



			Annual Rates *	Cost to Member/ Employee	% of Rate to Member/ Employee	Cost to House	% of Rate to House
<b>Medical</b>							
<b>1a</b>	Community Blue PPO #1	single	\$8,367	\$1,673	20%	\$6,694	80%
		two person	\$19,405	\$3,881	20%	\$15,524	80%
		family	\$25,103	\$5,021	20%	\$20,082	80%
<b>1b</b>	Community Blue PPO #2	single	\$7,652	\$765	10%	\$6,887	90%
		two person	\$17,248	\$1,725	10%	\$15,523	90%
		family	\$22,957	\$2,296	10%	\$20,661	90%
<b>1c</b>	Simply Blue - Health Savings Account (H.S.A.)	single	\$5,410	\$271	5%	\$6,140	113%
		two person	\$12,986	\$649	5%	\$14,337	110%
		family	\$16,230	\$812	5%	\$17,419	107%
	House contribution to Member/Employee H.S.A.	single	\$1,000	\$0	0%		
		two person	\$2,000	\$0	0%		
		family	\$2,000	\$0	0%		
<b>Dental</b>							
<b>2a</b>	Delta Dental - Comprehensive	single	\$625	\$125	20%	\$500	80%
		two person	\$1,181	\$236	20%	\$945	80%
		family	\$2,084	\$417	20%	\$1,667	80%
<b>2b</b>	Delta Dental - Modified	single	\$303	\$61	20%	\$242	80%
		two person	\$560	\$112	20%	\$448	80%
		family	\$1,021	\$204	20%	\$817	80%



		Annual Rates *	Cost to Member/ Employee	% of Rate to Member/ Employee	Cost to House	% of Rate to House	
<b>Vision</b>							
3	VSP Vision administered through BCBSM	single two-person family	\$97 \$233 \$291	\$19 \$47 \$58	20% 20% 20%	\$78 \$186 \$233	80% 80% 80%
<b>Life Insurance</b>							
4	Minnesota Life Insurance - 2 times pay		variable	\$0	0%	variable	100%
<b>Long Term Disability Insurance</b>							
5	LTD (Employees Only)		variable	\$0	0%	variable	100%
<b>401(k)</b>							
6	401(k) - administered by VOYA		variable (salary based)	\$0	0%	variable	100%
<b>Dependent Life Insurance</b>							
7	Minnesota Life Insurance (Members and Employees)		variable (level based)	Employee Members	100% 100%	Employee Members	0% 0%

\* House is self funded for medical, dental and vision plans and the rates are illustrated.

Reimbursement for opting out of items 1 through 5 is \$2,990. There is no reimbursement for opting out of individual items.