

Northwind Dynamics
 USW = Plan C or CDHP

2025 **Monthly** Rates

Northwind Dynamics Active Employee	Employee Monthly Cost	Company Monthly Cost	Total Monthly Cost
Medical/Rx			
<i>USW - ORRCC Plan C</i>			
Single	356.45	1,871.35	2,227.80
Employee + Spouse	702.67	3,689.01	4,391.68
Employee + 1 Child	702.67	3,689.01	4,391.68
Family	989.05	5,192.50	6,181.55
<i>USW - ORRCC CDHP</i>			
Single	113.20	750.43	863.63
Employee + Spouse	237.68	1,575.94	1,813.62
Employee + 1 Child	237.68	1,575.94	1,813.62
Family	339.56	2,251.32	2,590.88
Vision			
<i>USW - ORRCC</i>			
Single	1.79	9.41	11.20
Dual	2.60	13.66	16.26
Family	4.65	24.46	29.11
Dental			
<i>USW - ORRCC</i>			
Single	0.98	31.80	32.78
Family	2.94	95.31	98.25
NWD Retiree (Pre-Age 65)			
	Retiree Monthly Cost	Company Monthly Cost	Total Monthly Cost
Medical/Rx			
<i>Salaried - ORRCC Retiree Plan E</i>			
Single	382.10	891.59	1,273.69
Employee + Spouse	810.06	1,890.16	2,700.22
Employee + 1 Child	810.06	1,890.16	2,700.22
Family	1,184.52	2,763.91	3,948.43

USW - ORRCC Retiree Plan H			
Single	499.83	1,499.50	1,999.33
Employee + Spouse	985.31	2,955.96	3,941.27
Employee + 1 Child	985.31	2,955.96	3,941.27
Family	1,386.92	4,160.76	5,547.68
Vision			
Salaried - ORRCC Salaried Retirees			
Single	3.36	7.84	11.20
Dual	4.87	11.39	16.26
Family	8.73	20.38	29.11
USW - ORRCC USW Retirees			
Single	2.80	8.40	11.20
Dual	4.06	12.20	16.26
Family	7.27	21.84	29.11
Dental			
Salaried - ORRCC Salaried Retirees			
Single	13.96	20.95	34.91
Dual	28.89	43.34	72.23
Family	43.91	65.87	109.78
USW - ORRCC USW Retirees			
Single	8.19	24.59	32.78
Family	24.56	73.69	98.25
ORRCC Salaried/USW Life Rates			
Employee Basic Life (monthly rate per \$1,000) - Employee and Employer Paid			
Total Rate			\$0.280
Employee Cost Share (Rate per \$1,000)			\$0.140
Employer Cost Share (Rate per \$1,000)			\$0.140
Pre-65 Retiree Basic Life (monthly rate per \$1,000) - SPLIT 50/50 BETWEEN EE AND ER			
	Employee	Employer	Total
50-54	\$0.051	\$0.051	\$0.102
55-59	\$0.083	\$0.083	\$0.166
60-64	\$0.133	\$0.133	\$0.266

Retiree Basic Life (monthly rate per \$1,000)- Employer Paid	
65-69	\$0.420
70-74	\$0.687
75-79	\$1.172
80-84	\$2.039
85-89	\$3.573
90-94	\$6.040
95+	\$9.005
Employee Supplemental Life (monthly rate per \$1,000) - Employee Paid	
< 30	\$0.060
30-34	\$0.080
35-39	\$0.092
40-44	\$0.100
45-49	\$0.188
50-54	\$0.300
55-59	\$0.504
60-64	\$0.800
65-69	\$1.272
70-74	\$2.060
75-79	\$3.340
80-84	\$5.412
85-89	\$8.760
Optional Salaried Dependent Life - Spouse (monthly rate per \$1,000) - Employee Paid	
< 30	\$0.060
30-34	\$0.080
35-39	\$0.108
40-44	\$0.168
45-49	\$0.268
50-54	\$0.420
55-59	\$0.660
60-64	\$1.068
65+	\$1.720
Optional Salaried Dependent Life - Child - rate per month for \$10,000 coverage - Employee Paid	
Per Employee per Month	\$0.96