two or More	Two or More		One or more	One or more	
	Medicare	Medicare		No Medicare	No Monthly		No Medicare	No Medicare	
Mandinal Diam and Coming	Retiree	Employer		Retiree	Employer			Employer	Total Monthly
Medical Plan and Carrier	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premium
High Option Plan	\$1,139.78	\$1,139.78	\$2,279.56	\$1,089.65	\$1,089.65	\$2,179.30		\$1,039.52	\$2,079.04
Low Option Plan	\$793.94	\$793.94	\$1,587.88	\$759.02	\$759.02	\$1,518.04	\$724.11	\$724.11	\$1,448.21
					¥733.02	71,310.04	\$724.11	7724.11	
				Presbyterian		71,310.04	\$724.11	3724.11	
				Presbyterian Single Premiu		V1,310.04	\$724.11	\$724.II	
	Single No	Single No				ı	\$724.11	7724.11	
	Medicare	Medicare		Single Premiu Single with Medicare	m Single with Medicare			7727.11	
Marking Discount Co.	Medicare Retiree	Medicare Employer	Total Monthly	Single Premiu Single with Medicare Retiree	m Single with Medicare Employer	Total Monthly		\$124.TT	
Medical Plan and Carrier	Medicare Retiree Premium	Medicare Employer Premium	Premium	Single Premiu Single with Medicare Retiree Premium	m Single with Medicare Employer Premium	Total Monthly Premium		7724.22	
High Option Plan	Medicare Retiree Premium \$373.07	Medicare Employer Premium \$373.07	Premium \$746.13	Single Premiu Single with Medicare Retiree Premium \$330.61	m Single with Medicare Employer Premium \$330.61	Total Monthly Premium \$661.22		772712	
	Medicare Retiree Premium	Medicare Employer Premium	Premium	Single Premiu Single with Medicare Retiree Premium \$330.61	m Single with Medicare Employer Premium \$330.61 \$229.26	Total Monthly Premium \$661.22		772712	
High Option Plan	Medicare Retiree Premium \$373.07 \$258.70	Medicare Employer Premium \$373.07 \$258.70	Premium \$746.13	Single Premiu Single with Medicare Retiree Premium \$330.61 \$229.26	m Single with Medicare Employer Premium \$330.61 \$229.26	Total Monthly Premium \$661.22 \$458.51			
High Option Plan	Medicare Retiree Premium \$373.07 \$258.70 Two Party No	Medicare Employer Premium \$373.07 \$258.70	Premium \$746.13	Single Premiu Single with Medicare Retiree Premium \$330.61 \$229.26 2 Party Premiu One on	Single with Medicare Employer Premium \$330.61 \$229.26	Total Monthly Premium \$661.22 \$458.51	Two Party	Two Party	
High Option Plan Low Option Plan	Medicare Retiree Premium \$373.07 \$258.70 Two Party No Medicare Retiree	Medicare Employer Premium \$373.07 \$258.70 Two Party No Medicare Employer	Premium \$746.13 \$517.39	Single Premiu Single with Medicare Retiree Premium \$330.61 \$229.26 2 Party Premiu One on Medicare Retiree	m Single with Medicare Employer Premium \$330.61 \$229.26 m One on Medicare Employer	Total Monthly Premium \$661.22 \$458.51	Two Party with Medicare Retiree	Two Party with Medicare Employer	Total Monthly
High Option Plan	Medicare Retiree Premium \$373.07 \$258.70 Two Party No Medicare	Medicare Employer Premium \$373.07 \$258.70 Two Party No Medicare Employer Premium	\$746.13 \$517.39	Single Premiu Single with Medicare Retiree Premium \$330.61 \$229.26 2 Party Premiu One on Medicare	m Single with Medicare Employer Premium \$330.61 \$229.26 m One on Medicare	Total Monthly Premium \$661.22 \$458.51	Two Party with Medicare	Two Party with Medicare	Total Monthly Premium
High Option Plan Low Option Plan	Medicare Retiree Premium \$373.07 \$258.70 Two Party No Medicare Retiree Premium \$783.40	Medicare Employer Premium \$373.07 \$258.70 Two Party No Medicare Employer	Premium \$746.13 \$517.39	Single Premiu Single with Medicare Retiree Premium \$330.61 \$229.26 2 Party Premiu One on Medicare Retiree	Single with Medicare Employer Premium \$330.61 \$5229.26 m One on Medicare Employer Premium \$740.95	Total Monthly Premium \$661.22 \$458.51 Total Monthly Premium \$1,481.89	Two Party with Medicare Retiree Premium	Two Party with Medicare Employer	Premium \$1,322.45
High Option Plan Low Option Plan Medical Plan and Carrier	Medicare Retiree Premium \$373.07 \$258.70 Two Party No Medicare Retiree Premium	Medicare Employer Premium \$373.07 \$258.70 Two Party No Medicare Employer Premium	Premium \$746.13 \$517.39 Total Monthly Premium	Single Premiu Single with Medicare Retiree Premium \$330.61 \$229.26 2 Party Premiu One on Medicare Retiree Premium	m Single with Medicare Employer Premium \$330.61 \$229.26 m One on Medicare Employer Premium	Total Monthly Premium \$661.22 \$458.51 Total Monthly Premium \$1,481.89	Two Party with Medicare Retiree Premium \$661.23	Two Party with Medicare Employer Premium	Premium \$1,322.45
High Option Plan Low Option Plan Medical Plan and Carrier High Option Plan	Medicare Retiree Premium \$373.07 \$258.70 Two Party No Medicare Retiree Premium \$783.40	Medicare Employer Premium \$373.07 \$258.70 Two Party No Medicare Employer Premium \$783.40	Premium \$746.13 \$517.39 Total Monthly Premium \$1,566.80	Single Premiu Single with Medicare Retiree Premium \$330.61 \$229.26 2 Party Premiu One on Medicare Retiree Premium \$740.95 \$513.74	m Single with Medicare Employer Premium \$330.61 \$229.26 m One on Medicare Employer Premium \$740.95 \$513.74	Total Monthly Premium \$661.22 \$458.51 Total Monthly Premium \$1,481.89 \$1,027.48	Two Party with Medicare Retiree Premium \$661.23 \$458.51	Two Party with Medicare Employer Premium \$661.23 \$458.51	Premium \$1,322.45
High Option Plan Low Option Plan Medical Plan and Carrier High Option Plan	Medicare Retiree Premium \$373.07 \$258.70 Two Party No Medicare Retiree Premium \$783.40 \$543.18	Medicare Employer Premium \$373.07 \$258.70 Two Party No Medicare Employer Premium \$783.40 \$543.18	Premium \$746.13 \$517.39 Total Monthly Premium \$1,566.80	Single Premiu Single with Medicare Retiree Premium \$330.61 \$229.26 2 Party Premiu One on Medicare Retiree Premium \$740.95 \$513.74 Family Premiu One Medicare	Single with Medicare Employer Premium \$330.61 \$229.26 m One on Medicare Employer Premium \$740.95 \$513.74 m One Medicare	Total Monthly Premium \$661.22 \$458.51 Total Monthly Premium \$1,481.89 \$1,027.48	Two Party with Medicare Retiree Premium \$661.23 \$458.51	Two Party with Medicare Employer Premium \$661.23 \$458.51	Premium \$1,322.45
High Option Plan Low Option Plan Medical Plan and Carrier High Option Plan	Medicare Retiree Premium \$373.07 \$258.70 Two Party No Medicare Retiree Premium \$783.40 \$543.18	Medicare Employer Premium \$373.07 \$258.70 Two Party No Medicare Employer Premium \$783.40 \$543.18	Premium \$746.13 \$517.39 Total Monthly Premium \$1,566.80	Single Premiu Single with Medicare Retiree Premium \$330.61 \$229.26 2 Party Premiu One on Medicare Retiree Premium \$740.95 \$513.74 Family Premiu One Medicare	Single with Medicare Employer Premium \$330.61 \$229.26 m One on Medicare Employer Premium \$740.95 \$513.74 m One Medicare Two or More	Total Monthly Premium \$661.22 \$458.51 Total Monthly Premium \$1,481.89 \$1,027.48	Two Party with Medicare Retiree Premium \$661.23 \$458.51	Two Party with Medicare Employer Premium \$661.23 \$458.51	Premium \$1,322.45
High Option Plan Low Option Plan Medical Plan and Carrier High Option Plan	Medicare Retiree Premium \$373.07 \$258.70 Two Party No Medicare Retiree Premium \$783.40 \$543.18	Medicare Employer Premium \$373.07 \$258.70 Two Party No Medicare Employer Premium \$783.40 \$543.18	Premium \$746.13 \$517.39 Total Monthly Premium \$1,566.80 \$1,086.36	Single Premiu Single with Medicare Retiree Premium \$330.61 \$229.26 2 Party Premiu One on Medicare Retiree Premium \$740.95 \$513.74 Family Premiu One Medicare	Single with Medicare Employer Premium \$330.61 \$229.26 m One on Medicare Employer Premium \$740.95 \$513.74 m One Medicare	Total Monthly Premium \$661.22 \$458.51 Total Monthly Premium \$1,481.89 \$1,027.48	Two Party with Medicare Retiree Premium \$661.23 \$458.51 Two Medicare One or more No Medicare	Two Party with Medicare Employer Premium \$661.23 \$458.51	Premium
High Option Plan Low Option Plan Medical Plan and Carrier High Option Plan	Medicare Retiree Premium \$373.07 \$258.70 Two Party No Medicare Retiree Premium \$783.40 \$543.18 Family No Medicare	Medicare Employer Premium \$373.07 \$258.70 Two Party No Medicare Employer Premium \$783.40 \$543.18 Family No Medicare	Premium \$746.13 \$517.39 Total Monthly Premium \$1,566.80 \$1,086.36	Single Premiu Single with Medicare Retiree Premium \$330.61 \$229.26 2 Party Premiu One on Medicare Retiree Premium \$740.95 \$513.74 Family Premiu One Medicare Two or More	Single with Medicare Employer Premium \$330.61 \$229.26 m One on Medicare Employer Premium \$740.95 \$513.74 m One Medicare Two or More No Monthly	Total Monthly Premium \$661.22 \$458.51 Total Monthly Premium \$1,481.89 \$1,027.48	Two Party with Medicare Retiree Premium \$661.23 \$458.51 Two Medicare One or more No Medicare	Two Party with Medicare Employer Premium \$661.23 \$458.51 Two Medicare One or more No Medicare	\$1,322.45 \$917.02
High Option Plan Low Option Plan Medical Plan and Carrier High Option Plan Low Option Plan	Medicare Retiree Premium \$373.07 \$258.70 Two Party No Medicare Retiree Premium \$783.40 \$543.18 Family No Medicare Retiree Retiree	Medicare Employer Premium \$373.07 \$258.70 Two Party No Medicare Employer Premium \$783.40 \$543.18 Family No Medicare Employer	Premium \$746.13 \$517.39 Total Monthly Premium \$1,566.80 \$1,086.36	Single Premiu Single with Medicare Retiree Premium \$330.61 \$229.26 2 Party Premiu One on Medicare Retiree Premium \$740.95 \$513.74 Family Premiu One Medicare Two or More No Medicare Retiree Retiree	Single with Medicare Employer Premium \$330.61 \$229.26 m One on Medicare Employer Premium \$740.95 \$513.74 m One Medicare Two or More No Monthly Employer No Monthly Employer Single Premium Single Premi	Total Monthly Premium \$661.22 \$458.51 Total Monthly Premium \$1,481.89 \$1,027.48	Two Party with Medicare Retiree Premium \$661.23 \$458.51 Two Medicare One or more No Medicare Retiree	Two Party with Medicare Employer Premium \$661.23 \$458.51 Two Medicare One or more No Medicare Employer	Premium \$1,322.45 \$917.02
High Option Plan Low Option Plan Medical Plan and Carrier High Option Plan Low Option Plan	Medicare Retiree Premium \$373.07 \$258.70 Two Party No Medicare Retiree Premium \$783.40 \$543.18 Family No Medicare Retiree Premium	Medicare Employer Premium \$373.07 \$258.70 Two Party No Medicare Employer Premium \$783.40 \$543.18 Family No Medicare Employer Employer Premium	Premium \$746.13 \$517.39 Total Monthly Premium \$1,566.80 \$1,086.36	Single Premiu Single with Medicare Retiree Premium \$330.61 \$229.26 2 Party Premiu One on Medicare Retiree Premium \$740.95 \$513.74 Family Premiu One Medicare Two or More No Medicare Retiree Retiree	m Single with Medicare Employer Premium \$330.61 \$229.26 m One on Medicare Employer Premium \$740.95 \$513.74 m One Medicare Two or More No Monthly Employer Premium	Total Monthly Premium \$661.22 \$458.51 Total Monthly Premium \$1,481.89 \$1,027.48 Total Monthly Premium \$2,004.32	Two Party with Medicare Retiree Premium \$661.23 \$458.51 Two Medicare One or more No Medicare Retiree Premium \$959.71	Two Party with Medicare Employer Premium \$661.23 \$458.51 Two Medicare One or more No Medicare Employer Premium	Premium \$1,322.45 \$917.02 Total Monthly Premium
High Option Plan Low Option Plan Medical Plan and Carrier High Option Plan Low Option Plan Medical Plan and Carrier High Option Plan	Medicare Retiree Premium \$373.07 \$258.70 Two Party No Medicare Retiree Premium \$783.40 \$543.18 Family No Medicare Retiree Premium \$1,044.62	Medicare Employer Premium \$373.07 \$258.70 Two Party No Medicare Employer Premium \$783.40 \$543.18 Family No Medicare Employer Employer Fremium \$1,044.62	Premium \$746.13 \$517.39 Total Monthly Premium \$1,566.80 \$1,086.36 Total Monthly Premium \$2,089.23 \$1,448.56	Single Premiu Single with Medicare Retiree Premium \$330.61 \$229.26 2 Party Premiu One on Medicare Retiree Premium \$740.95 \$513.74 Family Premiu One Medicare Two or More No Medicare Retiree Premium \$1,002.16	Single with Medicare Employer Premium \$330.61 \$229.26 m One on Medicare Employer Premium \$740.95 \$513.74 m One Medicare Two or More No Monthly Employer Premium \$1,002.16 \$694.84	Total Monthly Premium \$661.22 \$458.51 Total Monthly Premium \$1,481.89 \$1,027.48 Total Monthly Premium \$2,004.32	Two Party with Medicare Retiree Premium \$661.23 \$458.51 Two Medicare One or more No Medicare Retiree Premium \$959.71	Two Party with Medicare Employer Premium \$661.23 \$458.51 Two Medicare One or more No Medicare Employer Premium \$959.71	\$1,322.45 \$917.02 Total Monthly Premium \$1,919.41
High Option Plan Low Option Plan Medical Plan and Carrier High Option Plan Low Option Plan Medical Plan and Carrier High Option Plan	Medicare Retiree Premium \$373.07 \$258.70 Two Party No Medicare Retiree Premium \$783.40 \$543.18 Family No Medicare Retiree Premium \$1,044.62	Medicare Employer Premium \$373.07 \$258.70 Two Party No Medicare Employer Premium \$783.40 \$543.18 Family No Medicare Employer Employer Fremium \$1,044.62	Premium \$746.13 \$517.39 Total Monthly Premium \$1,566.80 \$1,086.36 Total Monthly Premium \$2,089.23 \$1,448.56	Single Premiu Single with Medicare Retiree Premium \$330.61 \$229.26 2 Party Premiu One on Medicare Retiree Premium \$740.95 \$513.74 Family Premiu One Medicare Two or More No Medicare Retiree Premium \$1,002.16	m Single with Medicare Employer Premium \$330.61 \$229.26 m One on Medicare Employer Premium \$740.95 \$513.74 m One Medicare Two or More No Monthly Employer Premium \$1,002.16 \$694.84 Concordia	Total Monthly Premium \$661.22 \$458.51 Total Monthly Premium \$1,481.89 \$1,027.48 Total Monthly Premium \$2,004.32 \$1,389.68	Two Party with Medicare Retiree Premium \$661.23 \$458.51 Two Medicare One or more No Medicare Retiree Premium \$959.71	Two Party with Medicare Employer Premium \$661.23 \$458.51 Two Medicare One or more No Medicare Employer Premium \$959.71 \$665.40	\$1,322.45 \$917.02 Total Monthly Premium \$1,919.41
High Option Plan Low Option Plan Medical Plan and Carrier High Option Plan Low Option Plan Medical Plan and Carrier High Option Plan	Medicare Retiree Premium \$373.07 \$258.70 Two Party No Medicare Retiree Premium \$783.40 \$543.18 Family No Medicare Retiree Premium \$1,044.62 \$724.28	Medicare Employer Premium \$373.07 \$258.70 Two Party No Medicare Employer Premium \$783.40 \$543.18 Family No Medicare Employer Employer Premium \$1,044.62	Premium \$746.13 \$517.39 Total Monthly Premium \$1,566.80 \$1,086.36 Total Monthly Premium \$2,089.23 \$1,448.56 Delta D	Single Premiu Single with Medicare Retiree Premium \$330.61 \$229.26 2 Party Premiu One on Medicare Retiree Premium \$740.95 \$513.74 Family Premiu One Medicare Two or More No Medicare Retiree Premium \$1,002.16 \$694.84	M Single with Medicare Employer Premium \$330.61 Single with Medicare of the Single with Medicare Employer Premium \$740.95 Single with Medicare Two or More No Monthly Employer Premium \$1,002.16 S694.84 Concordia	Total Monthly Premium \$661.22 \$458.51 Total Monthly Premium \$1,481.89 \$1,027.48 Total Monthly Premium \$2,004.32 \$1,389.68	Two Party with Medicare Retiree Premium \$661.23 \$458.51 Two Medicare One or more No Medicare Retiree Premium \$959.71 \$665.40	Two Party with Medicare Employer Premium \$661.23 \$458.51 Two Medicare One or more No Medicare Employer Premium \$959.71 \$665.40	Premium \$1,322.45 \$917.02 Total Monthly Premium \$1,919.41 \$1,330.80
High Option Plan Low Option Plan Medical Plan and Carrier High Option Plan Low Option Plan Medical Plan and Carrier High Option Plan	Medicare Retiree Premium \$373.07 \$258.70 Two Party No Medicare Retiree Premium \$783.40 \$543.18 Family No Medicare Retiree Premium \$1,044.62	Medicare Employer Premium \$373.07 \$258.70 Two Party No Medicare Employer Premium \$783.40 \$543.18 Family No Medicare Employer Employer Premium \$1,044.62	Premium \$746.13 \$517.39 Total Monthly Premium \$1,566.80 \$1,086.36 Total Monthly Premium \$2,089.23 \$1,448.56	Single Premiu Single with Medicare Retiree Premium \$330.61 \$229.26 2 Party Premiu One on Medicare Retiree Premium \$740.95 \$513.74 Family Premiu One Medicare Two or More No Medicare Retiree Premium \$1,002.16	M Single with Medicare Employer Premium \$330.61 Single with Medicare of the Single with Medicare Employer Premium \$740.95 Single with Medicare Two or More No Monthly Employer Premium \$1,002.16 S694.84 Concordia	Total Monthly Premium \$661.22 \$458.51 Total Monthly Premium \$1,481.89 \$1,027.48 Total Monthly Premium \$2,004.32 \$1,389.68	Two Party with Medicare Retiree Premium \$661.23 \$458.51 Two Medicare One or more No Medicare Retiree Premium \$959.71 \$665.40	Two Party with Medicare Employer Premium \$661.23 \$458.51 Two Medicare One or more No Medicare Employer Premium \$959.71 \$665.40	Premium \$1,322.45 \$917.02 Total Monthly Premium \$1,919.41 \$1,330.80
High Option Plan Low Option Plan Medical Plan and Carrier High Option Plan Low Option Plan Medical Plan and Carrier High Option Plan Low Option Plan Dental Carrier	Medicare Retiree Premium \$373.07 \$258.70 Two Party No Medicare Retiree Premium \$783.40 \$543.18 Family No Medicare Retiree Premium \$1,044.62 \$724.28	Medicare Employer Premium \$373.07 \$258.70 Two Party No Medicare Employer Premium \$783.40 \$543.18 Family No Medicare Employer Premium \$1,044.62 \$724.28	Premium \$746.13 \$517.39 Total Monthly Premium \$1,566.80 \$1,086.36 Total Monthly Premium \$2,089.23 \$1,448.56 Delta D	Single Premiu Single with Medicare Retiree Premium \$330.61 \$229.26 2 Party Premiu One on Medicare Retiree Premium \$740.95 \$513.74 Family Premiu One Medicare Two or More No Medicare Retiree Premium \$1,002.16 \$694.84 Dental or United Two Party Retiree Premium	m Single with Medicare Employer Premium \$330.61 \$229.26 m One on Medicare Employer Premium \$740.95 \$513.74 m One Medicare No Monthly Employer Premium \$1,002.16 \$694.84 Concordia	Total Monthly Premium \$661.22 \$458.51 Total Monthly Premium \$1,481.89 \$1,027.48 Total Monthly Premium \$2,004.32 \$1,389.68	Two Party with Medicare Retiree Premium \$661.23 \$458.51 Two Medicare One or more No Medicare Premium \$959.71 \$665.40 Family Retiree Premium	Two Party with Medicare Employer Premium \$661.23 \$458.51 Two Medicare One or more No Medicare Employer Premium \$959.71 \$665.40	Premium \$1,322.45 \$917.02 Total Monthly Premium \$1,919.41 \$1,330.80
High Option Plan Low Option Plan Medical Plan and Carrier High Option Plan Low Option Plan Medical Plan and Carrier High Option Plan Low Option Plan Dental Carrier High Option Plan	Medicare Retiree Premium \$373.07 \$258.70 Two Party No Medicare Retiree Premium \$783.40 \$543.18 Family No Medicare Retiree Premium \$1,044.62 \$724.28 Retiree Premium \$1,044.62	Medicare Employer Premium \$373.07 \$258.70 Two Party No Medicare Employer Premium \$783.40 \$543.18 Family No Medicare Employer Premium \$1,044.62 \$724.28 Employer Premium \$1,044.62	Premium \$746.13 \$517.39 Total Monthly Premium \$1,566.80 \$1,086.36 Total Monthly Premium \$2,089.23 \$1,448.56 Delta D Total Monthly Premium \$2,089.23	Single Premiu Single with Medicare Retiree Premium \$330.61 \$229.26 2 Party Premiu One on Medicare Retiree Premium \$740.95 \$513.74 Family Premiu One Medicare Two or More No Medicare Retiree Premium \$1,002.16 \$694.84 Dental or United Two Party Retiree Premium \$27.22	m Single with Medicare Employer Premium \$330.61 \$229.26 m One on Medicare Employer Premium \$740.95 \$513.74 m One Medicare Two or More No Monthly Employer Premium \$1,002.16 \$694.84 Concordia Two Party Employer Premium \$27.00 \$1,000 \$1	Total Monthly Premium \$661.22 \$458.51 Total Monthly Premium \$1,481.89 \$1,027.48 Total Monthly Premium \$2,004.32 \$1,389.68 Total Monthly Premium \$54,444	Two Party with Medicare Retiree Premium \$661.23 \$458.51 Two Medicare One or more No Medicare Retiree Premium \$959.71 \$665.40 Family Retiree Premium \$42.77	Two Party with Medicare Employer Premium \$661.23 \$458.51 Two Medicare One or more No Medicare Employer Premium \$959.71 \$665.40 Family Employer Premium \$42.77	Premium \$1,322.45 \$917.02 Total Monthly Premium \$1,919.41 \$1,330.80 Total Monthly Premium \$85.54
High Option Plan Low Option Plan Medical Plan and Carrier High Option Plan Low Option Plan Medical Plan and Carrier High Option Plan Low Option Plan Dental Carrier	Medicare Retiree Premium \$373.07 \$258.70 Two Party No Medicare Retiree Premium \$783.40 \$543.18 Family No Medicare Retiree Premium \$1,044.62 \$724.28	Medicare Employer Premium \$373.07 \$258.70 Two Party No Medicare Employer Premium \$783.40 \$543.18 Family No Medicare Employer Premium \$1,044.62 \$724.28	Premium \$746.13 \$517.39 Total Monthly Premium \$1,566.80 \$1,086.36 Total Monthly Premium \$2,089.23 \$1,448.56 Delta D	Single Premiu Single with Medicare Retiree Premium \$330.61 \$229.26 2 Party Premiu One on Medicare Retiree Premium \$740.95 \$513.74 Family Premiu One Medicare Two or More No Medicare Retiree Premium \$1,002.16 \$694.84 Pental or United Two Party Retiree Premium \$27.22	m Single with Medicare Employer Premium \$330.61 \$229.26 m One on Medicare Employer Premium \$740.95 \$513.74 m One Medicare Two or More No Monthly Employer Premium \$1,002.16 \$694.84 Concordia Two Party Employer Premium \$27.22 \$13.63	Total Monthly Premium \$661.22 \$458.51 Total Monthly Premium \$1,481.89 \$1,027.48 Total Monthly Premium \$2,004.32 \$1,389.68 Total Monthly Premium \$54,444	Two Party with Medicare Retiree Premium \$661.23 \$458.51 Two Medicare One or more No Medicare Premium \$959.71 \$665.40 Family Retiree Premium	Two Party with Medicare Employer Premium \$661.23 \$458.51 Two Medicare One or more No Medicare Employer Premium \$959.71 \$665.40 Family Employer Premium	Premium \$1,322.45 \$917.02 Total Monthly Premium \$1,919.41 \$1,330.80 Total Monthly Premium \$85.54
High Option Plan Low Option Plan Medical Plan and Carrier High Option Plan Low Option Plan Medical Plan and Carrier High Option Plan Low Option Plan Dental Carrier High Option Plan	Medicare Retiree Premium \$373.07 \$258.70 Two Party No Medicare Retiree Premium \$783.40 \$543.18 Family No Medicare Retiree Premium \$1,044.62 \$724.28 Retiree Premium \$1,044.62	Medicare Employer Premium \$373.07 \$258.70 Two Party No Medicare Employer Premium \$783.40 \$543.18 Family No Medicare Employer Premium \$1,044.62 \$724.28 Employer Premium \$1,044.62	Premium \$746.13 \$517.39 Total Monthly Premium \$1,566.80 \$1,086.36 Total Monthly Premium \$2,089.23 \$1,448.56 Delta D Total Monthly Premium \$2,089.23	Single Premiu Single with Medicare Retiree Premium \$330.61 \$229.26 2 Party Premiu One on Medicare Retiree Premium \$740.95 \$513.74 Family Premiu One Medicare Two or More No Medicare Retiree Premium \$1,002.16 \$694.84 Dental or United Two Party Retiree Premium \$27.22	m Single with Medicare Employer Premium \$330.61 \$229.26 m One on Medicare Employer Premium \$740.95 \$513.74 m One Medicare Two or More No Monthly Employer Premium \$1,002.16 \$694.84 Concordia Two Party Employer Premium \$27.22 \$13.63	Total Monthly Premium \$661.22 \$458.51 Total Monthly Premium \$1,481.89 \$1,027.48 Total Monthly Premium \$2,004.32 \$1,389.68 Total Monthly Premium \$54,444	Two Party with Medicare Retiree Premium \$661.23 \$458.51 Two Medicare One or more No Medicare Retiree Premium \$959.71 \$665.40 Family Retiree Premium \$42.77	Two Party with Medicare Employer Premium \$661.23 \$458.51 Two Medicare One or more No Medicare Employer Premium \$959.71 \$665.40 Family Employer Premium \$42.77	Premium \$1,322.45 \$917.02 Total Monthly Premium \$1,919.41 \$1,330.80 Total Monthly Premium \$85.54
High Option Plan Low Option Plan Medical Plan and Carrier High Option Plan Low Option Plan Medical Plan and Carrier High Option Plan Low Option Plan Dental Carrier High Option Plan	Medicare Retiree Premium \$373.07 \$258.70 Two Party No Medicare Retiree Premium \$783.40 \$543.18 Family No Medicare Retiree Premium \$1,044.62 \$724.28 Retiree Premium \$1,044.62 \$724.28	Medicare Employer Premium \$373.07 \$258.70 Two Party No Medicare Employer Premium \$783.40 \$543.18 Family No Medicare Employer Premium \$1,044.62 \$724.28 Employer Premium \$1,044.62 \$724.18	Premium \$746.13 \$517.39 Total Monthly Premium \$1,566.80 \$1,086.36 Total Monthly Premium \$2,089.23 \$1,448.56 Delta D Total Monthly Premium \$28.60 \$14.32	Single Premiu Single with Medicare Retiree Premium \$330.61 \$229.26 2 Party Premiu One on Medicare Retiree Premium \$740.95 \$513.74 Family Premiu One Medicare No Medicare No Medicare Fremium \$1,002.16 \$694.84 Pental or United Two Party Retiree Premium \$27.22 \$13.63 Davis Vision Pl	m Single with Medicare Employer Premium \$330.61 \$229.26 m One on Medicare Employer Premium \$740.95 \$513.74 m One Medicare No Monthly Employer Premium \$1,002.16 \$694.84 Concordia Two Party Employer Premium \$1,002.16 \$694.84 Concordia Two Party Employer Premium \$27.22 \$13.63 an	Total Monthly Premium \$661.22 \$458.51 Total Monthly Premium \$1,481.89 \$1,027.48 Total Monthly Premium \$2,004.32 \$1,389.68 Total Monthly Premium \$54,444 \$27.26	Two Party with Medicare Retiree Premium \$661.23 \$458.51 Two Medicare No Medicare No Medicare Premium \$959.71 \$665.40 Family Retiree Premium \$42.77 \$21.39	Two Party with Medicare Employer Premium \$661.23 \$458.51 Two Medicare One or more No Medicare Employer Premium \$959.71 \$665.40 Family Employer Premium \$42.77 \$21.39	Premium \$1,322.45 \$917.02 Total Monthly Premium \$1,919.41 \$1,330.80 Total Monthly Premium \$85.54
High Option Plan Low Option Plan Medical Plan and Carrier High Option Plan Low Option Plan Medical Plan and Carrier High Option Plan Low Option Plan Dental Carrier High Option Plan	Medicare Retiree Premium \$373.07 \$258.70 Two Party No Medicare Retiree Premium \$783.40 \$543.18 Family No Medicare Retiree Premium \$1,044.62 \$724.28 Retiree Premium \$1,044.62	Medicare Employer Premium \$373.07 \$258.70 Two Party No Medicare Employer Premium \$783.40 \$543.18 Family No Medicare Employer Premium \$1,044.62 \$724.28 Employer Premium \$1,044.62 \$724.18	Premium \$746.13 \$517.39 Total Monthly Premium \$1,566.80 \$1,086.36 Total Monthly Premium \$2,089.23 \$1,448.56 Delta D Total Monthly Premium \$2,089.23	Single Premiu Single with Medicare Retiree Premium \$330.61 \$229.26 2 Party Premiu One on Medicare Retiree Premium \$740.95 \$513.74 Family Premiu One Medicare No Medicare No Medicare Fremium \$1,002.16 \$694.84 Pental or United Two Party Retiree Premium \$27.22 \$13.63 Davis Vision Pl	m Single with Medicare Employer Premium \$330.61 \$229.26 m One on Medicare Employer Premium \$740.95 \$513.74 m One Medicare No Monthly Employer Premium \$1,002.16 \$694.84 Concordia Two Party Employer Premium \$1,002.16 \$694.84 Concordia Two Party Employer Premium \$27.22 \$13.63 an	Total Monthly Premium \$661.22 \$458.51 Total Monthly Premium \$1,481.89 \$1,027.48 Total Monthly Premium \$2,004.32 \$1,389.68 Total Monthly Premium \$54,444 \$27.26	Two Party with Medicare Retiree Premium \$661.23 \$458.51 Two Medicare One or more No Medicare Retiree Premium \$959.71 \$665.40 Family Retiree Premium \$42.77	Two Party with Medicare Employer Premium \$661.23 \$458.51 Two Medicare One or more No Medicare Employer Premium \$959.71 \$665.40 Family Employer Premium \$42.77	\$1,322.45 \$917.02 Total Monthly Premium \$1,919.41