



			Annual Rates *	Cost to Member/ Employee	% of Rate to Member/ Employee	Cost to House	% of Rate to House
Medical							
1a	Community Blue PPO #1	single	\$8,953	\$1,791	20%	\$7,162	80%
		two person	\$20,764	\$4,153	20%	\$16,611	80%
		family	\$26,861	\$5,372	20%	\$21,489	80%
1b	Community Blue PPO #2	single	\$8,188	\$819	10%	\$7,369	90%
		two person	\$18,455	\$1,846	10%	\$16,610	90%
		family	\$24,564	\$2,456	10%	\$22,108	90%
1c	Simply Blue - Health Savings Account (H.S.A.)	single	\$5,788	\$289	5%	\$6,499	112%
		two person	\$13,895	\$695	5%	\$15,200	109%
		family	\$17,367	\$868	5%	\$18,499	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%		
Dental							
2a	Delta Dental - Comprehensive	single	\$669	\$134	20%	\$535	80%
		two person	\$1,263	\$253	20%	\$1,010	80%
		family	\$2,229	\$446	20%	\$1,783	80%
2b	Delta Dental - Modified	single	\$324	\$65	20%	\$259	80%
		two person	\$599	\$120	20%	\$479	80%
		family	\$1,092	\$218	20%	\$874	80%



			Annual Rates *	Cost to Member/ Employee	% of Rate to Member/ Employee	Cost to House	% of Rate to House
Vision							
3	VSP Vision administered through BCBSM	single two-person family	\$104 \$249 \$311	\$21 \$50 \$62	20% 20% 20%	\$83 \$199 \$249	80% 80% 80%
Life Insurance							
4	Minnesota Life Insurance - 2 times pay		variable	\$0	0%	variable	100%
Long Term Disability Insurance							
5	LTD (Employees Only)		variable	\$0	0%	variable	100%
401(k)							
6	401(k) - administered by VOYA		variable (salary based)	\$0	0%	variable	100%
Dependent Life Insurance							
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.							