

Northwind Dynamics

USW = Plan C or CDHP

**2026 Monthly Rates**

Northwind Dynamics Active Employee	Employee Weekly Cost	Company Weekly Cost	Employee Monthly Cost	Company Monthly Cost	Total Monthly Cost
<b>Medical/Rx</b>					
<b>USW - ORRCC Plan C</b>					
Single	96.80	508.16	387.18	2,032.66	2,419.84
Dual	190.81	1,001.75	763.24	4,007.01	4,770.25
Family	268.58	1,410.02	1,074.31	5,640.10	6,714.41
<b>USW - ORRCC CDHP</b>					
Single	32.47	202.05	129.88	808.20	938.08
Dual	68.19	424.30	272.76	1,697.21	1,969.97
Family	97.42	606.14	389.68	2,424.55	2,814.23
<b>Vision</b>					
<b>USW - ORRCC</b>					
Single	0.45	2.35	1.79	9.41	11.20
Dual	0.65	3.42	2.60	13.66	16.26
Family	1.16	6.12	4.65	24.46	29.11
<b>Dental</b>					
<b>USW - ORRCC</b>					
Single	0.25	7.95	0.98	31.80	32.78
Family	0.74	23.82	2.94	95.31	98.25
<b>NWD Retiree (Pre-Age 65)</b>					
			Retiree Monthly Cost	Company Monthly Cost	Total Monthly Cost
<b>Medical/Rx</b>					
<b>Salaried - ORRCC Retiree Plan E</b>					
Single			415.04	968.44	1,383.48
Dual			879.89	2,053.09	2,932.98
Family			1,286.63	3,002.15	4,288.78
<b>USW - ORRCC Retiree Plan H</b>					
Single			542.92	1,628.76	2,171.68
Dual			1,070.25	3,210.78	4,281.03
Family			1,506.47	4,519.44	6,025.91
<b>Vision</b>					
<b>Salaried - ORRCC Salaried Retirees</b>					
Single			3.36	7.84	11.20
Dual			4.87	11.39	16.26
Family			8.73	20.38	29.11
<b>USW - ORRCC USW Retirees</b>					
Single			2.80	8.40	11.20
Dual			4.06	12.20	16.26
Family			7.27	21.84	29.11
<b>Dental</b>					
<b>Salaried - ORRCC Salaried Retirees</b>					
Single			13.96	20.95	34.91
Dual			28.89	43.34	72.23
Family			43.91	65.87	109.78
<b>USW - ORRCC USW Retirees</b>					
Single			8.19	24.59	32.78
Family			24.56	73.69	98.25
<b>ORRCC COBRA (monthly with 2%)</b>					
<b>Medical/Rx</b>					
<b>USW - Plan C</b>			Base Rate	2% Admin	COBRA Rate
Single			2,419.84	48.40	2,468.24
Dual			4,770.25	95.41	4,865.66
Family			6,714.41	134.29	6,848.70
<b>USW - CDHP</b>					
Single			938.08	18.76	956.84
Dual			1,969.97	39.40	2,009.37
Family			2,814.23	56.28	2,870.51
<b>Vision</b>					
<b>USW</b>					
Single			11.20	0.22	11.42
Dual			16.26	0.33	16.59
Family			29.11	0.58	29.69
<b>Dental</b>					
<b>Dental B1, B2 - ORRCC USW</b>					
Single			32.78	0.66	33.44
Family			98.25	1.97	100.22

<b>ORRCC Salaried/USW Life Rates</b>					
<b>Employee Basic Life (monthly rate per \$1,000) - Employee and Employer Paid</b>					
<b>Total Rate</b>					\$0.280
<b>Employee Cost Share (Rate per \$1,000)</b>					\$0.140
<b>Employer Cost Share (Rate per \$1,000)</b>					\$0.140
<b>Pre-65 Retiree Basic Life (monthly rate per \$1,000) - SPLIT 50/50 BETWEEN EE AND ER</b>					
			<b>Employee</b>	<b>Employer</b>	<b>Total</b>
50-54			\$0.064	\$0.064	\$0.128
55-59			\$0.104	\$0.104	\$0.208
60-64			\$0.166	\$0.167	\$0.333
<b>Retiree Basic Life (monthly rate per \$1,000)- Employer Paid</b>					
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
<b>Employee Supplemental Life (monthly rate per \$1,000) - Employee Paid</b>					
< 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
<b>Optional Salaried Dependent Life - Spouse (monthly rate per \$1,000) - Employee Paid</b>					
< 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
<b>Optional Salaried Dependent Life - Child - rate per month for \$10,000 coverage - Employee Paid</b>					
Per Employee per Month					\$0.96