

To: New Mexico Tech Retirees Enrolled in Health Plan

From: Human Resources Department

Subject: Important Information Regarding Upcoming Changes

Date: August 18, 2025

The purpose of this memorandum is to explain some upcoming changes in the premiums for the NMPSIA Health Care Plan. This October (2025), the cost of the premiums will increase and the changes in the cost of premiums to NMT Retirees will be as follows:

Plan Name	Increase in Premium
Blue Cross/Blue Shield High/Low Option	9.95%
Blue Cross/Blue Shield EPO Option	Ending 12/31/2025
Presbyterian High/Low Option	9.95%
Blue Cross/Blue Shield High/Low Option	4.00%
Delta Dental or United Concordia High Option Delta	4.00%
Dental or United Concordia Low Option	4.00%
Davis Vision	0.00%
Retiree Life	0.00%

Since we deduct premiums the month prior to the insurance coverage, the new premiums will be deducted September 1, 2025.

Open Enrollment allows Retirees time to make changes to their Health Plan Coverage. The Open Enrollment Period is the **only** opportunity to make changes to your coverage unless you have a "qualifying event" such as birth of a child, marriage, divorce, etc. The Open Enrollment period begins October 1, 2025 through October 31, 2025. A form is **not required** if no changes are made. If you have questions or want to make changes to your current coverage, please contact Angie at 575-835-5643 or at angie.gonzales@nmt.edu.

Human Resources Department October 1, 2025 Retiree Monthly Rates

				ross Blue Shield	<u> </u>				
			Sing	gle Premium					
	Single No	Single No		Single with	Single with				
Medical	Medicare Retiree	Medicare	Tatal Manthle	Medicare Retiree	Medicare	Tatal Manuable			
Plan and Carrier	Premium	Employer Premium	Total Monthly Premium	Premium	Employer Premium	Total Monthly Premium			
High Option Plan	\$557.99	\$557.99	\$1,115.98	\$494.49	\$494.49	\$988.98			
					-				
Low Option Plan	\$386.86	\$386.86	\$773.72	\$342.83	\$342.84	\$685.67			
* EPO Option Plan Ending 12/31/2025	\$502.17	\$502.17	\$1,004.34	\$445.02	\$445.03	\$890.05			
			2 Pa	rty Premium		1			
				Two Party	Two Party		Two Party	Two Party	
	Two Party No	Two Party No		One on	One on		with	with	
	Medicare	Medicare		Medicare	Medicare		Medicare	Medicare	
	Retiree	Employer		Retiree	Employer	Total Monthly	Retiree	Employer	Total Month
Medical Plan and Carrier	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premiu
High Option Plan	\$1,061.16	\$1,061.16	\$2,122.32	\$997.66	\$997.66	\$1,995.32	\$988.98	\$988.98	\$1,977.
Low Option Plan	\$735.75	\$735.75	\$1,471.50	\$691.72	\$691.73	\$1,383.45	\$685.67	\$685.67	\$1,371.
* EPO Option Plan Ending 12/31/2025	\$955.03	\$955.03	\$1,910.06	\$897.88	\$897.89	\$1,795.77	\$890.04	\$890.05	\$1,780.
				mily Premium					
				,					
				One Medicare	One Medicare		Two Party	Two Party	
	Family No	Family No		Two or More	Two or More		with	with	
	Medicare	Medicare		No Medicare	No Medicare		Medicare	Medicare	
	Retiree	Employer	Total Monthly	Retiree	Employer	Total Monthly	Retiree	Employer	Total Month
Medical Plan and Carrier	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premium	Premiu
High Option Plan	\$1,417.31	\$1,417.31	\$2,834.62	\$1,353.81	\$1,353.81	\$2,707.62	\$1,290.31	\$1,290.31	\$2,580.6
Low Option Plan	\$982.74	\$982.74	\$1,965.48	\$938.71	\$938.72	\$1,877.43	\$894.69	\$894.69	\$1,789.
* EPO Option Plan Ending 12/31/2025	\$1,275.55	\$1,275.55	\$2,551.10	\$1,218.40	\$1,218.41	\$2,436.81	\$1,161.25	\$1,161.26	\$2,322.
p ion chang tal out attal	72,270.00				72,210.41	72,.30.01	72,202,23	+=1=01.20	Y-1322.
			Pr	esbyterian					
			Sing	gle Premium		1			
	Single No	Single No		Single with	Single with				
	Medicare	Medicare		Medicare	Medicare				
	Retiree	Employer	Total Monthly	Retiree	Employer	Total Monthly			
Medical Plan and Carrier	Premium	Premium	Premium	Premium	Premium	Premium			
High Option Plan	\$451.22	\$451.22	\$902.44	\$399.87	\$399.87	\$799.74			
Low Option Plan	\$312.89	\$312.89	\$625.78	\$227.28	\$277.29	\$554.57			
	7	7		rty Premium	*	700			
	Two Party No	Two Party No	210	Two Party	Two Party		Two Party	Two Party	
	Medicare	Medicare		One on	One on		with	with	
	Retiree	Employer	Total Monthly	Medicare	Medicare	Total Monthly	Medicare	Medicare	Total Month
Medical Plan and Carrier	Premium	Premium	Premium	Retiree	Employer	Premium	Retiree	Employer	Premiu
High Option Plan	\$947.49	\$947.49	\$1,894.98	\$896.14	\$896.14	\$1,792.28	\$799.74	\$799.74	\$1,599.4
Low Option Plan	\$656.95	\$656.95	\$1,313.90	\$621.34	\$621.35	\$1,242.69	\$554.56	\$554.57	\$1,109.1
LOW Option Fluir	7030.33	Ţ030.33			7021.33	71,242.03	7334.30	3334.37	71,103.
			Fall	ily Premium					
				One Medicare			Two Medicare	Two Medicare	
	Family No Medicare	Family No		Two or More	Two or More		One or more No Medicare	One or more	
	Retiree	Medicare	Total Monthly	No Medicare Retiree	No Monthly Employer	Total Monthly	No Medicare Retiree	No Medicare	Total Month
Medical Plan and Carrier	Premium	Employer Premium	Premium	Retiree					
	FICHIUM			Dromium				Employer	
High Option Plan				Premium	Premium	Premium	Premium	Premium	Premiu
	\$1,263.42	\$1,263.42	\$2,526.84	\$1,212.07	Premium \$1,212.07	Premium \$2,424.14	Premium \$1,160.72	Premium \$1,160.72	Premiu \$2,321.4
Low Option Plan	\$1,263.42 \$875.99				Premium	Premium	Premium	Premium	Premiu \$2,321.4
Low Option Plan		\$1,263.42	\$2,526.84 \$1,751.98	\$1,212.07 \$840.38	\$1,212.07 \$840.39	Premium \$2,424.14	Premium \$1,160.72	Premium \$1,160.72	Premiu \$2,321.
Low Option Plan		\$1,263.42	\$2,526.84 \$1,751.98	\$1,212.07 \$840.38 Blue Shield De	\$1,212.07 \$840.39	Premium \$2,424.14	\$1,160.72 \$804.77	\$1,160.72 \$804.78	Premiu \$2,321.
Low Option Plan	\$875.99	\$1,263.42 \$875.99	\$2,526.84 \$1,751.98 Blue Cross	\$1,212.07 \$840.38 Blue Shield De Two Party	\$1,212.07 \$840.39 ntal	\$2,424.14 \$1,680.77	\$1,160.72 \$804.77	\$1,160.72 \$804.78	Premiu \$2,321. \$1,609.
	\$875.99 Retiree	\$1,263.42 \$875.99 Employer	\$2,526.84 \$1,751.98 Blue Cross	\$1,212.07 \$840.38 Blue Shield De Two Party Retiree	\$1,212.07 \$840.39 ntal Two Party Employer	\$2,424.14 \$1,680.77	\$1,160.72 \$804.77 Family Retiree	\$1,160.72 \$804.78 Family Employer	\$2,321.4 \$1,609.5 Total Month
Dental Carrier	\$875.99 Retiree Premium	\$1,263.42 \$875.99 Employer Premium	\$2,526.84 \$1,751.98 Blue Cross Total Monthly Premium	\$1,212.07 \$840.38 Blue Shield De Two Party Retiree Premium	\$1,212.07 \$840.39 ntal Two Party Employer Premium	Premium \$2,424.14 \$1,680.77 Total Monthly Premium	\$1,160.72 \$804.77 Family Retiree Premium	Premium \$1,160.72 \$804.78 Family Employer Premium	\$2,321.4 \$1,609.5 Total Month Premiu
Dental Carrier High Option Plan	\$875.99 Retiree Premium \$14.43	\$1,263.42 \$875.99 Employer Premium \$14.43	\$2,526.84 \$1,751.98 Blue Cross Total Monthly Premium \$28.86	\$1,212.07 \$840.38 Blue Shield De Two Party Retiree Premium \$27.46	Premium \$1,212.07 \$840.39 ntal Two Party Employer Premium \$27.46	\$2,424.14 \$1,680.77 Total Monthly Premium \$54.92	Premium \$1,160.72 \$804.77 Family Retiree Premium \$43.14	Premium \$1,160.72 \$804.78 Family Employer Premium \$43.14	Premiu \$2,321 \$1,609 Total Month Premiu \$86
Dental Carrier High Option Plan	\$875.99 Retiree Premium	\$1,263.42 \$875.99 Employer Premium	\$2,526.84 \$1,751.98 Blue Cross Total Monthly Premium	\$1,212.07 \$840.38 Blue Shield De Two Party Retiree Premium	\$1,212.07 \$840.39 ntal Two Party Employer Premium	Premium \$2,424.14 \$1,680.77 Total Monthly Premium	\$1,160.72 \$804.77 Family Retiree Premium	Premium \$1,160.72 \$804.78 Family Employer Premium	Premiu \$2,321.4 \$1,609.5 Total Month Premiu \$86.2
Dental Carrier High Option Plan	\$875.99 Retiree Premium \$14.43	\$1,263.42 \$875.99 Employer Premium \$14.43	\$2,526.84 \$1,751.98 Blue Cross Total Monthly Premium \$28.86 \$14.46	\$1,212.07 \$840.38 Blue Shield De Two Party Retiree Premium \$27.46 \$13.75	Premium \$1,212.07 \$840.39 ntal Two Party Employer Premium \$27.46	\$2,424.14 \$1,680.77 Total Monthly Premium \$54.92	Premium \$1,160.72 \$804.77 Family Retiree Premium \$43.14	Premium \$1,160.72 \$804.78 Family Employer Premium \$43.14	Premiu \$2,321.4 \$1,609.5 Total Month Premiu \$86.2 \$43.1
Dental Carrier High Option Plan	\$875.99 Retiree Premium \$14.43	\$1,263.42 \$875.99 Employer Premium \$14.43	\$2,526.84 \$1,751.98 Blue Cross Total Monthly Premium \$28.86 \$14.46	\$1,212.07 \$840.38 Blue Shield De Two Party Retiree Premium \$27.46 \$13.75	Premium \$1,212.07 \$840.39 ntal Two Party Employer Premium \$27.46 \$13.75	\$2,424.14 \$1,680.77 Total Monthly Premium \$54.92	\$1,160.72 \$804.77 Family Retiree Premium \$43.14 \$21.57	Premium \$1,160.72 \$804.78 Family Employer Premium \$43.14 \$21.57	Premiu \$2,321.4 \$1,609.5 Total Month Premiu \$86.2
Dental Carrier High Option Plan	\$875.99 Retiree Premium \$14.43 \$7.23	\$1,263.42 \$875.99 Employer Premium \$14.43 \$7.23	\$2,526.84 \$1,751.98 Blue Cross Total Monthly Premium \$28.86 \$14.46	\$1,212.07 \$840.38 Blue Shield De Two Party Retiree Premium \$27.46 \$13.75 elta Dental Two Party	Premium \$1,212.07 \$840.39 ntal Two Party Employer Premium \$27.46 \$13.75	Premium \$2,424.14 \$1,680.77 Total Monthly Premium \$54.92 \$27.50	Premium \$1,160.72 \$804.77 Family Retiree Premium \$43.14 \$21.57 Family	Premium \$1,160.72 \$804.78 Family Employer Premium \$43.14 \$21.57	Premiu \$2,321 \$1,609 Total Month Premiu \$86 \$43
Dental Carrier High Option Plan Low Option Plan	Retiree Premium \$14.43 \$7.23	\$1,263.42 \$875.99 Employer Premium \$14.43 \$7.23	\$2,526.84 \$1,751.98 Blue Cross Total Monthly Premium \$28.86 \$14.46	\$1,212.07 \$840.38 Blue Shield De Two Party Retiree Premium \$27.46 \$13.75 elta Dental Two Party Retiree	Premium \$1,212.07 \$840.39 ntal Two Party Employer Premium \$27.46 \$13.75 Two Party Employer	Premium \$2,424.14 \$1,680.77 Total Monthly Premium \$54.92 \$27.50	\$1,160.72 \$804.77 \$804.77 Family Retiree Premium \$43.14 \$21.57	Premium \$1,160.72 \$804.78 Family Employer Premium \$43.14 \$21.57	Premiu \$2,321. \$1,609. Total Month Premiu \$86. \$43.
Dental Carrier High Option Plan Low Option Plan Dental Carrier	Retiree Premium \$14.43 \$7.23 Retiree Premium	\$1,263.42 \$875.99 Employer Premium \$14.43 \$7.23 Employer Premium	\$2,526.84 \$1,751.98 Blue Cross Total Monthly Premium \$28.86 \$14.46 Dr. Total Monthly	\$1,212.07 \$840.38 Blue Shield De Two Party Retiree Premium \$27.46 \$13.75 elta Dental Two Party Retiree Premium	Premium \$1,212.07 \$840.39 ntal Two Party Employer Premium \$27.46 \$13.75 Two Party Employer Premium	Premium \$2,424.14 \$1,680.77 Total Monthly Premium \$54.92 \$27.50 Total Monthly Premium	Premium \$1,160.72 \$804.77 Family Retiree Premium \$43.14 \$21.57 Family Retiree	Premium \$1,160.72 \$804.78 Family Employer Premium \$43.14 \$21.57	Premiu \$2,321.4 \$1,609.5 Total Month Premiu \$86.5 \$43.5 Total Month Premiu \$45.5 \$43
Dental Carrier High Option Plan Low Option Plan Dental Carrier High Option Plan	Retiree Premium \$14.43 \$7.23 Retiree Premium \$14.59	\$1,263.42 \$875.99 Employer Premium \$14.43 \$7.23 Employer Premium \$14.59	\$2,526.84 \$1,751.98 Blue Cross Total Monthly Premium \$28.86 \$14.46 Di Total Monthly Premium \$29.18	\$1,212.07 \$840.38 Blue Shield De Two Party Retiree Premium \$27.46 \$13.75 elta Dental Two Party Retiree Premium \$27.77	Premium \$1,212.07 \$840.39 ntal Two Party Employer Premium \$27.46 \$13.75 Two Party Employer Premium \$27.77	Premium \$2,424.14 \$1,680.77 Total Monthly Premium \$54.92 \$27.50 Total Monthly Premium \$55.54	Premium \$1,160.72 \$804.77 Family Retiree Premium \$43.14 \$21.57 Family Retiree Premium \$43.40	Premium \$1,160.72 \$804.78 Family Employer Premium \$43.14 \$21.57 Family Employer Premium \$43.63	Premiu \$2,321.4 \$1,609.5 \$1,60
Dental Carrier High Option Plan Low Option Plan Dental Carrier High Option Plan	Retiree Premium \$14.43 \$7.23 Retiree Premium	\$1,263.42 \$875.99 Employer Premium \$14.43 \$7.23 Employer Premium	\$2,526.84 \$1,751.98 Blue Cross Total Monthly Premium \$28.86 \$14.46 Dr. Total Monthly	\$1,212.07 \$840.38 Blue Shield De Two Party Retiree Premium \$27.46 \$13.75 elta Dental Two Party Retiree Premium	Premium \$1,212.07 \$840.39 ntal Two Party Employer Premium \$27.46 \$13.75 Two Party Employer Premium	Premium \$2,424.14 \$1,680.77 Total Monthly Premium \$54.92 \$27.50 Total Monthly Premium	Premium \$1,160.72 \$804.77 Family Retiree Premium \$43.14 \$21.57 Family Retiree	Premium \$1,160.72 \$804.78 Family Employer Premium \$43.14 \$21.57	Premiu \$2,321.4 \$1,609.5 \$1,60
Dental Carrier High Option Plan Low Option Plan Dental Carrier High Option Plan	Retiree Premium \$14.43 \$7.23 Retiree Premium \$14.59	\$1,263.42 \$875.99 Employer Premium \$14.43 \$7.23 Employer Premium \$14.59	\$2,526.84 \$1,751.98 Blue Cross Total Monthly Premium \$28.86 \$14.46 Do Total Monthly Premium \$29.18 \$14.62	\$1,212.07 \$840.38 Blue Shield De Two Party Retiree Premium \$27.46 \$13.75 elta Dental Two Party Retiree Premium \$27.77 \$13.91	Premium \$1,212.07 \$840.39 ntal Two Party Employer Premium \$27.46 \$13.75 Two Party Employer Premium \$27.77	Premium \$2,424.14 \$1,680.77 Total Monthly Premium \$54.92 \$27.50 Total Monthly Premium \$55.54	Premium \$1,160.72 \$804.77 Family Retiree Premium \$43.14 \$21.57 Family Retiree Premium \$43.40	Premium \$1,160.72 \$804.78 Family Employer Premium \$43.14 \$21.57 Family Employer Premium \$43.63	Premiu \$2,321.4 \$1,609.5 Total Month Premiu \$86.2
Dental Carrier High Option Plan Low Option Plan Dental Carrier High Option Plan	Retiree Premium \$14.43 \$7.23 Retiree Premium \$14.59	\$1,263.42 \$875.99 Employer Premium \$14.43 \$7.23 Employer Premium \$14.59	\$2,526.84 \$1,751.98 Blue Cross Total Monthly Premium \$28.86 \$14.46 Do Total Monthly Premium \$29.18 \$14.62	\$1,212.07 \$840.38 Blue Shield De Two Party Retiree Premium \$27.46 \$13.75 elta Dental Two Party Retiree Premium \$27.77 \$13.91 ted Concordia	Premium \$1,212.07 \$840.39 ntal Two Party Employer Premium \$27.46 \$13.75 Two Party Employer Premium \$27.77 \$13.91	Premium \$2,424.14 \$1,680.77 Total Monthly Premium \$54.92 \$27.50 Total Monthly Premium \$55.54	\$1,160.72 \$804.77 Family Retiree Premium \$43.14 \$21.57 Family Retiree Premium \$43.63 \$21.82	Premium \$1,160.72 \$804.78 Family Employer Premium \$43.14 \$21.57 Family Employer Premium \$43.63 \$21.82	Premiu \$2,321.4 \$1,609.5 \$1,60
Dental Carrier High Option Plan Low Option Plan Dental Carrier High Option Plan	Retiree Premium \$14.43 \$7.23 Retiree Premium \$14.59	\$1,263.42 \$875.99 Employer Premium \$14.43 \$7.23 Employer Premium \$14.59 \$7.31	\$2,526.84 \$1,751.98 Blue Cross Total Monthly Premium \$28.86 \$14.46 Di Total Monthly Premium \$29.18 \$14.62	\$1,212.07 \$840.38 Blue Shield De Two Party Retiree Premium \$27.46 \$13.75 elta Dental Two Party Retiree Premium \$227.77 \$13.91 ted Concordia Two Party	Premium \$1,212.07 \$840.39 ntal Two Party Employer Premium \$27.46 \$13.75 Two Party Employer Premium \$27.46 \$13.91	Premium \$2,424.14 \$1,680.77 Total Monthly Premium \$54.92 \$27.50 Total Monthly Premium \$55.54	Premium \$1,160.72 \$804.77 Family Retiree Premium \$43.14 \$21.57 Family Retiree Premium \$43.63	Premium \$1,160.72 \$804.78 Family Employer Premium \$43.14 \$21.57 Family Employer Premium \$43.63 \$21.82	Premiu \$2,321.4 \$1,609.5 \$1,60
Dental Carrier High Option Plan Low Option Plan Dental Carrier High Option Plan Low Option Plan	Retiree Premium \$14.43 \$7.23 Retiree Premium \$14.59 \$7.31	\$1,263.42 \$875.99 Employer Premium \$14.43 \$7.23 Employer Premium \$14.59 \$7.31	\$2,526.84 \$1,751.98 Blue Cross Total Monthly Premium \$28.86 \$14.46 Total Monthly Premium \$29.18 \$14.62 Unit	\$1,212.07 \$840.38 Blue Shield De Two Party Retiree Premium \$27.46 \$13.75 elta Dental Two Party Retiree Premium \$27.77 \$13.91 ted Concordia Two Party Retiree	Premium \$1,212.07 \$840.39 ntal Two Party Employer Premium \$27.46 \$13.75 Two Party Employer Premium \$27.77 \$13.91 Two Party Employer	Premium \$2,424.14 \$1,680.77 Total Monthly Premium \$54.92 \$27.50 Total Monthly Premium \$55.54 \$27.82	Premium \$1,160.72 \$804.77 Family Retiree Premium \$43.14 \$21.57 Family Retiree Premium \$43.63 \$21.82	Premium \$1,160.72 \$804.78 Family Employer Premium \$43.14 \$21.57 Family Employer Premium \$43.63 \$21.82	Premiu \$2,321. \$1,609 Total Month Premiu \$86 \$43 Total Month Premiu \$87 \$43
Dental Carrier High Option Plan Low Option Plan Dental Carrier High Option Plan Low Option Plan Dental Carrier	Retiree Premium \$14.43 \$7.23 Retiree Premium \$14.59 \$7.31 Retiree Premium	\$1,263.42 \$875.99 Employer Premium \$14.43 \$7.23 Employer Premium \$14.59 \$7.31	\$2,526.84 \$1,751.98 Blue Cross Total Monthly Premium \$28.86 \$14.46 Do Total Monthly Premium \$29.18 \$14.62 Unit	\$1,212.07 \$840.38 Blue Shield De Two Party Retiree Premium \$27.46 \$13.75 elta Dental Two Party Retiree Premium \$27.37 \$13.91 ted Concordia Two Party Retiree Premium	Premium \$1,212.07 \$840.39 ntal Two Party Employer Premium \$27.46 \$13.75 Two Party Employer Premium \$27.77 \$13.91 Two Party Employer Premium	Premium \$2,424.14 \$1,680.77 Total Monthly Premium \$54.92 \$27.50 Total Monthly Premium \$55.54 \$27.82	Premium \$1,160.72 \$804.77 Family Retiree Premium \$43.14 \$21.57 Family Retiree Premium \$43.63 \$21.82 Family Retiree Premium	Premium \$1,160.72 \$804.78 Family Employer Premium \$43.14 \$21.57 Family Employer Premium \$43.63 \$21.82	Premiu \$2,321. \$1,609. Total Month Premiu \$86. \$43. Total Month Premiu \$87. \$43.
Dental Carrier High Option Plan Low Option Plan Dental Carrier High Option Plan Low Option Plan Dental Carrier	Retiree Premium \$14.43 \$7.23 Retiree Premium \$14.59 \$7.31 Retiree Premium \$16.39	\$1,263.42 \$875.99 Employer Premium \$14.43 \$7.23 Employer Premium \$14.59 \$7.31	\$2,526.84 \$1,751.98 Blue Cross Total Monthly Premium \$28.86 \$14.46 Di Total Monthly Premium \$29.18 \$14.62 Unit	\$1,212.07 \$840.38 Blue Shield De Two Party Retiree Premium \$27.46 \$13.75 elta Dental Two Party Retiree Premium \$27.77 \$13.91 ted Concordia Two Party Retiree Premium \$31.19	Premium \$1,212.07 \$840.39 ntal Two Party Employer Premium \$27.46 \$13.75 Two Party Employer Premium \$27.77 \$13.91 Two Party Employer Premium \$31.19	Premium \$2,424.14 \$1,680.77 Total Monthly Premium \$54.92 \$27.50 Total Monthly Premium \$55.54 \$27.82	Premium \$1,160.72 \$804.77 Family Retiree Premium \$43.14 \$21.57 Family Retiree Premium \$43.63 \$21.82 Family Retiree Premium \$49.63	Premium \$1,160.72 \$804.78 Family Employer Premium \$43.14 \$21.57 Family Employer Premium \$43.63 \$21.82	Premiu \$2,321.4 \$1,609.1 \$1,60
Dental Carrier High Option Plan Low Option Plan Dental Carrier High Option Plan Low Option Plan Dental Carrier	Retiree Premium \$14.43 \$7.23 Retiree Premium \$14.59 \$7.31 Retiree Premium	\$1,263.42 \$875.99 Employer Premium \$14.43 \$7.23 Employer Premium \$14.59 \$7.31	\$2,526.84 \$1,751.98 Blue Cross Total Monthly Premium \$28.86 \$14.46 Do Total Monthly Premium \$29.18 \$14.62 Unit	\$1,212.07 \$840.38 Blue Shield De Two Party Retiree Premium \$27.46 \$13.75 elta Dental Two Party Retiree Premium \$27.37 \$13.91 ted Concordia Two Party Retiree Premium	Premium \$1,212.07 \$840.39 ntal Two Party Employer Premium \$27.46 \$13.75 Two Party Employer Premium \$27.77 \$13.91 Two Party Employer Premium	Premium \$2,424.14 \$1,680.77 Total Monthly Premium \$54.92 \$27.50 Total Monthly Premium \$55.54 \$27.82	Premium \$1,160.72 \$804.77 Family Retiree Premium \$43.14 \$21.57 Family Retiree Premium \$43.63 \$21.82 Family Retiree Premium	Premium \$1,160.72 \$804.78 Family Employer Premium \$43.14 \$21.57 Family Employer Premium \$43.63 \$21.82	Premiu \$2,321.4 \$1,609.1 \$1,60
Dental Carrier High Option Plan Low Option Plan Dental Carrier High Option Plan Low Option Plan Dental Carrier	Retiree Premium \$14.43 \$7.23 Retiree Premium \$14.59 \$7.31 Retiree Premium \$16.39	\$1,263.42 \$875.99 Employer Premium \$14.43 \$7.23 Employer Premium \$14.59 \$7.31	\$2,526.84 \$1,751.98 Blue Cross Total Monthly Premium \$28.86 \$14.46 Total Monthly Premium \$29.18 \$14.62 Unit Total Monthly Premium \$32.78 \$16.42	\$1,212.07 \$840.38 Blue Shield De Two Party Retiree Premium \$27.46 \$13.75 elta Dental Two Party Retiree Premium \$27.77 \$13.91 ted Concordia Two Party Retiree Premium \$31.19 \$15.62	Premium \$1,212.07 \$840.39 ntal Two Party Employer Premium \$27.46 \$13.75 Two Party Employer Premium \$27.77 \$13.91 Two Party Employer Premium \$31.19	Premium \$2,424.14 \$1,680.77 Total Monthly Premium \$54.92 \$27.50 Total Monthly Premium \$55.54 \$27.82	Premium \$1,160.72 \$804.77 Family Retiree Premium \$43.14 \$21.57 Family Retiree Premium \$43.63 \$21.82 Family Retiree Premium \$49.63	Premium \$1,160.72 \$804.78 Family Employer Premium \$43.14 \$21.57 Family Employer Premium \$43.63 \$21.82	Premiu \$2,321. \$1,609. Total Month Premiu \$86. \$43. Total Month Premiu \$87. \$43.
Dental Carrier High Option Plan Low Option Plan Dental Carrier High Option Plan Low Option Plan Dental Carrier	Retiree Premium \$14.43 \$7.23 Retiree Premium \$14.59 \$7.31 Retiree Premium \$16.39	\$1,263.42 \$875.99 Employer Premium \$14.43 \$7.23 Employer Premium \$14.59 \$7.31	\$2,526.84 \$1,751.98 Blue Cross Total Monthly Premium \$28.86 \$14.46 Total Monthly Premium \$29.18 \$14.62 Unit Total Monthly Premium \$32.78 \$16.42	\$1,212.07 \$840.38 Blue Shield De Two Party Retiree Premium \$27.46 \$13.75 elta Dental Two Party Retiree Premium \$27.77 \$13.91 ted Concordia Two Party Retiree Premium \$31.19	Premium \$1,212.07 \$840.39 ntal Two Party Employer Premium \$27.46 \$13.75 Two Party Employer Premium \$27.77 \$13.91 Two Party Employer Premium \$31.19	Premium \$2,424.14 \$1,680.77 Total Monthly Premium \$54.92 \$27.50 Total Monthly Premium \$55.54 \$27.82	Premium \$1,160.72 \$804.77 Family Retiree Premium \$43.14 \$21.57 Family Retiree Premium \$43.63 \$21.82 Family Retiree Premium \$43.63 \$21.82	Premium \$1,160.72 \$804.78 Family Employer Premium \$43.14 \$21.57 Family Employer Premium \$43.63 \$21.82	Premiu \$2,321. \$1,609. Total Month Premiu \$86. \$43. Total Month Premiu \$87. \$43.
Dental Carrier High Option Plan Low Option Plan Dental Carrier High Option Plan Low Option Plan Dental Carrier	Retiree Premium \$14.43 \$7.23 Retiree Premium \$14.59 \$7.31 Retiree Premium \$16.39 \$8.21	\$1,263.42 \$875.99 Employer Premium \$14.43 \$7.23 Employer Premium \$14.59 \$7.31 Employer Premium \$16.39 \$8.21	\$2,526.84 \$1,751.98 Blue Cross Total Monthly Premium \$28.86 \$14.46 Di Total Monthly Premium \$29.18 \$14.62 Unit Total Monthly Premium \$32.78 \$316.42	\$1,212.07 \$840.38 Blue Shield De Two Party Retiree Premium \$27.46 \$13.75 elta Dental Two Party Retiree Premium \$227.77 \$13.91 ted Concordia Two Party Retiree Premium \$327.77 \$13.91 \$15.62	Premium \$1,212.07 \$840.39 ntal Two Party Employer Premium \$27.46 \$13.75 Two Party Employer Premium \$27.77 \$13.91 Two Party Employer Premium \$21.79 \$13.91	Premium \$2,424.14 \$1,680.77 Total Monthly Premium \$54.92 \$27.50 Total Monthly Premium \$55.54 \$27.82 Total Monthly Premium \$53.38	Premium \$1,160.72 \$804.77 Family Retiree Premium \$43.14 \$21.57 Family Retiree Premium \$43.63 \$21.82 Family Retiree Premium \$43.63 \$21.82 Family Retiree Premium \$43.63	Premium \$1,160.72 \$804.78 Family Employer Premium \$43.14 \$21.57 Family Employer Premium \$43.63 \$21.82 Family Employer Premium \$43.63	Premiu \$2,321 \$1,609 \$1,60
Dental Carrier High Option Plan Low Option Plan Dental Carrier High Option Plan Low Option Plan Dental Carrier High Option Plan Low Option Plan Low Option Plan	Retiree Premium \$14.43 \$7.23 Retiree Premium \$14.53 \$7.31 Retiree Premium \$16.39 \$8.21	\$1,263.42 \$875.99 Employer Premium \$14.43 \$7.23 Employer Premium \$14.59 \$7.31 Employer Premium \$16.39 \$8.21	\$2,526.84 \$1,751.98 Blue Cross Total Monthly Premium \$28.86 \$14.46 Di Total Monthly Premium \$29.18 \$14.62 Unit Total Monthly Premium \$32.78 \$16.42 Davi	\$1,212.07 \$840.38 Blue Shield De Two Party Retiree Premium \$27.46 \$13.75 elta Dental Two Party Retiree Premium \$27.77 \$13.91 ted Concordia Two Party Retiree Premium \$31.19 \$31.62	Premium \$1,212.07 \$840.39 ntal Two Party Employer Premium \$27.46 \$13.75 Two Party Employer Premium \$227.77 \$13.91 Two Party Employer Premium \$31.19 \$15.62	Premium \$2,424.14 \$1,680.77 Total Monthly Premium \$54.92 \$27.50 Total Monthly Premium \$55.54 \$27.82 Total Monthly Premium \$62.38 \$31.24	Premium \$1,160.72 \$804.77 Family Retiree Premium \$43.14 \$21.57 Family Retiree Premium \$43.63 \$21.82 Family Retiree Premium \$43.63 \$21.82	Premium \$1,160.72 \$804.78 Family Employer Premium \$43.14 \$21.57 Family Employer Premium \$43.63 \$21.82 Family Employer Premium \$42.52	Premiu \$2,321. \$1,609. Total Month Premiu \$86. \$43. Total Month Premiu \$87. \$43. Total Month Premiu \$98. \$49.
Dental Carrier High Option Plan Low Option Plan Dental Carrier High Option Plan Low Option Plan Dental Carrier High Option Plan Low Option Plan Low Option Plan	Retiree Premium \$14.43 \$7.23 Retiree Premium \$14.59 \$7.31 Retiree Premium \$16.39 \$8.21	\$1,263.42 \$875.99 Employer Premium \$14.43 \$7.23 Employer Premium \$14.59 \$7.31 Employer Premium \$16.39 \$8.21	\$2,526.84 \$1,751.98 Blue Cross Total Monthly Premium \$28.86 \$14.46 Total Monthly Premium \$29.18 \$14.62 Unit Total Monthly Premium \$32.78 \$16.42 Davi Total Monthly	\$1,212.07 \$840.38 Blue Shield De Two Party Retiree Premium \$27.46 \$13.75 elta Dental Two Party Retiree Premium \$27.77 \$13.91 ted Concordia Two Party Retiree Premium \$31.19 \$15.62 is Vision Plan Two Retiree	Premium \$1,212.07 \$840.39 ntal Two Party Employer Premium \$27.46 \$13.75 Two Party Employer Fremium \$27.37 \$13.91 Two Party Employer Premium \$31.19 \$15.62	Premium \$2,424.14 \$1,680.77 Total Monthly Premium \$54.92 \$27.50 Total Monthly Premium \$55.54 \$27.82 Total Monthly Premium \$62.38 \$31.24	Premium \$1,160.72 \$804.77 Family Retiree Premium \$43.14 \$21.57 Family Retiree Premium \$43.63 \$21.82 Family Retiree Premium \$43.63 \$21.82	Premium \$1,160.72 \$804.78 Family Employer Premium \$43.14 \$21.57 Family Employer Premium \$43.63 \$21.82 Family Employer Premium \$49.01 \$24.52	Premiu \$2,321. \$1,609. Total Month Premiu \$86. \$43. Total Month Premiu \$87. \$43. Total Month Premiu \$98. \$49.
Dental Carrier High Option Plan Low Option Plan Dental Carrier High Option Plan Low Option Plan Dental Carrier High Option Plan Low Option Plan Low Option Plan Low Option Plan	Retiree Premium \$14.43 \$7.23 Retiree Premium \$14.53 \$7.31 Retiree Premium \$16.39 \$8.21	\$1,263.42 \$875.99 Employer Premium \$14.43 \$7.23 Employer Premium \$14.59 \$7.31 Employer Premium \$16.39 \$8.21	\$2,526.84 \$1,751.98 Blue Cross Total Monthly Premium \$28.86 \$14.46 Di Total Monthly Premium \$29.18 \$14.62 Unit Total Monthly Premium \$32.78 \$16.42 Davi	\$1,212.07 \$840.38 Blue Shield De Two Party Retiree Premium \$27.46 \$13.75 elta Dental Two Party Retiree Premium \$27.77 \$13.91 ted Concordia Two Party Retiree Premium \$31.19 \$31.62	Premium \$1,212.07 \$840.39 ntal Two Party Employer Premium \$27.46 \$13.75 Two Party Employer Premium \$227.77 \$13.91 Two Party Employer Premium \$31.19 \$15.62	Premium \$2,424.14 \$1,680.77 Total Monthly Premium \$54.92 \$27.50 Total Monthly Premium \$55.54 \$27.82 Total Monthly Premium \$62.38 \$31.24	Premium \$1,160.72 \$804.77 Family Retiree Premium \$43.14 \$21.57 Family Retiree Premium \$43.63 \$21.82 Family Retiree Premium \$43.63 \$21.82	Premium \$1,160.72 \$804.78 Family Employer Premium \$43.14 \$21.57 Family Employer Premium \$43.63 \$21.82 Family Employer Premium \$42.52	Premiu \$2,321. \$1,609. Total Month Premiu \$86. \$43. Total Month Premiu \$87. \$43. Total Month Premiu \$98. \$49.
Dental Carrier High Option Plan Low Option Plan Dental Carrier High Option Plan Low Option Plan Dental Carrier High Option Plan Low Option Plan Low Option Plan Low Option Plan	Retiree Premium \$14.43 \$7.23 Retiree Premium \$14.59 \$7.31 Retiree Premium \$16.39 \$8.21	\$1,263.42 \$875.99 Employer Premium \$14.43 \$7.23 Employer Premium \$14.59 \$7.31 Employer Premium \$16.39 \$8.21	\$2,526.84 \$1,751.98 Blue Cross Total Monthly Premium \$28.86 \$14.46 Di Total Monthly Premium \$29.18 \$14.62 Unit Total Monthly Premium \$32.78 \$16.42 Davi Total Monthly Premium \$36.46	\$1,212.07 \$840.38 Blue Shield De Two Party Retiree Premium \$27.46 \$13.75 elta Dental Two Party Retiree Premium \$27.77 \$13.91 ted Concordia Two Party Retiree Premium \$31.19 \$15.62 is Vision Plan Two Retiree Premium \$31.49	Premium \$1,212.07 \$840.39 ntal Two Party Employer Premium \$27.46 \$13.75 Two Party Employer Premium \$27.77 \$13.91 Two Party Employer Premium \$31.19 \$15.62 Two Employer Premium \$53.40	Premium \$2,424.14 \$1,680.77 Total Monthly Premium \$54.92 \$27.50 Total Monthly Premium \$55.54 \$27.82 Total Monthly Premium \$62.38 \$31.24	Premium \$1,160.72 \$804.77 Family Retiree Premium \$43.14 \$21.57 Family Retiree Premium \$43.63 \$21.82 Family Retiree Premium \$43.63 \$21.82	Premium \$1,160.72 \$804.78 Family Employer Premium \$43.14 \$21.57 Family Employer Premium \$43.63 \$21.82 Family Employer Premium \$49.01 \$24.52	Premiu \$2,321.4 \$1,609.9 Total Month Premiu \$86 \$43 Total Month Premiu \$98 \$43.4 Total Month Premiu \$98 \$49
Dental Carrier High Option Plan Low Option Plan Dental Carrier High Option Plan Low Option Plan Dental Carrier High Option Plan Low Option Plan Low Option Plan Low Option Plan	Retiree Premium \$14.43 \$7.23 Retiree Premium \$14.59 \$7.31 Retiree Premium \$16.39 \$8.21	\$1,263.42 \$875.99 Employer Premium \$14.43 \$7.23 Employer Premium \$14.59 \$7.31 Employer Premium \$16.39 \$8.21	\$2,526.84 \$1,751.98 Blue Cross Total Monthly Premium \$28.86 \$14.46 Di Total Monthly Premium \$29.18 \$14.62 Unit Total Monthly Premium \$32.78 \$16.42 Davi Total Monthly Premium \$36.46	\$1,212.07 \$840.38 Blue Shield De Two Party Retiree Premium \$27.46 \$13.75 elta Dental Two Party Retiree Premium \$27.77 \$13.91 ted Concordia Two Party Retiree Premium \$31.19 \$15.62 is Vision Plan Two Retiree	Premium \$1,212.07 \$840.39 ntal Two Party Employer Premium \$27.46 \$13.75 Two Party Employer Premium \$27.77 \$13.91 Two Party Employer Premium \$31.19 \$15.62 Two Employer Premium \$53.40	Premium \$2,424.14 \$1,680.77 Total Monthly Premium \$54.92 \$27.50 Total Monthly Premium \$55.54 \$27.82 Total Monthly Premium \$62.38 \$31.24	Premium \$1,160.72 \$804.77 Family Retiree Premium \$43.14 \$21.57 Family Retiree Premium \$43.63 \$21.82 Family Retiree Premium \$43.63 \$21.82	Premium \$1,160.72 \$804.78 Family Employer Premium \$43.14 \$21.57 Family Employer Premium \$43.63 \$21.82 Family Employer Premium \$49.01 \$24.52	Premiu \$2,321.4 \$1,609.9 Total Month Premiu \$86 \$43 Total Month Premiu \$98 \$43.4 Total Month Premiu \$98 \$49
Dental Carrier High Option Plan Low Option Plan Dental Carrier High Option Plan Low Option Plan Dental Carrier High Option Plan Low Option Plan Low Option Plan Low Option Plan	Retiree Premium \$14.43 \$7.23 Retiree Premium \$14.59 \$7.31 Retiree Premium \$16.39 \$8.21	\$1,263.42 \$875.99 Employer Premium \$14.43 \$7.23 Employer Premium \$14.59 \$7.31 Employer Premium \$16.39 \$8.21	\$2,526.84 \$1,751.98 Blue Cross Total Monthly Premium \$28.86 \$14.46 Di Total Monthly Premium \$29.18 \$14.62 Unit Total Monthly Premium \$32.78 \$16.42 Davi Total Monthly Premium \$36.46	\$1,212.07 \$840.38 Blue Shield De Two Party Retiree Premium \$27.46 \$13.75 elta Dental Two Party Retiree Premium \$27.77 \$13.91 ted Concordia Two Party Retiree Premium \$31.19 \$15.62 is Vision Plan Two Retiree Premium \$5.40	Premium \$1,212.07 \$840.39 ntal Two Party Employer Premium \$27.46 \$13.75 Two Party Employer Premium \$27.77 \$13.91 Two Party Employer Premium \$31.19 \$15.62	Premium \$2,424.14 \$1,680.77 Total Monthly Premium \$54.92 \$27.50 Total Monthly Premium \$55.54 \$27.82 Total Monthly Premium \$62.38 \$31.24 Total Monthly Premium \$62.38	Premium \$1,160.72 \$804.77 Family Retiree Premium \$43.14 \$21.57 Family Retiree Premium \$43.63 \$21.82 Family Retiree Premium \$43.63 \$21.82	Premium \$1,160.72 \$804.78 Family Employer Premium \$43.14 \$21.57 Family Employer Premium \$43.63 \$21.82 Family Employer Premium \$49.01 \$24.52	Premiu \$2,321. \$1,609. Total Month Premiu \$86. \$43. Total Month Premiu \$87. \$43. Total Month Premiu \$98. \$49.
Dental Carrier High Option Plan Low Option Plan Dental Carrier High Option Plan Low Option Plan Dental Carrier High Option Plan	Retiree Premium \$14.43 \$7.23 Retiree Premium \$14.59 \$7.31 Retiree Premium \$16.39 \$8.21	\$1,263.42 \$875.99 Employer Premium \$14.43 \$7.23 Employer Premium \$14.59 \$7.31 Employer Premium \$16.39 \$8.21	\$2,526.84 \$1,751.98 Blue Cross Total Monthly Premium \$28.86 \$14.46 Di Total Monthly Premium \$29.18 \$14.62 Unit Total Monthly Premium \$32.78 \$16.42 Davi Total Monthly Premium \$36.46	\$1,212.07 \$840.38 Blue Shield De Two Party Retiree Premium \$27.46 \$13.75 elta Dental Two Party Retiree Premium \$27.77 \$13.91 ted Concordia Two Party Retiree Premium \$31.19 \$15.62 is Vision Plan Two Retiree Premium \$31.49	Premium \$1,212.07 \$840.39 ntal Two Party Employer Premium \$27.46 \$13.75 Two Party Employer Premium \$27.77 \$13.91 Two Party Employer Premium \$31.19 \$15.62	Premium \$2,424.14 \$1,680.77 Total Monthly Premium \$54.92 \$27.50 Total Monthly Premium \$55.54 \$27.82 Total Monthly Premium \$62.38 \$31.24	Premium \$1,160.72 \$804.77 Family Retiree Premium \$43.14 \$21.57 Family Retiree Premium \$43.63 \$21.82 Family Retiree Premium \$43.63 \$21.82	Premium \$1,160.72 \$804.78 Family Employer Premium \$43.14 \$21.57 Family Employer Premium \$43.63 \$21.82 Family Employer Premium \$49.01 \$24.52	Premiu \$2,321.4 \$1,609.5 \$1,60