



			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	\$7,606	\$1,521	20%	\$6,085	80%
		two person	\$17,641	\$3,528	20%	\$14,113	80%
		family	\$22,821	\$4,564	20%	\$18,257	80%
1b	Community Blue PPO #2	single	\$6,957	\$696	10%	\$6,261	90%
		two person	\$15,680	\$1,568	10%	\$14,112	90%
		family	\$20,870	\$2,087	10%	\$18,783	90%
1c	Simply Blue - Health Savings Account (H.S.A.)	single	\$4,918	\$246	5%	\$5,672	115%
		two person	\$11,805	\$590	5%	\$13,215	112%
		family	\$14,755	\$738	5%	\$16,017	109%
	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	\$625	\$125	20%	\$500	80%
		two person	\$1,181	\$236	20%	\$945	80%
		family	\$2,084	\$417	20%	\$1,667	80%
2b	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	
Vision							
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%
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.