

**RETIREE/PARTICIPATION AGREEMENT & COBRA RATE STRUCTURE  
EFFECTIVE WITH COVERAGE OCTOBER 1, 2023**

	<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>	\$ 1,433.25	\$ 1,343.25	\$ 1,319.00	\$ 1,229.00
<b>Dependent Under 65</b>	\$ 1,433.25	\$ 1,343.25	\$ 1,319.00	\$ 1,229.00
<b>Total</b>	<b>\$ 2,866.50</b>	<b>\$ 2,686.50</b>	<b>\$ 2,638.00</b>	<b>\$ 2,458.00</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>	\$ 1,433.25	\$ 1,343.25	\$ 1,319.00	\$ 1,229.00
<b>Total</b>	<b>\$ 2,378.25</b>	<b>\$ 2,198.25</b>	<b>\$ 2,189.00</b>	<b>\$ 2,009.00</b>
<b>Additional Cost for Dependent on the Plan at Retirement</b>	<b>\$ 522.00</b>	<b>\$ 432.00</b>	<b>\$ 480.00</b>	<b>\$ 390.00</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>	\$ 477.75	\$ 447.75	\$ 440.00	\$ 410.00
<b>Dependent Under 65</b>	\$ 477.75	\$ 447.75	\$ 440.00	\$ 410.00
<b>Total</b>	<b>\$ 955.50</b>	<b>\$ 895.50</b>	<b>\$ 880.00</b>	<b>\$ 820.00</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>	\$ 477.75	\$ 447.75	\$ 440.00	\$ 410.00
<b>Total</b>	<b>\$ 792.75</b>	<b>\$ 732.75</b>	<b>\$ 730.00</b>	<b>\$ 670.00</b>
<b>Additional Cost for Dependent on the Plan at Retirement</b>	<b>\$ 174.00</b>	<b>\$ 144.00</b>	<b>\$ 160.00</b>	<b>\$ 130.00</b>