



			Annual Rates *	Cost to Member/ Employee	% of Rate to Member/ Employee	Cost to House	% of Rate to House
<b>Medical</b>							
<b>1a</b>	Community Blue PPO #1	single	\$6,899	\$1,380	20%	\$5,519	80%
		two person	\$16,001	\$3,200	20%	\$12,801	80%
		family	\$20,700	\$4,140	20%	\$16,560	80%
<b>1b</b>	Community Blue PPO #2	single	\$6,310	\$631	10%	\$5,679	90%
		two person	\$14,222	\$1,422	10%	\$12,800	90%
		family	\$18,930	\$1,893	10%	\$17,037	90%
<b>1c</b>	Simply Blue - Health Savings Account (H.S.A.)	single	\$4,461	\$223	5%	\$5,238	117%
		two person	\$10,707	\$535	5%	\$12,172	114%
		family	\$13,383	\$669	5%	\$14,714	110%
	House contribution to Member/Employee H.S.A.	single	\$1,000	\$0	0%		
		two person	\$2,000	\$0	0%		
		family	\$2,000	\$0	0%		
<b>Dental</b>							
<b>2a</b>	Delta Dental - Comprehensive	single	\$567	\$113	20%	\$454	80%
		two person	\$1,071	\$214	20%	\$857	80%
		family	\$1,890	\$378	20%	\$1,512	80%
<b>2b</b>	Delta Dental - Modified	single	\$274	\$55	20%	\$219	80%
		two person	\$508	\$102	20%	\$407	80%
		family	\$926	\$185	20%	\$741	80%



		Annual Rates *	Cost to Member/ Employee	% of Rate to Member/ Employee	Cost to House	% of Rate to House	
<b>Vision</b>							
3	VSP Vision administered through BCBSM	single two-person family	\$88 \$211 \$264	\$18 \$42 \$53	20% 20% 20%	\$71 \$169 \$211	80% 80% 80%
<b>Life Insurance</b>							
4	Minnesota Life Insurance - 2 times pay		variable	state paid	0%	state paid	0%
<b>Long Term Disability Insurance</b>							
5	LTD (Employees Only)		variable	state paid	0%	state paid	0%
<b>401(k)</b>							
6	401(k) - administered by VOYA		variable (salary based)	state paid	0%	state paid	0%
<b>Dependent Life Insurance</b>							
7	Minnesota Life Insurance (Members and Employees)		variable (level based)	Employee Members	100% 0%	Employee Members	100% 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.