

**RETIREE/PARTICIPATION AGREEMENT & COBRA RATE STRUCTURE  
EFFECTIVE WITH COVERAGE OCTOBER 1, 2020**

	<b>PLAN A</b>		<b>PLAN B</b>	
	<b>QTRLY RATE</b>		<b>QTRLY RATE</b>	
	<b>DENTAL</b>	<b>W/O DENTAL</b>	<b>DENTAL</b>	<b>W/O DENTAL</b>
<b>Single Under 65</b>	\$ 1,355.25	\$ 1,265.25	\$ 1,247.00	\$ 1,157.00
<b>Dependent Under 65</b>	\$ 1,355.25	\$ 1,265.25	\$ 1,247.00	\$ 1,157.00
<b>Total</b>	<b>\$ 2,710.50</b>	<b>\$ 2,530.50</b>	<b>\$ 2,494.00</b>	<b>\$ 2,314.00</b>
<b>Single Over 65</b>	\$ 945.00	\$ 855.00	\$ 870.00	\$ 780.00
<b>Dependent Over 65</b>	\$ 945.00	\$ 855.00	\$ 870.00	\$ 780.00
<b>Total</b>	<b>\$ 1,890.00</b>	<b>\$ 1,710.00</b>	<b>\$ 1,740.00</b>	<b>\$ 1,560.00</b>
<b>Single Over 65</b>	\$ 945.00	\$ 855.00	\$ 870.00	\$ 780.00
<b>Dependent Under 65</b>	\$ 1,355.25	\$ 1,265.25	\$ 1,247.00	\$ 1,157.00
<b>Total</b>	<b>\$ 2,300.25</b>	<b>\$ 2,120.25</b>	<b>\$ 2,117.00</b>	<b>\$ 1,937.00</b>
<b>Additional Cost for Dependent on the Plan at Retirement</b>	<b>\$ 495.00</b>	<b>\$ 405.00</b>	<b>\$ 456.00</b>	<b>\$ 366.00</b>

	<b>PLAN A</b>		<b>PLAN B</b>	
	<b>MONTHLY RATE</b>		<b>MONTHLY RATE</b>	
	<b>DENTAL</b>	<b>W/O DENTAL</b>	<b>DENTAL</b>	<b>W/O DENTAL</b>
<b>Single Under 65</b>	\$ 451.75	\$ 421.75	\$ 416.00	\$ 386.00
<b>Dependent Under 65</b>	\$ 451.75	\$ 421.75	\$ 416.00	\$ 386.00
<b>Total</b>	<b>\$ 903.50</b>	<b>\$ 843.50</b>	<b>\$ 832.00</b>	<b>\$ 772.00</b>
<b>Single Over 65</b>	\$ 315.00	\$ 285.00	\$ 290.00	\$ 260.00
<b>Dependent Over 65</b>	\$ 315.00	\$ 285.00	\$ 290.00	\$ 260.00
<b>Total</b>	<b>\$ 630.00</b>	<b>\$ 570.00</b>	<b>\$ 580.00</b>	<b>\$ 520.00</b>
<b>Single Over 65</b>	\$ 315.00	\$ 285.00	\$ 290.00	\$ 260.00
<b>Dependent Under 65</b>	\$ 451.75	\$ 421.75	\$ 416.00	\$ 386.00
<b>Total</b>	<b>\$ 766.75</b>	<b>\$ 706.75</b>	<b>\$ 706.00</b>	<b>\$ 646.00</b>
<b>Additional Cost for Dependent on the Plan at Retirement</b>	<b>\$ 165.00</b>	<b>\$ 135.00</b>	<b>\$ 152.00</b>	<b>\$ 122.00</b>