Village of Wellington Employee Benefits Executive Cost Summary Effective Date: January 1, 2026





COVERAGE	<u> </u>		CURRENT		I	NEGOTIATED RENEWAL	
HEALTH			CIGNA HealthCare			CIGNA HealthCare	
OPEN ACCESS PLUS		Total	Employer	Employee	Total	Employer	Employee
Employee	149	\$1,045.10	\$992.84	\$52.26	\$1,112.19	\$1,056.58	\$55.61
EE+Spouse	35	\$2,242.71	\$1,794.17	\$448.54	\$2,386.69	\$1,909.35	\$477.34
EE+Child(ren)	53	\$1,938.06	\$1,647.35	\$290.71	\$2,062.43	\$1,753.07	\$309.36
EE+Family	<u>59</u>	\$3,135.66	\$2,508.53	\$627.13	\$3,336.93	\$2,669.54	\$667.39
ANNUAL PREMIUM	296	\$6,263,230	\$ 5,352,503	\$910,727	\$6,665,257	\$5,696,079	\$969,179
\$ INCREASE	230	N/A	N/A	N/A	\$402,027	\$343,576	\$58,451
% INCREASE		N/A	N/A	N/A	6.4%	6.4%	6.4%
HRA FUNDING			CIGNA Healthcare			CIGNA HealthCare	
		Total	Employer	Employee	Total	Employer	Employee
Employee Only	148	\$1,500.00	\$1,500.00	\$0.00	\$1,500.00	\$1,500.00	\$0.00
Employee + Dependent(s)	<u>147</u>	\$3,000.00	\$3,000.00	\$0.00	\$3,000.00	\$3,000.00	\$0.00
ANNUAL COST	295	\$663,000	\$663,000	\$0	\$663,000	\$663,000	\$0
\$ INCREASE		N/A	N/A	N/A	\$0	\$0 2.237	\$0 2.227
% INCREASE		N/A	N/A	N/A	0.0%	0.0%	0.0%
DENTAL Base DPPO		Total	CIGNA Healthcare Employer	Employee	Total	CIGNA Healthcare Employer	Employee
Employee	54	\$60.23	\$56.32	\$3.91	\$60.23	\$56.32	\$3.91
EE+Spouse	24	\$94.43	\$79.49	\$14.94	\$94.43	\$79.49	\$14.94
EE+Child(ren)	14	\$110.71	\$90.52	\$20.19	\$110.71	\$90.52	\$20.19
EE+Family	<u>28</u>	\$127.00	\$101.56	\$25.44	\$127.00	\$101.56	\$25.44
Buy-Up DPPO		Total	Employer	Employee	Total	Employer	Employee
Employee	73	\$71.91	\$56.32	\$15.59	\$71.91	\$56.32	\$15.59
EE+Spouse	36	\$112.74	\$79.49	\$33.25	\$112.74	\$79.49	\$33.25
EE+Child(ren)	27	\$132.19	\$90.52	\$41.67	\$132.19	\$90.52	\$41.67
EE+Family	<u>47</u>	\$151.63	\$101.56	\$50.07	\$151.63	\$101.56	\$50.07
ANNUAL PREMIUM	303	\$367,542	\$278,998	\$88,544	\$367,542	\$278,998	\$88,544
\$ INCREASE		N/A	N/A	N/A	\$0	\$0	\$0
% INCREASE		N/A	N/A	N/A	0.0%	0.0%	0.0%
VISION		Total	EyeMed	Employee	Total	EyeMed	Employee
Employee	1.12	Total \$3.54	Employer	Employee	Total \$3.54	Employer	Employee
Employee EE+Spouse	143 63	\$3.54 \$7.06	\$3.54 \$5.58	\$0.00 \$1.48	\$3.54 \$7.06	\$3.54 \$5.58	\$0.00 \$1.48
EE+Child(ren)	33	\$13.06	\$3.36 \$9.04	\$1.48 \$4.02	\$13.06	\$3.38 \$9.04	\$1.46 \$4.02
EE+Family	67	\$15.50 \$16.58	\$3.04 \$11.08	\$5.50	\$15.00	\$3.04 \$11.08	\$5.50
ANNUAL PREMIUM	306	\$29,914	\$22,781	\$7,133	\$29,914	\$22,781	\$7,133
\$ INCREASE	300	N/A	N/A	N/A	\$25,514	\$22,761 \$0	\$0 \$0
% INCREASE		N/A	N/A	N/A	0.0%	0.0%	0.0%
		•	11/7	117/7	0.070	0.070	0.07
HRA / FSA ADMINISTRATION			EX (Formerly Chard Snyde		0.070	P&A Group	
HRA / FSA ADMINISTRATION		W Total	Employer	er) Employee	Total	P&A Group Employer	Employee
HRA Administration	41	Total \$5.00	EX (Formerly Chard Snyde Employer \$5.00	Employee \$0.00	Total \$4.00	P&A Group Employer \$4.00	Employee \$0.00
HRA Administration FSA Administration	41 87	Total \$5.00 \$4.75	Employer \$5.00 \$4.75	Employee \$0.00 \$0.00	Total \$4.00 \$3.75	P&A Group Employer \$4.00 \$3.75	Employee \$0.00 \$0.00
HRA Administration FSA Administration ANNUAL PREMIUM		Total \$5.00 \$4.75 \$7,419	Employer \$5.00 \$4.75 \$7,419	Employee \$0.00 \$0.00 \$0	Total \$4.00 \$3.75 \$5,883	P&A Group Employer \$4.00 \$3.75 \$5,883	Employee \$0.00 \$0.00 \$0
HRA Administration FSA Administration ANNUAL PREMIUM \$ INCREASE		Total \$5.00 \$4.75 \$7,419 N/A	Employer \$5.00 \$4.75 \$7,419 N/A	Employee \$0.00 \$0.00 \$0 N/A	Total \$4.00 \$3.75 \$5,883 -\$1,536	P&A Group Employer \$4.00 \$3.75 \$5,883 -\$1,536	Employee \$0.00 \$0.00 \$0 \$0
HRA Administration FSA Administration ANNUAL PREMIUM \$ INCREASE % INCREASE		Total \$5.00 \$4.75 \$7,419	EX (Formerly Chard Snyder Employer \$5.00 \$4.75 \$7,419 N/A N/A	Employee \$0.00 \$0.00 \$0	Total \$4.00 \$3.75 \$5,883	P&A Group Employer \$4.00 \$3.75 \$5,883 -\$1,536 -20.7%	Employee \$0.00 \$0.00 \$0
HRA Administration FSA Administration ANNUAL PREMIUM \$ INCREASE		Total \$5.00 \$4.75 \$7,419 N/A N/A	Employer \$5.00 \$4.75 \$7,419 N/A N/A New York Life	Employee \$0.00 \$0.00 \$0 N/A N/A	Total \$4.00 \$3.75 \$5,883 -\$1,536 -20.7%	P&A Group Employer \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% New York Life	Employee \$0.00 \$0.00 \$0 \$0 \$0 0.0%
HRA Administration FSA Administration ANNUAL PREMIUM \$ INCREASE % INCREASE LIFE		Total \$5.00 \$4.75 \$7,419 N/A N/A	Employer \$5.00 \$4.75 \$7,419 N/A N/A New York Life Employer	Employee \$0.00 \$0.00 \$0 N/A N/A	Total \$4.00 \$3.75 \$5,883 -\$1,536 -20.7%	P&A Group Employer \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% New York Life Employer	Employee \$0.00 \$0.00 \$0 \$0 0.0%
HRA Administration FSA Administration ANNUAL PREMIUM \$ INCREASE % INCREASE LIFE Life Rate		Total \$5.00 \$4.75 \$7,419 N/A N/A Total \$0.175	Employer \$5.00 \$4.75 \$7,419 N/A N/A New York Life Employer \$0.175	Employee \$0.00 \$0.00 \$0 N/A N/A Employee \$0.000	Total \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% Total \$0.175	P&A Group Employer \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% New York Life Employer \$0.175	Employee \$0.00 \$0.00 \$0 \$0 \$0 0.0% Employee \$0.000
HRA Administration FSA Administration ANNUAL PREMIUM \$ INCREASE % INCREASE LIFE Life Rate AD&D Rate		Total \$5.00 \$4.75 \$7,419 N/A N/A Total \$0.175 \$0.025	Employer \$5.00 \$4.75 \$7,419 N/A N/A New York Life Employer \$0.175 \$0.025	Employee \$0.00 \$0.00 \$0 N/A N/A Employee \$0.000 \$0.000	Total \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% Total \$0.175 \$0.025	P&A Group Employer \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% New York Life Employer \$0.175 \$0.025	Employee \$0.00 \$0.00 \$0 \$0 0.0% Employee \$0.000 \$0.000
HRA Administration FSA Administration ANNUAL PREMIUM \$ INCREASE % INCREASE LIFE Life Rate		Total \$5.00 \$4.75 \$7,419 N/A N/A Total \$0.175 \$0.025 \$0.200	Employer \$5.00 \$4.75 \$7,419 N/A N/A New York Life Employer \$0.175 \$0.025 \$0.200	Employee \$0.00 \$0.00 \$0 N/A N/A Employee \$0.000 \$0.000 \$0.000	Total \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% Total \$0.175 \$0.025 \$0.200	P&A Group Employer \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% New York Life Employer \$0.175 \$0.025 \$0.200	Employee \$0.00 \$0.00 \$0 \$0 \$0 0.0% Employee \$0.000 \$0.000 \$0.000
HRA Administration FSA Administration ANNUAL PREMIUM \$ INCREASE % INCREASE LIFE Life Rate AD&D Rate Total Life and AD&D		Total \$5.00 \$4.75 \$7,419 N/A N/A Total \$0.175 \$0.025 \$0.200 \$38,137,650	Employer \$5.00 \$4.75 \$7,419 N/A N/A New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650	Employee \$0.00 \$0.00 \$0 N/A N/A Employee \$0.000 \$0.000 \$0.000 \$0.000 \$38,137,650	Total \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% Total \$0.175 \$0.025 \$0.025 \$0.200 \$38,137,650	P&A Group Employer \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650	Employee \$0.00 \$0.00 \$0 \$0 \$0 0.0% Employee \$0.000 \$0.000 \$0.000 \$38,137,650
HRA Administration FSA Administration ANNUAL PREMIUM \$ INCREASE % INCREASE LIFE Life Rate AD&D Rate Total Life and AD&D Life Volume		Total \$5.00 \$4.75 \$7,419 N/A N/A Total \$0.175 \$0.025 \$0.200	Employer \$5.00 \$4.75 \$7,419 N/A N/A New York Life Employer \$0.175 \$0.025 \$0.200	Employee \$0.00 \$0.00 \$0 N/A N/A Employee \$0.000 \$0.000 \$0.000	Total \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% Total \$0.175 \$0.025 \$0.200	P&A Group Employer \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% New York Life Employer \$0.175 \$0.025 \$0.200	Employee \$0.00 \$0.00 \$0 \$0 \$0 0.0% Employee \$0.000 \$0.000 \$0.000
HRA Administration FSA Administration ANNUAL PREMIUM \$ INCREASE % INCREASE LIFE Life Rate AD&D Rate Total Life and AD&D Life Volume ANNUAL PREMIUM		Total \$5.00 \$4.75 \$7,419 N/A N/A Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530	Employer \$5.00 \$4.75 \$7,419 N/A N/A New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530	Employee \$0.00 \$0.00 \$0 N/A N/A Employee \$0.000	Total \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% Total \$0.175 \$0.025 \$0.025 \$0.200 \$38,137,650 \$91,530	P&A Group Employer \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% New York Life Employer \$0.175 \$0.025 \$0.025 \$0.200 \$38,137,650 \$91,530	Employee \$0.00 \$0.00 \$0 \$0 \$0 0.0% Employee \$0.000 \$0.000 \$0.000 \$38,137,650 \$0
HRA Administration FSA Administration ANNUAL PREMIUM \$ INCREASE % INCREASE LIFE Life Rate AD&D Rate Total Life and AD&D Life Volume ANNUAL PREMIUM \$ INCREASE		Total \$5.00 \$4.75 \$7,419 N/A N/A Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A	Employer \$5.00 \$4.75 \$7,419 N/A N/A New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A N/A New York Life	Employee \$0.00 \$0.00 \$0 N/A N/A Employee \$0.000 \$0.000 \$0.000 \$0.000 \$138,137,650 \$0 N/A N/A	Total \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0%	P&A Group Employer \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0% New York Life	Employee \$0.00 \$0.00 \$0 \$0 \$0 0.0% Employee \$0.000 \$0.000 \$0.000 \$38,137,650 \$0 \$0 \$0
HRA Administration FSA Administration ANNUAL PREMIUM \$ INCREASE % INCREASE LIFE Life Rate AD&D Rate Total Life and AD&D Life Volume ANNUAL PREMIUM \$ INCREASE % INCREASE % INCREASE LONG TERMI DISABILITY		Total \$5.00 \$4.75 \$7,419 N/A N/A Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A Total	Employer \$5.00 \$4.75 \$7,419 N/A N/A New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A New York Life Employer	Employee \$0.00 \$0.00 \$0 N/A N/A Employee \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$138,137,650 \$0 N/A N/A Employee	Total \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0%	P&A Group Employer \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% New York Life Employer \$0.175 \$0.025 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0% New York Life Employer	Employee \$0.00 \$0.00 \$0 \$0 \$0 \$0 \$0 0.0% Employee \$0.000 \$0.000 \$0.000 \$38,137,650 \$0 \$0 0.0% Employee
HRA Administration FSA Administration ANNUAL PREMIUM \$ INCREASE % INCREASE LIFE Life Rate AD&D Rate Total Life and AD&D Life Volume ANNUAL PREMIUM \$ INCREASE % INCREASE % INCREASE LONG TERMI DISABILITY		Total \$5.00 \$4.75 \$7,419 N/A N/A Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A Total \$0.330	Employer \$5.00 \$4.75 \$7,419 N/A N/A New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A New York Life Employer \$0.330	Employee \$0.00 \$0.00 \$0 N/A N/A Employee \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$138,137,650 \$0 N/A N/A Employee \$0.000	Total \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0%	P&A Group Employer \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0% New York Life Employer \$0.330	Employee \$0.00 \$0.00 \$0 \$0 \$0 \$0 \$0 0.0% Employee \$0.000 \$0.000 \$0.000 \$38,137,650 \$0 \$0 \$0 0.0% Employee \$0.000
HRA Administration FSA Administration ANNUAL PREMIUM \$ INCREASE % INCREASE LIFE Life Rate AD&D Rate Total Life and AD&D Life Volume ANNUAL PREMIUM \$ INCREASE % INCREASE % INCREASE LONG TERM DISABILITY LTD Rate LTD Volume		Total \$5.00 \$4.75 \$7,419 N/A N/A Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A N/A	Employer \$5.00 \$4.75 \$7,419 N/A N/A New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A New York Life Employer \$0.175	Employee \$0.00 \$0.00 \$0 N/A N/A Employee \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$1,811,407	Total \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0% Total \$0.330 \$1,811,407	P&A Group Employer \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0% New York Life Employer \$0.330 \$1,811,407	Employee \$0.00 \$0.00 \$0 \$0 \$0 \$0 \$0 0.0% Employee \$0.000 \$0.000 \$0.000 \$38,137,650 \$0 \$0 \$0 0.0% Employee \$0.000 \$1,811,407
HRA Administration FSA Administration ANNUAL PREMIUM \$ INCREASE % INCREASE LIFE Life Rate AD&D Rate Total Life and AD&D Life Volume ANNUAL PREMIUM \$ INCREASE % INCREASE LONG TERM DISABILITY LTD Rate LTD Volume ANNUAL PREMIUM		Total \$5.00 \$4.75 \$7,419 N/A N/A Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A Total \$0.330 \$1,811,407 \$71,732	Employer \$5.00 \$4.75 \$7,419 N/A New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A New York Life Employer \$0.330 \$1,811,407 \$71,732	Employee \$0.00 \$0.00 \$0 N/A N/A Employee \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$1,811,407 \$0	Total \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0% Total \$0.330 \$1,811,407 \$71,732	P&A Group Employer \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0% New York Life Employer \$0.330 \$1,811,407 \$71,732	Employee \$0.00 \$0.00 \$0 \$0 \$0 \$0 0.0% Employee \$0.000 \$0.000 \$0.000 \$38,137,650 \$0 \$0 0.0% Employee \$0.000 \$1,811,407 \$0
HRA Administration FSA Administration ANNUAL PREMIUM \$ INCREASE % INCREASE LIFE Life Rate AD&D Rate Total Life and AD&D Life Volume ANNUAL PREMIUM \$ INCREASE % INCREASE LONG TERM DISABILITY LTD Rate LTD Volume ANNUAL PREMIUM \$ INCREASE		Total \$5.00 \$4.75 \$7,419 N/A N/A Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A N/A Total \$0.330 \$1,811,407 \$71,732 N/A	Employer \$5.00 \$4.75 \$7,419 N/A N/A New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A New York Life Employer \$0.330 \$1,811,407 \$71,732 N/A	Employee \$0.00 \$0.00 \$0 N/A N/A Employee \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$1,811,407 \$0 N/A \$0 N/A	Total \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0% Total \$0.330 \$1,811,407 \$71,732 \$0	P&A Group Employer \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0% New York Life Employer \$0.330 \$1,811,407 \$71,732 \$0	Employee \$0.00 \$0.00 \$0 \$0 \$0 \$0 \$0 0.0% Employee \$0.000 \$0.000 \$0.000 \$38,137,650 \$0 \$0 0.0% Employee \$0.000 \$1,811,407 \$0 \$0 \$0
HRA Administration FSA Administration ANNUAL PREMIUM \$ INCREASE % INCREASE LIFE Life Rate AD&D Rate Total Life and AD&D Life Volume ANNUAL PREMIUM \$ INCREASE % INCREASE LONG TERM DISABILITY LTD Rate LTD Volume ANNUAL PREMIUM \$ INCREASE LONG TERM DISABILITY		Total \$5.00 \$4.75 \$7,419 N/A N/A Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A Total \$0.330 \$1,811,407 \$71,732	Employer \$5.00 \$4.75 \$7,419 N/A New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A New York Life Employer \$0.330 \$1,811,407 \$71,732 N/A N/A	Employee \$0.00 \$0.00 \$0 N/A N/A Employee \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$1,811,407 \$0	Total \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0% Total \$0.330 \$1,811,407 \$71,732	P&A Group Employer \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0% New York Life Employer \$0.330 \$1,811,407 \$71,732 \$0 0.0%	Employee \$0.00 \$0.00 \$0 \$0 \$0 \$0 0.0% Employee \$0.000 \$0.000 \$0.000 \$38,137,650 \$0 \$0 0.0% Employee \$0.000 \$1,811,407 \$0
HRA Administration FSA Administration ANNUAL PREMIUM \$ INCREASE % INCREASE LIFE Life Rate AD&D Rate Total Life and AD&D Life Volume ANNUAL PREMIUM \$ INCREASE % INCREASE LONG TERM DISABILITY LTD Rate LTD Volume ANNUAL PREMIUM \$ INCREASE		Total \$5.00 \$4.75 \$7,419 N/A N/A Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A N/A Total \$0.330 \$1,811,407 \$71,732 N/A	Employer \$5.00 \$4.75 \$7,419 N/A N/A New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A New York Life Employer \$0.330 \$1,811,407 \$71,732 N/A	Employee \$0.00 \$0.00 \$0 N/A N/A Employee \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$1,811,407 \$0 N/A \$0 N/A	Total \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0% Total \$0.330 \$1,811,407 \$71,732 \$0	P&A Group Employer \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0% New York Life Employer \$0.330 \$1,811,407 \$71,732 \$0	Employee \$0.00 \$0.00 \$0 \$0 \$0 \$0 \$0 0.0% Employee \$0.000 \$0.000 \$0.000 \$38,137,650 \$0 \$0 0.0% Employee \$0.000 \$1,811,407 \$0 \$0 \$0
HRA Administration FSA Administration ANNUAL PREMIUM \$ INCREASE % INCREASE LIFE Life Rate AD&D Rate Total Life and AD&D Life Volume ANNUAL PREMIUM \$ INCREASE % INCREASE LONG TERM DISABILITY LTD Rate LTD Volume ANNUAL PREMIUM \$ INCREASE LONG TERM DISABILITY		Total \$5.00 \$4.75 \$7,419 N/A N/A Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A N/A Total \$0.330 \$1,811,407 \$71,732 N/A N/A	Employer \$5.00 \$4.75 \$7,419 N/A N/A New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A New York Life Employer \$0.330 \$1,811,407 \$71,732 N/A N/A New York Life	Employee \$0.00 \$0.00 \$0 N/A N/A Employee \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$1,811,407 \$0 N/A N/A N/A	Total \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0% Total \$0.330 \$1,811,407 \$71,732 \$0 0.0%	P&A Group Employer \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0% New York Life Employer \$0.330 \$1,811,407 \$71,732 \$0 0.0% New York Life	Employee \$0.00 \$0.00 \$0 \$0 \$0 \$0 \$0 0.0% Employee \$0.000 \$0.000 \$0.000 \$38,137,650 \$0 \$0 0.0% Employee \$0.000 \$1,811,407 \$0 \$0 \$0 \$0 \$0
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HRA Administration FSA Administration ANNUAL PREMIUM \$ INCREASE % INCREASE LIFE Life Rate AD&D Rate Total Life and AD&D Life Volume ANNUAL PREMIUM \$ INCREASE % INCREASE LONG TERM DISABILITY LTD Rate LTD Volume ANNUAL PREMIUM \$ INCREASE % INCREASE SHORT TERM DISABILITY STD Rate STD Volume ANNUAL PREMIUM		Total \$5.00 \$4.75 \$7,419 N/A N/A Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A N/A Total \$0.330 \$1,811,407 \$71,732 N/A N/A N/A Total \$0.380 \$275,899 \$125,810	Employer \$5.00 \$4.75 \$7,419 N/A N/A New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A New York Life Employer \$0.330 \$1,811,407 \$71,732 N/A N/A New York Life Employer \$0.380 \$275,899 \$125,810	Employee \$0.00 \$0.00 \$0.00 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$38,137,650 \$0 N/A N/A Employee \$0.000 \$1,811,407 \$0 N/A N/A Employee \$0.000 \$275,899 \$0	Total \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0% Total \$0.330 \$1,811,407 \$71,732 \$0 0.0% Total \$0.380 \$275,899 \$125,810	## P&A Group Employer	Employee \$0.00 \$0.00 \$0 \$0 \$0 \$0 \$0 0.0% Employee \$0.000 \$0.000 \$0.000 \$38,137,650 \$0 \$0 0.0% Employee \$0.000 \$1,811,407 \$0 \$0 \$0 0.0% Employee \$0.000 \$275,899 \$0
HRA Administration FSA Administration ANNUAL PREMIUM \$ INCREASE % INCREASE LIFE Life Rate AD&D Rate Total Life and AD&D Life Volume ANNUAL PREMIUM \$ INCREASE % INCREASE % INCREASE % INCREASE LONG TERM DISABILITY LTD Rate LTD Volume ANNUAL PREMIUM \$ INCREASE % INCREASE % INCREASE % INCREASE % INCREASE % INCREASE % INCREASE SHORT TERM DISABILITY STD Rate STD Volume ANNUAL PREMIUM \$ INCREASE		Total \$5.00 \$4.75 \$7,419 N/A N/A Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A Total \$0.330 \$1,811,407 \$71,732 N/A N/A Total \$0.380 \$275,899 \$125,810 N/A	Employer \$5.00 \$4.75 \$7,419 N/A New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A New York Life Employer \$0.330 \$1,811,407 \$71,732 N/A N/A New York Life Employer \$0.380 \$275,899 \$125,810 N/A	Employee \$0.00 \$0.00 \$0 N/A N/A Employee \$0.000	Total \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0% Total \$0.330 \$1,811,407 \$71,732 \$0 0.0% Total \$0.380 \$275,899 \$125,810 \$0	## P&A Group Employer	Employee \$0.00 \$0.00 \$0 \$0 \$0 \$0 \$0 0.0% Employee \$0.000 \$0.000 \$0.000 \$38,137,650 \$0 \$0 0.0% Employee \$0.000 \$1,811,407 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0
HRA Administration FSA Administration ANNUAL PREMIUM \$ INCREASE % INCREASE LIFE Life Rate AD&D Rate Total Life and AD&D Life Volume ANNUAL PREMIUM \$ INCREASE % INCREASE % INCREASE LONG TERM DISABILITY LTD Rate LTD Volume ANNUAL PREMIUM \$ INCREASE % INCREASE SHORT TERM DISABILITY	87	Total \$5.00 \$4.75 \$7,419 N/A N/A Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A N/A Total \$0.330 \$1,811,407 \$71,732 N/A N/A N/A Total \$0.380 \$275,899 \$125,810 N/A N/A	Employer \$5.00 \$4.75 \$7,419 N/A N/A New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A New York Life Employer \$0.330 \$1,811,407 \$71,732 N/A N/A New York Life Employer \$0.380 \$275,899 \$125,810 N/A N/A	Employee \$0.00 \$0.00 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$38,137,650 \$0 N/A N/A Employee \$0.000 \$1,811,407 \$0 N/A N/A Employee \$0.000 \$275,899 \$0 N/A N/A N/A	Total \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0% Total \$0.330 \$1,811,407 \$71,732 \$0 0.0% Total \$0.380 \$275,899 \$125,810 \$0 0.0%	P&A Group Employer \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0% New York Life Employer \$0.330 \$1,811,407 \$71,732 \$0 0.0% New York Life Employer \$0.380 \$275,899 \$125,810 \$0 0.0%	Employee \$0.00 \$0.00 \$0 \$0 \$0 \$0 0.0% Employee \$0.000 \$0.000 \$0.000 \$38,137,650 \$0 \$0 0.0% Employee \$0.000 \$1,811,407 \$0 \$0 \$0 0.0% Employee \$0.000 \$275,899 \$0 \$0 \$0 0.0%
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HRA Administration FSA Administration ANNUAL PREMIUM \$ INCREASE % INCREASE LIFE Life Rate AD&D Rate Total Life and AD&D Life Volume ANNUAL PREMIUM \$ INCREASE % INCREASE % INCREASE LONG TERM DISABILITY LTD Rate LTD Volume ANNUAL PREMIUM \$ INCREASE SHORT TERM DISABILITY STD Rate STD Volume ANNUAL PREMIUM \$ INCREASE % INCREASE SHORT TERM DISABILITY	87	Total \$5.00 \$4.75 \$7,419 N/A N/A Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A N/A Total \$0.330 \$1,811,407 \$71,732 N/A N/A N/A Total \$0.380 \$275,899 \$125,810 N/A N/A	Employer	Employee \$0.00 \$0.00 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$38,137,650 \$0 N/A N/A Employee \$0.000 \$1,811,407 \$0 N/A N/A Employee \$0.000 \$275,899 \$0 N/A N/A Inc. Employee	Total \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0% Total \$0.330 \$1,811,407 \$71,732 \$0 0.0% Total \$0.380 \$275,899 \$125,810 \$0 0.0% Even	## P&A Group Employer	Employee \$0.00 \$0.00 \$0 \$0 \$0 \$0 0.0% Employee \$0.000 \$0.000 \$0.000 \$38,137,650 \$0 \$0 0.0% Employee \$0.000 \$1,811,407 \$0 \$0 \$0 0.0% Employee \$0.000 \$275,899 \$0 \$0 0.0% Inc. Employee
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HRA Administration FSA Administration ANNUAL PREMIUM \$ INCREASE % INCREASE LIFE Life Rate AD&D Rate Total Life and AD&D Life Volume ANNUAL PREMIUM \$ INCREASE % INCREASE LONG TERM DISABILITY LTD Rate LTD Volume ANNUAL PREMIUM \$ INCREASE Y INCREASE SHORT TERM DISABILITY STD Rate STD Volume ANNUAL PREMIUM \$ INCREASE SHORT TERM DISABILITY STD Rate STD Volume ANNUAL PREMIUM \$ INCREASE % INCREASE W INCREASE SHORT TERM DISABILITY STD Rate STD Volume ANNUAL PREMIUM \$ INCREASE % INCREASE % INCREASE % INCREASE EMPLOYEE ASSISTANCE PROGRAM EAP Rate ANNUAL PREMIUM	87	Total \$5.00 \$4.75 \$7,419 N/A N/A Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A N/A Total \$0.330 \$1,811,407 \$71,732 N/A N/A N/A Total \$0.380 \$275,899 \$125,810 N/A N/A N/A	Employer \$5.00 \$4.75 \$7,419 N/A N/A New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A New York Life Employer \$0.330 \$1,811,407 \$71,732 N/A N/A New York Life Employer \$0.380 \$275,899 \$125,810 N/A N/A rnorth Behavioral Health, Employer \$2.61 \$14,188	Employee \$0.00 \$0.00 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$38,137,650 \$0 N/A N/A Employee \$0.000 \$1,811,407 \$0 N/A N/A Employee \$0.000 \$275,899 \$0 N/A N/A Inc. Employee \$0.00 \$0.000 \$0.000 \$275,899 \$0 N/A N/A	Total \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0% Total \$0.330 \$1,811,407 \$71,732 \$0 0.0% Total \$0.380 \$275,899 \$125,810 \$0 0.0% Even	## P&A Group Employer	Employee \$0.00 \$0.00 \$0 \$0 \$0 \$0 \$0 0.0% Employee \$0.000 \$0.000 \$0.000 \$38,137,650 \$0 \$0 0.0% Employee \$0.000 \$1,811,407 \$0 \$0 \$0 0.0% Employee \$0.000 \$275,899 \$0 \$0 0.0% Inc. Employee \$0.00 \$0
HRA Administration FSA Administration ANNUAL PREMIUM \$ INCREASE % INCREASE LIFE Life Rate AD&D Rate Total Life and AD&D Life Volume ANNUAL PREMIUM \$ INCREASE % INCREASE LONG TERM DISABILITY LTD Rate LTD Volume ANNUAL PREMIUM \$ INCREASE SHORT TERM DISABILITY STD Rate STD Volume ANNUAL PREMIUM \$ INCREASE SHORT TERM DISABILITY STD Rate STD Volume ANNUAL PREMIUM \$ INCREASE % INCREASE EMPLOYEE ASSISTANCE PROGRAM EAP Rate ANNUAL PREMIUM \$ INCREASE	87	Total \$5.00 \$4.75 \$7,419 N/A N/A Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A Total \$0.330 \$1,811,407 \$71,732 N/A N/A N/A Total \$0.380 \$275,899 \$125,810 N/A N/A Eve Total \$2.61 \$14,188 N/A	Employer \$5.00 \$4.75 \$7,419 N/A N/A New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A New York Life Employer \$0.330 \$1,811,407 \$71,732 N/A N/A New York Life Employer \$0.380 \$275,899 \$125,810 N/A N/A N/A Remployer \$0.380 \$275,899 \$125,810 N/A N/A Remployer \$0.380 \$275,899 \$125,810 N/A N/A Remployer \$0.380 \$275,899 \$125,810 N/A N/A Remployer \$0.380 \$275,899 \$125,810 N/A N/A Remployer \$125,810 N/A N/A Remployer \$2.61 \$14,188 N/A	Employee \$0.00 \$0.00 \$0.00 \$0 N/A N/A Employee \$0.000 \$0.000 \$0.000 \$0.000 \$38,137,650 \$0 N/A N/A Employee \$0.000 \$1,811,407 \$0 N/A N/A Employee \$0.000 \$275,899 \$0 N/A N/A Inc. Employee \$0.00 \$0 N/A N/A	Total \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0% Total \$0.330 \$1,811,407 \$71,732 \$0 0.0% Total \$0.380 \$275,899 \$125,810 \$0 0.0% Even Total \$2.91 \$15,819 \$1,631	Employer \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0% New York Life Employer \$0.330 \$1,811,407 \$71,732 \$0 0.0% New York Life Employer \$0.380 \$275,899 \$125,810 \$0 0.0% Inorth Behavioral Health Employer \$2.91 \$15,819 \$1,631	Employee \$0.00 \$0.00 \$0 \$0 \$0 \$0 \$0 0.0% Employee \$0.000 \$0.000 \$0.000 \$38,137,650 \$0 \$0 0.0% Employee \$0.000 \$1,811,407 \$0 \$0 \$0 0.0% Employee \$0.000 \$275,899 \$0 \$0 0.0% Inc. Employee \$0.000 \$0 \$0 \$0 \$0 \$0
HRA Administration FSA Administration ANNUAL PREMIUM \$ INCREASE % INCREASE LIFE Life Rate AD&D Rate Total Life and AD&D Life Volume ANNUAL PREMIUM \$ INCREASE % INCREASE LONG TERM DISABILITY LTD Rate LTD Volume ANNUAL PREMIUM \$ INCREASE SHORT TERM DISABILITY STD Rate STD Volume ANNUAL PREMIUM \$ INCREASE % INCREASE % INCREASE SHORT TERM DISABILITY STD Rate STD Volume ANNUAL PREMIUM \$ INCREASE % INCREASE **INCREASE** **	87	Total \$5.00 \$4.75 \$7,419 N/A N/A Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A N/A Total \$0.330 \$1,811,407 \$71,732 N/A N/A N/A Total \$0.380 \$275,899 \$125,810 N/A N/A N/A Eve Total \$2.61 \$14,188 N/A N/A	Employer \$5.00 \$4.75 \$7,419 N/A N/A New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A New York Life Employer \$0.330 \$1,811,407 \$71,732 N/A N/A New York Life Employer \$0.380 \$275,899 \$125,810 N/A N/A rnorth Behavioral Health, Employer \$2.61 \$14,188 N/A N/A	Employee \$0.00 \$0.00 \$0 N/A N/A Employee \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$38,137,650 \$0 N/A N/A Employee \$0.000 \$1,811,407 \$0 N/A N/A Employee \$0.000 \$275,899 \$0 N/A N/A Inc. Employee \$0.00 \$0 N/A N/A	Total \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0% Total \$0.330 \$1,811,407 \$71,732 \$0 0.0% Total \$0.380 \$275,899 \$125,810 \$0 0.0% Every Total \$2.91 \$15,819 \$1,631 \$1.5%	Employer \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0% New York Life Employer \$0.330 \$1,811,407 \$71,732 \$0 0.0% New York Life Employer \$0.380 \$275,899 \$125,810 \$0 0.0% Inorth Behavioral Health Employer \$2.91 \$15,819 \$1,631 11.5%	Employee \$0.00 \$0.00 \$0 \$0 \$0 \$0 \$0 0.0% Employee \$0.000 \$0.000 \$0.000 \$38,137,650 \$0 \$0 0.0% Employee \$0.000 \$1,811,407 \$0 \$0 \$0 \$0 0.0% Employee \$0.000 \$275,899 \$0 0.0% Inc. Employee \$0.000 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0
HRA Administration FSA Administration ANNUAL PREMIUM \$ INCREASE % INCREASE LIFE Life Rate AD&D Rate Total Life and AD&D Life Volume ANNUAL PREMIUM \$ INCREASE % INCREASE LONG TERM DISABILITY LTD Rate LTD Volume ANNUAL PREMIUM \$ INCREASE % INCREASE % INCREASE % INCREASE % INCREASE SHORT TERM DISABILITY STD Rate STD Volume ANNUAL PREMIUM \$ INCREASE SHORT TERM DISABILITY STD Rate STD Volume ANNUAL PREMIUM \$ INCREASE % INCREASE % INCREASE % INCREASE % INCREASE % INCREASE % INCREASE MPLOYEE ASSISTANCE PROGRAM EAP Rate ANNUAL PREMIUM \$ INCREASE % INCREASE % INCREASE % INCREASE % INCREASE % INCREASE % INCREASE	87	Total \$5.00 \$4.75 \$7,419 N/A N/A Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A Total \$0.330 \$1,811,407 \$71,732 N/A N/A N/A Total \$0.380 \$275,899 \$125,810 N/A N/A N/A Eve Total \$0.4 \$0.4 \$0.5 \$	Employer \$5.00 \$4.75 \$7,419 N/A N/A New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A New York Life Employer \$0.330 \$1,811,407 \$71,732 N/A N/A New York Life Employer \$0.380 \$275,899 \$125,810 N/A N/A rnorth Behavioral Health, Employer \$2.61 \$14,188 N/A N/A N/A Employer	Employee \$0.00 \$0.00 \$0 N/A N/A Employee \$0.000 \$0.000 \$0.000 \$0.000 \$38,137,650 \$0 N/A N/A Employee \$0.000 \$1,811,407 \$0 N/A N/A Employee \$0.000 \$275,899 \$0 N/A N/A Inc. Employee \$0.00 \$0 N/A N/A Employee	Total \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0% Total \$0.330 \$1,811,407 \$71,732 \$0 0.0% Total \$0.380 \$275,899 \$125,810 \$0 0.0% Even Total \$2.91 \$15,819 \$1,631 11.5% Total	Employer \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0% New York Life Employer \$0.330 \$1,811,407 \$71,732 \$0 0.0% New York Life Employer \$0.380 \$275,899 \$125,810 \$0 0.0% rnorth Behavioral Health Employer \$2.91 \$15,819 \$1,631 11.5% Employer	Employee \$0.00 \$0.00 \$0 \$0 \$0 \$0 \$0 0.0% Employee \$0.000 \$0.000 \$0.000 \$38,137,650 \$0 \$0 0.0% Employee \$0.000 \$1,811,407 \$0 \$0 \$0 0.0% Employee \$0.000 \$275,899 \$0 \$0 0.0% Inc. Employee \$0.00 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$
HRA Administration FSA Administration ANNUAL PREMIUM \$ INCREASE % INCREASE LIFE Life Rate AD&D Rate Total Life and AD&D Life Volume ANNUAL PREMIUM \$ INCREASE % INCREASE LONG TERM DISABILITY LTD Rate LTD Volume ANNUAL PREMIUM \$ INCREASE SHORT TERM DISABILITY STD Rate STD Volume ANNUAL PREMIUM \$ INCREASE % INCREASE % INCREASE SHORT TERM DISABILITY STD Rate STD Volume ANNUAL PREMIUM \$ INCREASE % INCREASE **INCREASE** **	87	Total \$5.00 \$4.75 \$7,419 N/A N/A Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A Total \$0.330 \$1,811,407 \$71,732 N/A N/A N/A Total \$0.380 \$275,899 \$125,810 N/A N/A N/A Eve Total \$0.4 \$0.4 \$0.4 \$0.5 \$	Employer \$5.00 \$4.75 \$7,419 N/A New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A New York Life Employer \$0.330 \$1,811,407 \$71,732 N/A N/A New York Life Employer \$0.380 \$275,899 \$125,810 N/A N/A N/A rnorth Behavioral Health, Employer \$2.61 \$14,188 N/A N/A Employer \$6,627,962	Employee \$0.00 \$0.00 \$0.00 \$0.00 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$0.000 \$38,137,650 \$0 N/A N/A Employee \$0.000 \$1,811,407 \$0 N/A N/A Employee \$0.000 \$275,899 \$0 N/A N/A Inc. Employee \$0.00 \$0.00 \$1,811,407	Total \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0% Total \$0.330 \$1,811,407 \$71,732 \$0 0.0% Total \$0.380 \$275,899 \$125,810 \$0 0.0% Every Total \$2.91 \$15,819 \$1,631 \$1.5%	Employer \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0% New York Life Employer \$0.330 \$1,811,407 \$71,732 \$0 0.0% New York Life Employer \$0.380 \$275,899 \$125,810 \$0 0.0% rnorth Behavioral Health Employer \$2.91 \$15,819 \$1,631 11.5% Employer \$6,971,632	Employee \$0.00 \$0.00 \$0 \$0 \$0 \$0 \$0 0.0% Employee \$0.000 \$0.000 \$0.000 \$38,137,650 \$0 \$0 0.0% Employee \$0.000 \$1,811,407 \$0 \$0 \$0 0.0% Employee \$0.000 \$275,899 \$0 0.0% Inc. Employee \$0.00 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$
HRA Administration FSA Administration ANNUAL PREMIUM \$ INCREASE % INCREASE LIFE Life Rate AD&D Rate Total Life and AD&D Life Volume ANNUAL PREMIUM \$ INCREASE % INCREASE LONG TERM DISABILITY LTD Rate LTD Volume ANNUAL PREMIUM \$ INCREASE % INCREASE % INCREASE SHORT TERM DISABILITY STD Rate STD Volume ANNUAL PREMIUM \$ INCREASE SHORT TERM DISABILITY STD Rate STD Volume ANNUAL PREMIUM \$ INCREASE % INCREASE EMPLOYEE ASSISTANCE PROGRAM EAP Rate ANNUAL PREMIUM \$ INCREASE % INCREASE	87	Total \$5.00 \$4.75 \$7,419 N/A N/A Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A Total \$0.330 \$1,811,407 \$71,732 N/A N/A N/A Total \$0.380 \$275,899 \$125,810 N/A N/A N/A Eve Total \$0.4 \$0.4 \$0.5 \$	Employer \$5.00 \$4.75 \$7,419 N/A N/A New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 N/A N/A New York Life Employer \$0.330 \$1,811,407 \$71,732 N/A N/A New York Life Employer \$0.380 \$275,899 \$125,810 N/A N/A rnorth Behavioral Health, Employer \$2.61 \$14,188 N/A N/A N/A Employer	Employee \$0.00 \$0.00 \$0 N/A N/A Employee \$0.000 \$0.000 \$0.000 \$0.000 \$38,137,650 \$0 N/A N/A Employee \$0.000 \$1,811,407 \$0 N/A N/A Employee \$0.000 \$275,899 \$0 N/A N/A Inc. Employee \$0.00 \$0 N/A N/A Employee	Total \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% Total \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0% Total \$0.330 \$1,811,407 \$71,732 \$0 0.0% Total \$0.380 \$275,899 \$125,810 \$0 0.0% Even Total \$2.91 \$15,819 \$1,631 11.5% Total \$8,036,487	Employer \$4.00 \$3.75 \$5,883 -\$1,536 -20.7% New York Life Employer \$0.175 \$0.025 \$0.200 \$38,137,650 \$91,530 \$0 0.0% New York Life Employer \$0.330 \$1,811,407 \$71,732 \$0 0.0% New York Life Employer \$0.380 \$275,899 \$125,810 \$0 0.0% rnorth Behavioral Health Employer \$2.91 \$15,819 \$1,631 11.5% Employer	Employee \$0.00 \$0.00 \$0 \$0 \$0 \$0 \$0 0.0% Employee \$0.000 \$0.000 \$0.000 \$38,137,650 \$0 \$0 0.0% Employee \$0.000 \$1,811,407 \$0 \$0 \$0 0.0% Employee \$0.000 \$275,899 \$0 \$0 0.0% Inc. Employee \$0.00 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$

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