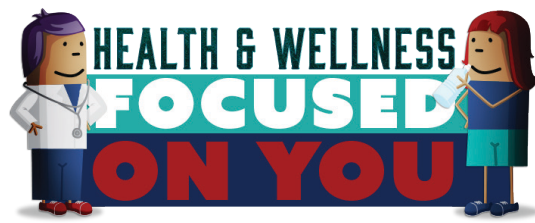




HEALTH & WELLNESS FOCUSED ON YOU

2018 RETIREE RATE SHEET

Provider	Benefit	Tier	Monthly Rate
Delta Dental Plans	DeltaCare USA Standard DHMO	Retiree only	\$ 7.91
		Retiree & Family	\$ 20.14
	DeltaCare USA High DHMO	Retiree only	\$ 13.31
		Retiree & Family	\$ 33.98
	Indemnity PPO Standard	Retiree only	\$ 17.24
		Retiree & Family	\$ 52.90
	Indemnity PPO High	Retiree only	\$ 40.63
		Retiree & Family	\$ 121.48
UnitedHealthcare Dental Plans	Solstice Access Standard DHMO	Retiree only	\$ 8.33
		Retiree & Family	\$ 21.20
	Solstice Access High DHMO	Retiree only	\$ 10.86
		Retiree & Family	\$ 27.70
	Indemnity PPO Standard	Retiree only	\$ 18.15
		Retiree & Family	\$ 55.68
	Indemnity PPO High	Retiree only	\$ 37.16
		Retiree & Family	\$ 111.09
Davis Vision Plan	Vision	Retiree only	\$ 5.06
		Retiree & Family	\$ 12.21
UnitedHealthcare Vision Plan	Vision	Retiree only	\$ 5.30
		Retiree & Family	\$ 13.26
ID Watchdog Identity Theft Protection Plan	Identify Theft Coverage	Retiree only	\$ 7.95
		Retiree & Family	\$ 13.95
ARAG Legal Plans	Legal Plan	Retiree & Family	\$ 14.76
	SeniorAdvocate Plan	Retiree & Family	\$ 7.76
MetLaw Legal Plans	Legal Plan	Retiree & Family	\$ 15.95
	Senior Plan	Retiree & Family	\$ 6.35
Cigna Hospital Indemnity Coverage Plans	Hospital Indemnity Coverage \$50/Day	Retiree only	\$ 2.48
		Retiree & Family	\$ 6.20
	Hospital Indemnity Coverage \$100/Day	Retiree only	\$ 4.96
		Retiree & Family	\$ 12.40
	Hospital Indemnity Coverage \$150/Day	Retiree only	\$ 7.44
		Retiree & Family	\$ 18.60



2018 RETIREE LIFE & AD&D RATE SHEET

MetLife - Voluntary Life Benefit

Retiree Only

Under Age 65 - 100% of original policy

Amount	\$ 10,000	\$ 20,000	\$ 30,000	\$ 40,000	\$ 50,000	\$ 60,000	\$ 70,000	\$ 80,000	\$ 90,000	\$ 100,000
Monthly	\$ 3.60	\$ 7.20	\$ 10.80	\$ 14.40	\$ 18.00	\$ 21.60	\$ 25.20	\$ 28.80	\$ 32.40	\$ 36.00

Age 65-69 - 65% reduction of original policy

Amount	\$ 6,500	\$ 13,000	\$ 19,500	\$ 26,000	\$ 32,500	\$ 39,000	\$ 45,500	\$ 52,000	\$ 58,500	\$ 65,000
Monthly	\$ 2.34	\$ 4.68	\$ 7.02	\$ 9.36	\$ 11.70	\$ 14.04	\$ 16.38	\$ 18.72	\$ 21.06	\$ 23.40

Age 70-74 - 45% reduction of original policy

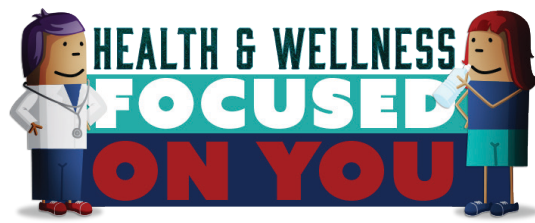
Amount	\$ 4,500	\$ 9,000	\$ 13,500	\$ 18,000	\$ 22,500	\$ 27,000	\$ 31,500	\$ 36,000	\$ 40,500	\$ 45,000
Monthly	\$ 1.62	\$ 3.24	\$ 4.86	\$ 6.48	\$ 8.10	\$ 9.72	\$ 11.34	\$ 12.96	\$ 14.58	\$ 16.20

Age 75-80 - 30% reduction of original policy

Amount	\$ 3,000	\$ 6,000	\$ 9,000	\$ 12,000	\$ 15,000	\$ 18,000	\$ 21,000	\$ 24,000	\$ 27,000	\$ 30,000
Monthly	\$ 1.08	\$ 2.16	\$ 3.24	\$ 4.32	\$ 5.40	\$ 6.48	\$ 7.56	\$ 8.64	\$ 9.72	\$ 10.80

Age 80+ - 20% reduction of original policy

Amount	\$ 2,000	\$ 4,000	\$ 6,000	\$ 8,000	\$ 10,000	\$ 12,000	\$ 14,000	\$ 16,000	\$ 18,000	\$ 20,000
Monthly	\$ 0.72	\$ 1.44	\$ 2.16	\$ 2.88	\$ 3.60	\$ 4.32	\$ 5.04	\$ 5.76	\$ 6.48	\$ 7.20



2018 RETIREE LIFE & AD&D RATE SHEET

MetLife - Accidental Death and Dismemberment (AD&D)

Retiree Only

Under Age 70 - 100% of original policy

Amount	\$ 25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000
Monthly	\$ 0.33	\$ 0.65	\$ 0.98	\$ 1.30	\$ 1.63	\$ 1.95	\$ 2.28	\$ 2.60	\$ 2.93	\$ 3.25
Amount	\$ 275,000	\$300,000	\$325,000	\$350,000	\$375,000	\$400,000	\$425,000	\$450,000	\$475,000	\$500,000
Monthly	\$ 3.58	\$ 3.90	\$ 4.23	\$ 4.55	\$ 4.88	\$ 5.20	\$ 5.53	\$ 5.85	\$ 6.18	\$ 6.50

Age 70-74 - 70% reduction of original policy

Amount	\$ 17,500	\$35,000	\$52,500	\$70,000	\$87,500	\$105,000	\$122,500	\$140,000	\$157,500	\$175,000
Monthly	\$ 0.23	\$ 0.46	\$ 0.68	\$ 0.91	\$ 1.14	\$ 1.37	\$ 1.59	\$ 1.82	\$ 2.05	\$ 2.28
Amount	\$ 192,500	\$210,000	\$227,500	\$245,000	\$262,500	\$280,000	\$297,500	\$315,000	\$332,500	\$350,000
Monthly	\$ 2.50	\$ 2.73	\$ 2.96	\$ 3.19	\$ 3.41	\$ 3.64	\$ 3.87	\$ 4.10	\$ 4.32	\$ 4.55

Age 75-79 - 45% reduction of original policy

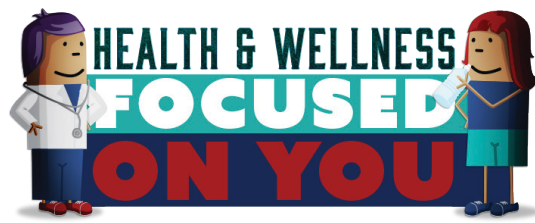
Amount	\$ 11,250	\$22,500	\$33,750	\$45,000	\$56,250	\$67,500	\$78,750	\$90,000	\$101,250	\$112,500
Monthly	\$ 0.15	\$ 0.29	\$ 0.44	\$ 0.59	\$ 0.73	\$ 0.88	\$ 1.02	\$ 1.17	\$ 1.32	\$ 1.46
Amount	\$ 123,750	\$135,000	\$146,250	\$157,500	\$168,750	\$180,000	\$191,250	\$202,500	\$213,750	\$225,000
Monthly	\$ 1.61	\$ 1.76	\$ 1.90	\$ 2.05	\$ 2.19	\$ 2.34	\$ 2.49	\$ 2.63	\$ 2.78	\$ 2.93

Age 80-84 - 30% reduction of original policy

Amount	\$ 7,500	\$15,000	\$22,500	\$30,000	\$37,500	\$45,000	\$52,500	\$60,000	\$67,500	\$75,000
Monthly	\$ 0.10	\$ 0.20	\$ 0.29	\$ 0.39	\$ 0.49	\$ 0.59	\$ 0.68	\$ 0.78	\$ 0.88	\$ 0.98
Amount	\$ 82,500	\$90,000	\$97,500	\$105,000	\$112,500	\$120,000	\$127,500	\$135,000	\$142,500	\$150,000
Monthly	\$ 1.07	\$ 1.17	\$ 1.27	\$ 1.37	\$ 1.46	\$ 1.56	\$ 1.66	\$ 1.76	\$ 1.85	\$ 1.95

Age 85+ - 15% reduction of original policy

Amount	\$ 3,750	\$7,500	\$11,250	\$15,000	\$18,750	\$22,500	\$26,250	\$30,000	\$33,750	\$37,500
Monthly	\$ 0.05	\$ 0.10	\$ 0.15	\$ 0.20	\$ 0.24	\$ 0.29	\$ 0.34	\$ 0.39	\$ 0.44	\$ 0.49
Amount	\$ 41,250	\$45,000	\$48,750	\$52,500	\$56,250	\$60,000	\$63,750	\$67,500	\$71,250	\$75,000
Monthly	\$ 0.54	\$ 0.59	\$ 0.63	\$ 0.68	\$ 0.73	\$ 0.78	\$ 0.83	\$ 0.88	\$ 0.93	\$ 0.98



2018 RETIREE LIFE & AD&D RATE SHEET

MetLife - Accidental Death and Dismemberment (AD&D)

Retiree + Family

Under Age 70 - 100% of original policy

Amount	\$ 25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000
Monthly	\$ 0.65	\$ 1.30	\$ 1.95	\$ 2.60	\$ 3.25	\$ 3.90	\$ 4.55	\$ 5.20	\$ 5.85	\$ 6.50
Amount	\$ 275,000	\$300,000	\$325,000	\$350,000	\$375,000	\$400,000	\$425,000	\$450,000	\$475,000	\$500,000
Monthly	\$ 7.15	\$ 7.80	\$ 8.45	\$ 9.10	\$ 9.75	\$ 10.40	\$ 11.05	\$ 11.70	\$ 12.35	\$ 13.00

Age 70-74 - 70% reduction of original policy

Amount	\$ 17,500	\$35,000	\$52,500	\$70,000	\$87,500	\$105,000	\$122,500	\$140,000	\$157,500	\$175,000
Monthly	\$ 0.46	\$ 0.91	\$ 1.37	\$ 1.82	\$ 2.28	\$ 2.73	\$ 3.19	\$ 3.64	\$ 4.10	\$ 4.55
Amount	\$ 192,500	\$210,000	\$227,500	\$245,000	\$262,500	\$280,000	\$297,500	\$315,000	\$332,500	\$350,000
Monthly	\$ 5.01	\$ 5.46	\$ 5.92	\$ 6.37	\$ 6.83	\$ 7.28	\$ 7.74	\$ 8.19	\$ 8.65	\$ 9.10

Age 75-79 - 45% reduction of original policy

Amount	\$ 11,250	\$22,500	\$33,750	\$45,000	\$56,250	\$67,500	\$78,750	\$90,000	\$101,250	\$112,500
Monthly	\$ 0.29	\$ 0.59	\$ 0.88	\$ 1.17	\$ 1.46	\$ 1.76	\$ 2.05	\$ 2.34	\$ 2.63	\$ 2.93
Amount	\$ 123,750	\$135,000	\$146,250	\$157,500	\$168,750	\$180,000	\$191,250	\$202,500	\$213,750	\$225,000
Monthly	\$ 3.22	\$ 3.51	\$ 3.80	\$ 4.10	\$ 4.39	\$ 4.68	\$ 4.97	\$ 5.27	\$ 5.56	\$ 5.85

Age 80-84 - 30% reduction of original policy

Amount	\$ 7,500	\$15,000	\$22,500	\$30,000	\$37,500	\$45,000	\$52,500	\$60,000	\$67,500	\$75,000
Monthly	\$ 0.20	\$ 0.39	\$ 0.59	\$ 0.78	\$ 0.98	\$ 1.17	\$ 1.37	\$ 1.56	\$ 1.76	\$ 1.95
Amount	\$ 82,500	\$90,000	\$97,500	\$105,000	\$112,500	\$120,000	\$127,500	\$135,000	\$142,500	\$150,000
Monthly	\$ 2.15	\$ 2.34	\$ 2.54	\$ 2.73	\$ 2.93	\$ 3.12	\$ 3.32	\$ 3.51	\$ 3.71	\$ 3.90

Age 85+ - 15% reduction of original policy

Amount	\$ 3,750	\$7,500	\$11,250	\$15,000	\$18,750	\$22,500	\$26,250	\$30,000	\$33,750	\$37,500
Monthly	\$ 0.10	\$ 0.20	\$ 0.29	\$ 0.39	\$ 0.49	\$ 0.59	\$ 0.68	\$ 0.78	\$ 0.88	\$ 0.98
Amount	\$ 41,250	\$45,000	\$48,750	\$52,500	\$56,250	\$60,000	\$63,750	\$67,500	\$71,250	\$75,000
Monthly	\$ 1.07	\$ 1.17	\$ 1.27	\$ 1.37	\$ 1.46	\$ 1.56	\$ 1.66	\$ 1.76	\$ 1.85	\$ 1.95