MEDICAL & PRESCRIPTION

- No changes to the plan
- No recommended premium increase
DENTAL

Recommended changes:

• Offer two dental plan options
• Add Adult Ortho to Dental Buy Up Plan
• Move to a FULLY insured plan with Delta Dental

*This plan is 100% paid for by the employee
DENTAL

*The proposed Delta Dental rates are fully-insured and are guaranteed for 2 years.

<table>
<thead>
<tr>
<th></th>
<th>Current Premiums</th>
<th>Renewal Premiums</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Effective January</td>
<td>Effective January</td>
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<tr>
<td></td>
<td>1, 2020</td>
<td>1, 2021*</td>
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<tr>
<td></td>
<td>BCBS Plan</td>
<td>Buy-Up Plan</td>
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<tr>
<td>Employee</td>
<td>$45.50</td>
<td>$41.05</td>
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<tr>
<td>Employee + Child</td>
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<td>Employee + Children</td>
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<td>Employee + Spouse</td>
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<tr>
<td>Employee + Family</td>
<td>$125.67</td>
<td>$136.66</td>
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</table>
VISION HARDWARE

• Maintain eye exam with BCBS Health insurance
• Recommend Superior Vision as hardware vendor as they would offer a broader network with improved discounts
• Monthly premium savings across all coverage types

*This plan is 100% paid for by the employee*
VOYA is recommended to offer the following:

• Accident Insurance
  • Provides funds to help offset expenses incurred after an accident

• Critical Illness
  • Provides lump-sum payment following diagnosis of a covered illness

• Whole Life Insurance
  • Currently offers Term Life; adding whole life option

*These plans are 100% paid for by the employee*
QUESTIONS