Northwind Dynamics
USW = Plan C or CDHP

2027 Monthly Rates 48 week payroll

Northwind Dynamics Active Employee	Employee Weekly Cost	Company Weekly Cost	Employee Monthly Cost	Company Monthly Cost	Total Monthly Cost
Medical/Rx					
USW - ORRCC Plan C					
Single	103.57	543.74	414.28	2,174.95	2,589.23
Dual	204.17	1,071.87	816.67	4,287.50	5,104.17
Family	287.38	1,508.73	1,149.51	6,034.91	7,184.42
USW - ORRCC CDHP					
Single	33.98	216.96	135.92	867.83	1,003.75
Dual	105.39	421.58	421.57	1,686.30	2,107.87
Family	150.56	602.25	602.25	2,408.98	3,011.23
Vision					
USW - ORRCC					
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
Dental					
USW - ORRCC					
Single	0.25	7.95	0.98	31.80	32.78
Family	0.74	23.82	2.94	95.31	98.25
NWD Retiree (Pre-Age 65)			**Retiree Monthly Cost**	**Company Monthly Cost**	**Total Monthly Cost**
Medical/Rx					
Salaried - ORRCC Retiree Plan E					
Single			453.78	1,058.85	1,512.63
Dual			962.03	2,244.75	3,206.78
Family			1,406.74	3,282.40	4,689.14
USW - ORRCC Retiree Plan H					
Single			580.92	1,742.78	2,323.70
Dual			1,145.17	3,435.53	4,580.70
Family			1,611.93	4,835.79	6,447.72

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 COBRA (monthly with 2%)				
Medical/Rx				
USW - Plan C		Base Rate	2% Admin	COBRA Rate
Single		2,589.23	51.78	2,641.01
Dual		5,104.17	102.08	5,206.25
Family		7,184.42	143.69	7,328.11
USW - CDHP				
Single		1,003.75	20.08	1,023.83
Dual		2,107.87	42.16	2,150.03
Family		3,011.23	60.22	3,071.45
Vision				
USW				
Single		11.20	0.22	11.42
Dual		16.26	0.33	16.59
Family		29.11	0.58	29.69
Dental				
Dental B1, B2 - ORRCC USW				
Single		32.78	0.66	33.44
Family		98.25	1.97	100.22

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			$0.064	$0.064	$0.128
55-59			$0.104	$0.104	$0.208
60-64			$0.166	$0.167	$0.333
Retiree Basic Life (monthly rate per $1,000)- Employer Paid					
65-69					$0.525
70-74					$0.859
75-79					$1.465
80-84					$2.549
85-89					$4.466
90-94					$7.550
95+					$11.256
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
65-69*	$1.720
Optional Salaried Dependent Life - Child - rate per month for $10,000 coverage - Employee Paid	
Per Employee per Month, for children up to age 26	$0.96

*Spouse Life coverage reduces by 10% per year once a spouse reaches 65, and terminates at age 70.