

NEW HEALTH INSURANCE RATES - FY25**** EMPLOYEES ****

| | | | 12 MO./24 PAY PERIODS | | 10 MO./20 PAY PERIODS | | INDIVIDUAL | | FAMILY | |
|---|----------------------------------|------|-----------------------|----------------|-----------------------|----------------|----------------------|------------------|----------------------|------------------|
| | | | INDIVIDUAL RATE | FAMILY RATE | INDIVIDUAL RATE | FAMILY RATE | MO. EMPLOYEE RATE | MO. TOWN RATE | MO. EMPLOYEE RATE | MO. TOWN RATE |
| BOSTON MUTUAL: Optional Life & AD&D | G-12612-1 & 2 (Town & School) | 10K | \$3.10 | N/A | \$3.72 | N/A | \$6.20 | N/A | N/A | N/A |
| | | 20K | \$6.20 | N/A | \$7.44 | N/A | \$12.40 | N/A | N/A | N/A |
| | | 30K | \$9.30 | N/A | \$11.16 | N/A | \$18.60 | N/A | N/A | N/A |
| | | 40K | \$12.40 | N/A | \$14.88 | N/A | \$24.80 | N/A | N/A | N/A |
| | | 50K | \$15.50 | N/A | \$18.60 | N/A | \$31.00 | N/A | N/A | N/A |
| | | 60K | \$18.60 | N/A | \$22.32 | N/A | \$37.20 | N/A | N/A | N/A |
| | | 70K | \$21.70 | N/A | \$26.04 | N/A | \$43.40 | N/A | N/A | N/A |
| | | 80K | \$24.80 | N/A | \$29.76 | N/A | \$49.60 | N/A | N/A | N/A |
| | | 90K | \$27.90 | N/A | \$33.48 | N/A | \$55.80 | N/A | N/A | N/A |
| | | 100K | \$31.00 | N/A | \$37.20 | N/A | \$62.00 | N/A | N/A | N/A |
| | | 110K | \$34.10 | N/A | \$40.92 | N/A | \$68.20 | N/A | N/A | N/A |
| | | 120K | \$37.20 | N/A | \$44.64 | N/A | \$74.40 | N/A | N/A | N/A |
| | | 130K | \$40.30 | N/A | \$48.36 | N/A | \$80.60 | N/A | N/A | N/A |
| | | 140K | \$43.40 | N/A | \$52.08 | N/A | \$86.80 | N/A | N/A | N/A |
| | | 150K | \$46.50 | N/A | \$55.80 | N/A | \$93.00 | N/A | N/A | N/A |
| BOSTON MUTUAL: Dependent Life Spouse: \$5,000 Children 6 months to age 19 or to age 25, if full-time student: \$5,000 14 days to 6 months: \$500 | (Town & School) | 5K | \$2.90 | N/A | \$3.48 | N/A | \$5.80 | N/A | N/A | N/A |

** Boston Mutual Plan above is Closed For Enrollment Effective 06/30/16 **

*** New Boston Mutual Voluntary Enhanced Plan (see below) Effective 07/01/16 ***

Upon Retirement: Life and AD&D Reduce to \$5,000

All benefits under Group #'s 12612-1 & 2, including Dependent Life, for Active Employees and Retirees shall terminate at Age 75

Basic & Optional Life Insurance Includes: Accidental Death & Dismemberment Insurance (AD&D), Waiver of Premium, Right to Convert

| | G-12612-3 & 4 (Town & School) - Age | | | 12 MO./24 PAY PERIODS | | 10 MO./20 PAY PERIODS | | INDIVIDUAL | |
|---|---|------|------|-----------------------|----------------|-----------------------|----------------|----------------------|------------------|
| | | | | INDIVIDUAL RATE | FAMILY RATE | INDIVIDUAL RATE | FAMILY RATE | MO. EMPLOYEE RATE | MO. TOWN RATE |
| BOSTON MUTUAL: Optional Life & AD&D | <35 | 10K | 0.12 | \$0.60 | N/A | \$0.72 | N/A | \$1.20 | N/A |
| | <35 | 20K | 0.12 | \$1.20 | N/A | \$1.44 | N/A | \$2.40 | N/A |
| New Voluntary Enhanced Plan Eff 07/01/16 | <35 | 30K | 0.12 | \$1.80 | N/A | \$2.16 | N/A | \$3.60 | N/A |
| | <35 | 40K | 0.12 | \$2.40 | N/A | \$2.88 | N/A | \$4.80 | N/A |
| Dependent Life: Life Insurance Only | <35 | 50K | 0.12 | \$3.00 | N/A | \$3.60 | N/A | \$6.00 | N/A |
| Children 14 Days to 1 year: \$1,000 | <35 | 60K | 0.12 | \$3.60 | N/A | \$4.32 | N/A | \$7.20 | N/A |
| 1 year to 19 years (age 25 for F/T students: \$10,000) | <35 | 70K | 0.12 | \$4.20 | N/A | \$5.04 | N/A | \$8.40 | N/A |
| | <35 | 80K | 0.12 | \$4.80 | N/A | \$5.76 | N/A | \$9.60 | N/A |
| | <35 | 90K | 0.12 | \$5.40 | N/A | \$6.48 | N/A | \$10.80 | N/A |
| Spousal Coverage: | <35 | 100K | 0.12 | \$6.00 | N/A | \$7.20 | N/A | \$12.00 | N/A |
| Under Age 60: Emp @ 100K / SP @ 30K | 35-39 | 10K | 0.17 | \$0.85 | N/A | \$1.02 | N/A | \$1.70 | N/A |
| Age 60-69: Emp @ 50K / SP @ 20K | 35-39 | 20K | 0.17 | \$1.70 | N/A | \$2.04 | N/A | \$3.40 | N/A |
| Age 70 and over: Emp @ 10K / SP N/A | 35-39 | 30K | 0.17 | \$2.55 | N/A | \$3.06 | N/A | \$5.10 | N/A |
| | 35-39 | 40K | 0.17 | \$3.40 | N/A | \$4.08 | N/A | \$6.80 | N/A |
| Active Employees: | 35-39 | 50K | 0.17 | \$4.25 | N/A | \$5.10 | N/A | \$8.50 | N/A |
| At age 70: to 65% of original benefit | 35-39 | 60K | 0.17 | \$5.10 | N/A | \$6.12 | N/A | \$10.20 | N/A |
| At age 75: to 50% of original benefit | 35-39 | 70K | 0.17 | \$5.95 | N/A | \$7.14 | N/A | \$11.90 | N/A |
| At age 80: to 25% of original benefit | 35-39 | 80K | 0.17 | \$6.80 | N/A | \$8.16 | N/A | \$13.60 | N/A |
| | 35-39 | 90K | 0.17 | \$7.65 | N/A | \$9.18 | N/A | \$15.30 | N/A |
| | 35-39 | 100K | 0.17 | \$8.50 | N/A | \$10.20 | N/A | \$17.00 | N/A |
| | 40-44 | 10K | 0.26 | \$1.30 | N/A | \$1.56 | N/A | \$2.60 | N/A |
| | 40-44 | 20K | 0.26 | \$2.60 | N/A | \$3.12 | N/A | \$5.20 | N/A |
| | 40-44 | 30K | 0.26 | \$3.90 | N/A | \$4.68 | N/A | \$7.80 | N/A |
| | 40-44 | 40K | 0.26 | \$5.20 | N/A | \$6.24 | N/A | \$10.40 | N/A |
| | 40-44 | 50K | 0.26 | \$6.50 | N/A | \$7.80 | N/A | \$13.00 | N/A |
| | 40-44 | 60K | 0.26 | \$7.80 | N/A | \$9.36 | N/A | \$15.60 | N/A |
| | 40-44 | 70K | 0.26 | \$9.10 | N/A | \$10.92 | N/A | \$18.20 | N/A |
| | 40-44 | 80K | 0.26 | \$10.40 | N/A | \$12.48 | N/A | \$20.80 | N/A |
| | 40-44 | 90K | 0.26 | \$11.70 | N/A | \$14.04 | N/A | \$23.40 | N/A |
| | 40-44 | 100K | 0.26 | \$13.00 | N/A | \$15.60 | N/A | \$26.00 | N/A |

NEW HEALTH INSURANCE RATES - FY25

** EMPLOYEES **

| | G-12612-3 & 4 (Town & School) - Age | | | 12 MO./24 PAY PERIODS | | 10 MO./20 PAY PERIODS | | INDIVIDUAL | |
|--|---|------|------|-----------------------|----------------|-----------------------|----------------|----------------------|------------------|
| | | | | INDIVIDUAL RATE | FAMILY RATE | INDIVIDUAL RATE | FAMILY RATE | MO. EMPLOYEE RATE | MO. TOWN RATE |
| BOSTON MUTUAL: Optional Life & AD&D | 45-49 | 10K | 0.39 | \$1.95 | N/A | \$2.34 | N/A | \$3.90 | N/A |
| | 45-49 | 20K | 0.39 | \$3.90 | N/A | \$4.68 | N/A | \$7.80 | N/A |
| New Voluntary Enhanced Plan Eff 07/01/16 | 45-49 | 30K | 0.39 | \$5.85 | N/A | \$7.02 | N/A | \$11.70 | N/A |
| | 45-49 | 40K | 0.39 | \$7.80 | N/A | \$9.36 | N/A | \$15.60 | N/A |
| Dependent Life: Life Insurance Only | 45-49 | 50K | 0.39 | \$9.75 | N/A | \$11.70 | N/A | \$19.50 | N/A |
| Children 14 Days to 1 year: \$1,000 | 45-49 | 60K | 0.39 | \$11.70 | N/A | \$14.04 | N/A | \$23.40 | N/A |
| 1 year to 19 years (age 25 for F/T students: \$10,000 | 45-49 | 70K | 0.39 | \$13.65 | N/A | \$16.38 | N/A | \$27.30 | N/A |
| | 45-49 | 80K | 0.39 | \$15.60 | N/A | \$18.72 | N/A | \$31.20 | N/A |
| | 45-49 | 90K | 0.39 | \$17.55 | N/A | \$21.06 | N/A | \$35.10 | N/A |
| Spousal Coverage: | 45-49 | 100K | 0.39 | \$19.50 | N/A | \$23.40 | N/A | \$39.00 | N/A |
| Under Age 60: Emp @ 100K / SP @ 30K | 50-54 | 10K | 0.62 | \$3.10 | N/A | \$3.72 | N/A | \$6.20 | N/A |
| Age 60-69: Emp @ 50K / SP @ 20K | 50-54 | 20K | 0.62 | \$6.20 | N/A | \$7.44 | N/A | \$12.40 | N/A |
| Age 70 and over: Emp @ 10K / SP N/A | 50-54 | 30K | 0.62 | \$9.30 | N/A | \$11.16 | N/A | \$18.60 | N/A |
| | 50-54 | 40K | 0.62 | \$12.40 | N/A | \$14.88 | N/A | \$24.80 | N/A |
| Active Employees: | 50-54 | 50K | 0.62 | \$15.50 | N/A | \$18.60 | N/A | \$31.00 | N/A |
| At age 70: to 65% of original benefit | 50-54 | 60K | 0.62 | \$18.60 | N/A | \$22.32 | N/A | \$37.20 | N/A |
| At age 75: to 50% of original benefit | 50-54 | 70K | 0.62 | \$21.70 | N/A | \$26.04 | N/A | \$43.40 | N/A |
| At age 80: to 25% of original benefit | 50-54 | 80K | 0.62 | \$24.80 | N/A | \$29.76 | N/A | \$49.60 | N/A |
| | 50-54 | 90K | 0.62 | \$27.90 | N/A | \$33.48 | N/A | \$55.80 | N/A |
| | 50-54 | 100K | 0.62 | \$31.00 | N/A | \$37.20 | N/A | \$62.00 | N/A |
| | 55-59 | 10K | 0.98 | \$4.90 | N/A | \$5.88 | N/A | \$9.80 | N/A |
| | 55-59 | 20K | 0.98 | \$9.80 | N/A | \$11.76 | N/A | \$19.60 | N/A |
| | 55-59 | 30K | 0.98 | \$14.70 | N/A | \$17.64 | N/A | \$29.40 | N/A |
| | 55-59 | 40K | 0.98 | \$19.60 | N/A | \$23.52 | N/A | \$39.20 | N/A |
| | 55-59 | 50K | 0.98 | \$24.50 | N/A | \$29.40 | N/A | \$49.00 | N/A |
| | 55-59 | 60K | 0.98 | \$29.40 | N/A | \$35.28 | N/A | \$58.80 | N/A |
| | 55-59 | 70K | 0.98 | \$34.30 | N/A | \$41.16 | N/A | \$68.60 | N/A |
| | 55-59 | 80K | 0.98 | \$39.20 | N/A | \$47.04 | N/A | \$78.40 | N/A |
| | 55-59 | 90K | 0.98 | \$44.10 | N/A | \$52.92 | N/A | \$88.20 | N/A |
| | 55-59 | 100K | 0.98 | \$49.00 | N/A | \$58.80 | N/A | \$98.00 | N/A |
| | 60-64 | 10K | 1.42 | \$7.10 | N/A | \$8.52 | N/A | \$14.20 | N/A |
| | 60-64 | 20K | 1.42 | \$14.20 | N/A | \$17.04 | N/A | \$28.40 | N/A |
| | 60-64 | 30K | 1.42 | \$21.30 | N/A | \$25.56 | N/A | \$42.60 | N/A |
| | 60-64 | 40K | 1.42 | \$28.40 | N/A | \$34.08 | N/A | \$56.80 | N/A |
| | 60-64 | 50K | 1.42 | \$35.50 | N/A | \$42.60 | N/A | \$71.00 | N/A |
| | 60-64 | 60K | 1.42 | \$42.60 | N/A | \$51.12 | N/A | \$85.20 | N/A |
| | 60-64 | 70K | 1.42 | \$49.70 | N/A | \$59.64 | N/A | \$99.40 | N/A |
| | 60-64 | 80K | 1.42 | \$56.80 | N/A | \$68.16 | N/A | \$113.60 | N/A |
| | 60-64 | 90K | 1.42 | \$63.90 | N/A | \$76.68 | N/A | \$127.80 | N/A |
| | 60-64 | 100K | 1.42 | \$71.00 | N/A | \$85.20 | N/A | \$142.00 | N/A |
| | 65-69 | 10K | 2.38 | \$11.90 | N/A | \$14.28 | N/A | \$23.80 | N/A |
| | 65-69 | 20K | 2.38 | \$23.80 | N/A | \$28.56 | N/A | \$47.60 | N/A |
| | 65-69 | 30K | 2.38 | \$35.70 | N/A | \$42.84 | N/A | \$71.40 | N/A |
| | 65-69 | 40K | 2.38 | \$47.60 | N/A | \$57.12 | N/A | \$95.20 | N/A |
| | 65-69 | 50K | 2.38 | \$59.50 | N/A | \$71.40 | N/A | \$119.00 | N/A |
| | 65-69 | 60K | 2.38 | \$71.40 | N/A | \$85.68 | N/A | \$142.80 | N/A |
| | 65-69 | 70K | 2.38 | \$83.30 | N/A | \$99.96 | N/A | \$166.60 | N/A |
| | 65-69 | 80K | 2.38 | \$95.20 | N/A | \$114.24 | N/A | \$190.40 | N/A |
| | 65-69 | 90K | 2.38 | \$107.10 | N/A | \$128.52 | N/A | \$214.20 | N/A |
| | 65-69 | 100K | 2.38 | \$119.00 | N/A | \$142.80 | N/A | \$238.00 | N/A |
| | 70-74 | 10K | 3.97 | \$19.85 | N/A | \$23.82 | N/A | \$39.70 | N/A |
| | 70-74 | 20K | 3.97 | \$39.70 | N/A | \$47.64 | N/A | \$79.40 | N/A |
| | 70-74 | 30K | 3.97 | \$59.55 | N/A | \$71.46 | N/A | \$119.10 | N/A |
| | 70-74 | 40K | 3.97 | \$79.40 | N/A | \$95.28 | N/A | \$158.80 | N/A |
| | 70-74 | 50K | 3.97 | \$99.25 | N/A | \$119.10 | N/A | \$198.50 | N/A |
| | 70-74 | 60K | 3.97 | \$119.10 | N/A | \$142.92 | N/A | \$238.20 | N/A |
| | 70-74 | 70K | 3.97 | \$138.95 | N/A | \$166.74 | N/A | \$277.90 | N/A |
| | 70-74 | 80K | 3.97 | \$158.80 | N/A | \$190.56 | N/A | \$317.60 | N/A |
| | 70-74 | 90K | 3.97 | \$178.65 | N/A | \$214.38 | N/A | \$357.30 | N/A |
| | 70-74 | 100K | 3.97 | \$198.50 | N/A | \$238.20 | N/A | \$397.00 | N/A |
| | (Town & School) | 10K | | \$0.95 | N/A | \$1.14 | N/A | \$1.90 | N/A |