



# RETIREE 2025 FLEXPLAN RATE SHEET

	STANDARD	HIGH
<b>DELTACARE USA DHMO PLANS</b>		
Retiree Only	\$ 8.87	\$ 14.36
Retiree & Family	\$ 22.58	\$ 36.65
<b>DELTA DENTAL INDEMNITY PPO PLANS</b>		
Retiree Only	\$ 21.41	\$ 34.51
Retiree & Family	\$ 65.57	\$ 103.20
<b>UNITEDHEALTHCARE SOLSTICE DHMO PLANS</b>		
Retiree Only	\$ 7.59	\$ 10.17
Retiree & Family	\$ 19.45	\$ 26.13
<b>UNITEDHEALTHCARE INDEMNITY PPO PLANS</b>		
Retiree Only	\$ 19.05	\$ 36.49
Retiree & Family	\$ 58.36	\$ 111.41
<b>EYEMED VISION CARE</b>		
Retiree Only		\$ 6.05
Retiree & Family		\$ 15.11
<b>ID WATCHDOG ID THEFT PROTECTION</b> (These premiums will be deducted on a post-tax basis.)		
Retiree Only		\$ 5.60
Retiree & Family		\$ 9.40
<b>ARAG LEGAL PLAN</b> (These premiums will be deducted on a post-tax basis.)		
Retiree & Family		\$ 13.60
<b>METLIFE LEGAL PLAN</b>		
Retiree & Family		\$ 14.30
	RETIRED PRIOR TO 1/1/2020	RETIRED AFTER 1/1/2020
<b>METLIFE HOSPITAL INDEMNITY COVERAGE</b>		
<b>\$50 / DAY</b>		
Retiree Only	\$ 7.30	\$ 1.81
Retiree & Family	\$ 16.17	\$ 4.57
<b>\$150 / DAY</b>		
Retiree Only	\$ 21.36	\$ 5.37
Retiree & Family	\$ 47.27	\$ 13.55



# RETIREE 2025 VOLUNTARY LIFE RATE SHEET

## METLIFE - VOLUNTARY LIFE (RETIREE ONLY)

### UNDER AGE 65 -100% OF ORIGINAL POLICY

AMOUNTS	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
Monthly Cost	\$ 9.33	\$ 18.66	\$ 27.99	\$ 37.32	\$ 46.65	\$ 55.98	\$ 65.31	\$ 74.64	\$ 83.97	\$ 93.30

### AGE 65-69 - 65% REDUCTION OF ORIGINAL POLICY

AMOUNTS	\$6,500	\$13,000	\$19,500	\$26,000	\$32,500	\$39,000	\$45,500	\$52,000	\$58,500	\$65,000
Monthly Cost	\$ 6.06	\$ 12.13	\$ 18.19	\$ 24.26	\$ 30.32	\$ 36.39	\$ 42.45	\$ 48.52	\$ 54.58	\$ 60.65

### AGE 70+ - 50% REDUCTION OF ORIGINAL POLICY

AMOUNTS	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
Monthly Cost	\$ 4.67	\$ 9.33	\$ 14.00	\$ 18.66	\$ 23.33	\$ 27.99	\$ 32.66	\$ 37.32	\$ 41.99	\$ 46.65

## RATES FOR CURRENTLY ENROLLED RETIREES WHO HAVE ALREADY EXPERIENCED A REDUCTION IN COVERAGE LEVEL PRIOR TO 1/1/2020.

## METLIFE - VOLUNTARY LIFE (RETIREE ONLY)

### AGE 70-74

AMOUNTS	\$4,500	\$9,000	\$13,500	\$18,000	\$22,500	\$27,000	\$31,500	\$36,000	\$40,500	\$45,000
Monthly Cost	\$ 4.20	\$ 8.40	\$ 12.60	\$ 16.79	\$ 20.99	\$ 25.19	\$ 29.39	\$ 33.59	\$ 37.79	\$ 41.99

### AGE 75-79

AMOUNTS	\$3,000	\$6,000	\$9,000	\$12,000	\$15,000	\$18,000	\$21,000	\$24,000	\$27,000	\$30,000
Monthly Cost	\$ 2.80	\$ 5.60	\$ 8.40	\$ 11.20	\$ 14.00	\$ 16.79	\$ 19.59	\$ 22.39	\$ 25.19	\$ 27.99

### AGE 80+

AMOUNTS	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000	\$12,000	\$14,000	\$16,000	\$18,000	\$20,000
Monthly Cost	\$ 1.87	\$ 3.73	\$ 5.60	\$ 7.46	\$ 9.33	\$ 11.20	\$ 13.06	\$ 14.93	\$ 16.79	\$ 18.66



# RETIREE ONLY

# 2025 AD&D RATE SHEET

## METLIFE - ACCIDENTAL DEATH & DISMEMBERMENT (RETIREE ONLY)

### UNDER AGE 65 -100% OF ORIGINAL POLICY

AMOUNTS	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000
Monthly Cost	\$ 0.33	\$ 0.65	\$ 0.98	\$ 1.30	\$ 1.63	\$ 1.95	\$ 2.28	\$ 2.60	\$ 2.93	\$ 3.25
AMOUNTS	\$275,000	\$300,000	\$325,000	\$350,000	\$375,000	\$400,000	\$425,000	\$450,000	\$475,000	\$500,000
Monthly Cost	\$ 3.58	\$ 3.90	\$ 4.23	\$ 4.55	\$ 4.88	\$ 5.20	\$ 5.53	\$ 5.85	\$ 6.18	\$ 6.50

### AGE 65-69 - 65% REDUCTION OF ORIGINAL POLICY

AMOUNTS	\$16,250	\$32,500	\$48,750	\$65,000	\$81,250	\$97,500	\$113,750	\$130,000	\$146,250	\$162,500
Monthly Cost	\$ 0.21	\$ 0.42	\$ 0.63	\$ 0.85	\$ 1.06	\$ 1.27	\$ 1.48	\$ 1.69	\$ 1.90	\$ 2.11
AMOUNTS	\$178,750	\$195,000	\$211,250	\$227,500	\$243,750	\$260,000	\$276,250	\$292,500	\$308,750	\$325,000
Monthly Cost	\$ 2.32	\$ 2.54	\$ 2.75	\$ 2.96	\$ 3.17	\$ 3.38	\$ 3.59	\$ 3.80	\$ 4.01	\$ 4.23

### AGE 70+ - 50% REDUCTION OF ORIGINAL POLICY

AMOUNTS	\$12,500	\$25,000	\$37,500	\$50,000	\$62,500	\$75,000	\$87,500	\$100,000	\$112,500	\$125,000
Monthly Cost	\$ 0.16	\$ 0.33	\$ 0.49	\$ 0.65	\$ 0.81	\$ 0.98	\$ 1.14	\$ 1.30	\$ 1.46	\$ 1.63
AMOUNTS	\$137,500	\$150,000	\$162,500	\$175,000	\$187,500	\$200,000	\$212,500	\$225,000	\$237,500	\$250,000
Monthly Cost	\$ 1.79	\$ 1.95	\$ 2.11	\$ 2.28	\$ 2.44	\$ 2.60	\$ 2.76	\$ 2.93	\$ 3.09	\$ 3.25

## Rates for currently enrolled Retirees who have already experienced a reduction in coverage level prior to 1/1/2020.

## METLIFE - ACCIDENTAL DEATH & DISMEMBERMENT (RETIREE ONLY)

### AGE 70-74

AMOUNTS	\$17,500	\$35,000	\$52,500	\$70,000	\$87,500	\$105,000	\$122,500	\$140,000	\$157,500	\$175,000
Monthly Cost	\$ 0.23	\$ 0.46	\$ 0.68	\$ 0.91	\$ 1.14	\$ 1.37	\$ 1.59	\$ 1.82	\$ 2.05	\$ 2.28
AMOUNTS	\$192,500	\$210,000	\$227,500	\$245,000	\$262,500	\$280,000	\$297,500	\$315,000	\$332,500	\$350,000
Monthly Cost	\$ 2.50	\$ 2.73	\$ 2.96	\$ 3.19	\$ 3.41	\$ 3.64	\$ 3.87	\$ 4.10	\$ 4.32	\$ 4.55

### AGE 75-79

AMOUNTS	\$11,250	\$22,500	\$33,750	\$45,000	\$56,250	\$67,500	\$78,750	\$90,000	\$101,250	\$112,500
Monthly Cost	\$ 0.15	\$ 0.29	\$ 0.44	\$ 0.59	\$ 0.73	\$ 0.88	\$ 1.02	\$ 1.17	\$ 1.32	\$ 1.46
AMOUNTS	\$123,750	\$ 135,000	\$146,250	\$157,500	\$168,750	\$180,000	\$191,250	\$202,500	\$213,750	\$ 225,000
Monthly Cost	\$ 1.61	\$ 1.76	\$ 1.90	\$ 2.05	\$ 2.19	\$ 2.34	\$ 2.49	\$ 2.63	\$ 2.78	\$ 2.93

### AGE 80-84

AMOUNTS	\$7,500	\$15,000	\$22,500	\$30,000	\$37,500	\$45,000	\$52,500	\$60,000	\$67,500	\$75,000
Monthly Cost	\$ 0.10	\$ 0.20	\$ 0.29	\$ 0.39	\$ 0.49	\$ 0.59	\$ 0.68	\$ 0.78	\$ 0.88	\$ 0.98
AMOUNTS	\$82,500	\$90,000	\$97,500	\$105,000	\$112,500	\$120,000	\$127,500	\$135,000	\$142,500	\$150,000
Monthly Cost	\$ 1.07	\$ 1.17	\$ 1.27	\$ 1.37	\$ 1.46	\$ 1.56	\$ 1.66	\$ 1.76	\$ 1.85	\$ 1.95

### AGE 85+

AMOUNTS	\$3,750	\$7,500	\$11,250	\$15,000	\$18,750	\$22,500	\$26,250	\$30,000	\$33,750	\$37,500
Monthly Cost	\$ 0.05	\$ 0.10	\$ 0.15	\$ 0.20	\$ 0.24	\$ 0.29	\$ 0.34	\$ 0.39	\$ 0.44	\$ 0.49
AMOUNTS	\$41,250	\$45,000	\$48,750	\$52,500	\$56,250	\$60,000	\$63,750	\$67,500	\$71,250	\$75,000
Monthly Cost	\$ 0.54	\$ 0.59	\$ 0.63	\$ 0.68	\$ 0.73	\$ 0.78	\$ 0.83	\$ 0.88	\$ 0.93	\$ 0.98



# RETIREE + FAMILY

# 2025 AD&D RATE SHEET

## METLIFE - ACCIDENTAL DEATH & DISMEMBERMENT (RETIREE + FAMILY)

### UNDER AGE 65 - 100% OF ORIGINAL POLICY

AMOUNTS	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000
Monthly Cost	\$ 0.65	\$ 1.30	\$ 1.95	\$ 2.60	\$ 3.25	\$ 3.90	\$ 4.55	\$ 5.20	\$ 5.85	\$ 6.50
AMOUNTS	\$275,000	\$300,000	\$325,000	\$350,000	\$375,000	\$400,000	\$425,000	\$450,000	\$475,000	\$500,000
Monthly Cost	\$ 7.15	\$ 7.80	\$ 8.45	\$ 9.10	\$ 9.75	\$ 10.40	\$ 11.05	\$ 11.70	\$ 12.35	\$ 13.00

### AGE 65-69 - 65% REDUCTION OF ORIGINAL POLICY

AMOUNTS	\$16,250	\$32,500	\$48,750	\$65,000	\$81,250	\$97,500	\$113,750	\$130,000	\$146,250	\$162,500
Monthly Cost	\$ 0.42	\$ 0.85	\$ 1.27	\$ 1.69	\$ 2.11	\$ 2.54	\$ 2.96	\$ 3.38	\$ 3.80	\$ 4.23
AMOUNTS	\$178,750	\$195,000	\$211,250	\$227,500	\$243,750	\$260,000	\$276,250	\$292,500	\$308,750	\$325,000
Monthly Cost	\$ 4.65	\$ 5.07	\$ 5.49	\$ 5.92	\$ 6.34	\$ 6.76	\$ 7.18	\$ 7.61	\$ 8.03	\$ 8.45

### AGE 70+ - 50% REDUCTION OF ORIGINAL POLICY

AMOUNTS	\$12,500	\$25,000	\$37,500	\$50,000	\$62,500	\$75,000	\$87,500	\$100,000	\$112,500	\$125,000
Monthly Cost	\$ 0.33	\$ 0.65	\$ 0.98	\$ 1.30	\$ 1.63	\$ 1.95	\$ 2.28	\$ 2.60	\$ 2.93	\$ 3.25
AMOUNTS	\$137,500	\$150,000	\$162,500	\$175,000	\$187,500	\$200,000	\$212,500	\$225,000	\$237,500	\$250,000
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## METLIFE - ACCIDENTAL DEATH & DISMEMBERMENT (RETIREE + FAMILY)

### AGE 70-74

AMOUNTS	\$17,500	\$35,000	\$52,500	\$70,000	\$87,500	\$105,000	\$122,500	\$140,000	\$157,500	\$175,000
Monthly Cost	\$ 0.46	\$ 0.91	\$ 1.37	\$ 1.82	\$ 2.28	\$ 2.73	\$ 3.19	\$ 3.64	\$ 4.10	\$ 4.55
AMOUNTS	\$192,500	\$210,000	\$227,500	\$245,000	\$262,500	\$280,000	\$297,500	\$315,000	\$332,500	\$350,000
Monthly Cost	\$ 5.01	\$ 5.46	\$ 5.92	\$ 6.37	\$ 6.83	\$ 7.28	\$ 7.74	\$ 8.19	\$ 8.65	\$ 9.10

### AGE 75-79

AMOUNTS	\$11,250	\$22,500	\$33,750	\$45,000	\$56,250	\$67,500	\$78,750	\$90,000	\$101,250	\$112,500
Monthly Cost	\$ 0.29	\$ 0.59	\$ 0.88	\$ 1.17	\$ 1.46	\$ 1.76	\$ 2.05	\$ 2.34	\$ 2.63	\$ 2.93
AMOUNTS	\$123,750	\$ 135,000	\$146,250	\$157,500	\$168,750	\$180,000	\$191,250	\$202,500	\$213,750	\$ 225,000
Monthly Cost	\$ 3.22	\$ 3.51	\$ 3.80	\$ 4.10	\$ 4.39	\$ 4.68	\$ 4.97	\$ 5.27	\$ 5.56	\$ 5.85

### AGE 80-84

AMOUNTS	\$7,500	\$15,000	\$22,500	\$30,000	\$37,500	\$45,000	\$52,500	\$60,000	\$67,500	\$75,000
Monthly Cost	\$ 0.20	\$ 0.39	\$ 0.59	\$ 0.78	\$ 0.98	\$ 1.17	\$ 1.37	\$ 1.56	\$ 1.76	\$ 1.95
AMOUNTS	\$82,500	\$90,000	\$97,500	\$105,000	\$112,500	\$120,000	\$127,500	\$135,000	\$142,500	\$150,000
Monthly Cost	\$ 2.15	\$ 2.34	\$ 2.54	\$ 2.73	\$ 2.93	\$ 3.12	\$ 3.32	\$ 3.51	\$ 3.71	\$ 3.90

### AGE 85+

AMOUNTS	\$3,750	\$7,500	\$11,250	\$15,000	\$18,750	\$22,500	\$26,250	\$30,000	\$33,750	\$37,500
Monthly Cost	\$ 0.10	\$ 0.20	\$ 0.29	\$ 0.39	\$ 0.49	\$ 0.59	\$ 0.68	\$ 0.78	\$ 0.88	\$ 0.98
AMOUNTS	\$41,250	\$45,000	\$48,750	\$52,500	\$56,250	\$60,000	\$63,750	\$67,500	\$71,250	\$75,000
Monthly Cost	\$ 1.07	\$ 1.17	\$ 1.27	\$ 1.37	\$ 1.46	\$ 1.56	\$ 1.66	\$ 1.76	\$ 1.85	\$ 1.95