STAFF DR 3-1:

Refer to North Manchester Water's response to Commission Staff's First Request for Information (Staff's First Request) at page 116 of 130, which provides a schedule called "Other Charge History". Also refer to North Manchester Water's response to Commission Staff's Second Request for Information (Staff's Second Request), Item 19, that states "There were 1,186 occurrences in 2022 resulting in (\$166,238.42) in adjustments;" describe and summarize the components of "Other Credits" totaling (\$194,062.90) in North Manchester Water's response to Staff's First Request and provide an explanation of the difference in dollar amount to North Manchester Water's response to Staff's Second Request. The summary should resemble the following with the shaded areas being completed.

Description	Quantity	Dollars
Leak Adjustments		
Corrections for Entry Errors into Billing System		
Billing Error Corrections (That reached the customer)		
Other (describe)		
Total	1,186	(\$166,238.14)
		OR
		(\$194,062.90)

Response: Other credits included leak adjustments, billing adjustments, cleric corrections,

field reading adjustments.

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-07 Page 1 of 5 Personal Idenfiers Redacted

$\frac{11771}{01/06/2022} 2980 \div 2 = 6490$	0.00	0.00	0.00 0.00	0.00
04610 03/07/2022 02/04/2022 86/0÷2=4305	0.00	0.00 0.00	0.00	0.00 0.00
04610	0.00	0.00	0.00	0.00
16392 08/01/2022 02/01/2022 02/01/2022 02/01/2022	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00
16392	0.00	0.00	0.00	0.00
11779 SY10 - Z= 2205	0.00	0.00	0.00	0.00
11779 31, 590 gallono	0.00	0.00	0.00	0.00

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-07 Page 2 of 5 Personal Idenfiers Redacted

Billing Address:	1350MANCHESTER KY 40962			
0.00	0.00	0.00	-156.64	0.00
0.00	0.00	0.00	-156.64	0.00
Billing Address:	RDMANCHESTER KY 40962			
0.00	0.00	0.00	-25.65	0.00
0.00	0.00	0.00	-26.54	0.00
0.00	0.00	0.00	-52.19	0.00
Billing Address:	BR RDTYNER KY 40486			
0.00	0.00	0.00	-427.82	0.00
0.00	0.00	0.00	-5.07	0.00
0.00	0.00	0.00	-144.75	0.00
0.00	0.00	0.00	-577.64	0.00
Billing Address	CR RDMANCHESTER KY 40062			
0.00	0.00	0.00	-116.01	0.00
0.00	0.00	0.00	-116.01	0.00

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-07 Page 3 of 5 Personal Idenfiers Redacted

0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
000	0.00	00.0	00.00	0.00	00,0	00.0		0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
	Meter #			Meter #: 57			Meter #:		Meter #: 752

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-07 Page 4 of 5 Personal Idenfiers Redacted

N 5 N. 1413($3 \div 3 = 7060$	\$82.69
. 1/	2090 : a = 8045	M.OC #
# <i>g</i> .	67710 : 2 = 33855	\$ 401.30
1460	10÷2 = 7335	\$ 74.49
1909	50 ÷ a : 9525	\$82.39
- 2409	$0 \div \partial_1 = 12045$	08.861 E
<u> </u>	3590 ÷ 2 = 6795	\$ 115.46
	- 457500 ÷ a = 22875	50 \$\$ 325.62
IS- 13400	- 2 = lon00	\$13.04
193	50 = a = 6175	15. Jul 18.
- 8°	330÷a = 4165	\$ 34.15
64	120÷2 = 32210	\$ 387.90
id 66590	÷a = 33295	\$ 424.57
136	$0.00 \div 2 = 126035$	\$ 500.00

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-07 Page 5 of 5 Personal Idenfiers Redacted

		Personal Identiers Redacted
<u> </u>	33600 ÷ 2 = 16830	00.066 #
	33000 · a - 1030	
	100-	At DOD OF
	- 1MID : 2 = 8855	\$\$ 330.85
	- 70360 ÷ 2 = 35180	\$ 296.23
	522,855 gallons	\$3,604.57
	gallous	

STAFF DR 3-2:

Refer to North Manchester Water's response to Staff's Second Request beginning at page 74 of 358 and ending at page 110 of 358, which reflects North Manchester Water's general ledger for the year ended December 31, 2022. Also refer to the Schedule of Adjusted Operations on page 64 of 68 in North Manchester Water's June 22, 2023 Response to Deficiency Letter. Commission Staff notes that the general ledger reflects a profit of \$174,906.39 and that depreciation expense of \$111,254, which is reported in the Schedule of Adjusted Operations, is not a component of the general ledger expenses. Commission Staff is not able to match the general ledger amounts to the Schedule of Adjusted Operations. Provide a cross reference that points each general ledger account (table below) to the description in the Schedule of Adjusted Operations reflects "Metered Water Revenue" of \$1,106,392.74 but the Schedule of Adjusted Operations reflects water revenues of \$1,007,846 for an unexplained difference of \$98,547. An example of cross referencing is provided. Explain any discrepancies between the general ledger amounts and the line item amounts reported in the Schedule of Adjusted Operations.

ReferenceAcctDescrAmount401Operating Expense1,577.6910408 Taxes Other Than Income16,520.27Other419 Interest & Dividend Income(45.76)Exclude427 Interest Exepnse570.54Sales461 Metered Water Revenue(1,106,392.74)1601 Wages-Employees201,411.352604 Employee Pensions & Benefits28,576.153610 Purchased Water423,397.80615 Purchased Sewer2,060.565620 Materials and Supplies8,918.85621 Sales Tax9,159.64622 Utility Tax30,918.67623 Occupational Tax2,022.029624 Bank Service Charge259.006630 Contractual Services9,941.507650 Transportation Expense2,2,166.929675 Miscellaneous Expense22,166.929675 Miscellaneous Expense8,836.019700 Uniforms6,836.019710 Billing7,074.769783 Pest Control150.007785 Fuel23,285.36	Cross		
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	7	785 Fuel	23,285.36
6 802 Accounting & Professional 29,495.95	6	802 Accounting & Professional	29,495.95
9 807 Miscellaneous 300.00	9	807 Miscellaneous	300.00
5 828 Parts/Supplies for Lines, Etc. 46,868.57	5	828 Parts/Supplies for Lines, Etc.	46,868.57
5 831 Repairs 4,795.60	5	831 Repairs	4,795.60
855 Telephone 6,184.45		855 Telephone	6,184.45
4 860 Utilities 46,049.45	4	860 Utilities	46,049.45
General Ledger Net Income (174,906.39)		General Ledger Net Income	(174,906.39)
11 Depreciation 111,254.00	11	Depreciation	111,254.00
Adjusted Net (63,652.39)		Adjusted Net	(63,652.39)
Excluded Items (570.54)		5	
Schedule of Adj Operations 61,514.53			
Difference (2,708.40)		Difference	(2,708.40)

<u>Response</u>: NMWA has not yet been able to obtain complete information to respond to this question, in part due to its CPA's computer crashing. It is believed that the differences in the General Ledger and PSC Annual Report amounts were adjustments that were made after the general ledger was ran. These adjustments were accounting adjustments but the PSC report amounts are the correct amounts.

Witness: Ted Woods

STAFF DR 3-3:

Provide the number of employees needed by North Manchester Water to be considered fully staffed; state whether these positions are full-time (at least 1,080 hours per year) or parttime. Provide the number of hours worked for part-time employees and provide a job description for each position.

<u>Response</u>: Licensed Distribution Operator, Equipment Operator, Laborer, laborer,

Receptionist, Office Manager, therefore 6 total full time employees.

STAFF DR 3-4:

State how employees of North Manchester Water record working time, sick time, and vacation time for payroll purposes, include in the response how the time is verified and who documents the approval for each employee's reported time.

<u>Response</u>: Employees record work time via handwritten time sheets, hours worked is verified and approved by the office manager, vacation time is maintained by the office manager and given to Mr. Ted Woods for payroll.

STAFF DR 3-5:

Describe and explain how payroll is processed beginning with approved working time through payment, including payment method, to employees.

<u>Response</u>: Employees write down their daily hours worked, the hours are then approved by the office manager, then hours are collected for the two week period and sent to Mr. Ted Woods for processing. Once Mr. Woods processes the payroll they are then signed by Steve Davis and Bobby Wolfe. <u>Witness</u>: Rose Lewis

STAFF DR 3-6:

Refer to the ARF Form-3 for Steve Davis filed on July 6, 2023. State the relationship

between Steve Davis and Rose Lewis.

<u>Response</u>: Steve Davis is the Father of Rose Lewis

STAFF DR 3-7:

Provide the meeting minutes from the board meeting in which North Manchester Water

approved hiring Rose Lewis.

<u>Response</u>: See attached exhibit 3-7

Monday, January 7, 2019

Board members in attendance: Steve Davis-President, Bobby Wolfe-Treasurer, members Greg Hoskins, Ted Woods and Bill Hurd. Absent were Josephine Gross and Wes Hibbard.

Meeting was called to order by Steve Davis, seconded by Bill Hurd.

1. Engineer Mike Maggard presented plans for 1350 bridge relocation and recommended NMWA relocate line. Bobby Wolfe made motion yes to move, seconded by Bill Hurd.

2. Charles Burns mentioned PSC oath swear-in that is now required. Raleigh Shepherd and Ted Woods will meet to discuss it and conduct swear-in of oath.

3. Charles Burns will seek prices to test meters for other counties for profit but we have to certify our bench before testing can start. There will need to be financial investigation and more discussion, possibly at the February board meeting.

4. A meeting will be scheduled with Lewis Dixon and the Board to explore software to notify customers of a boil water advisory.

5. Discuss 2" and 3" meter placement, talk to chief fire department. Put the meter on it. All in favor.

6. Steve Davis made a motion, seconded by Bobby Wolfe to hire Mike Maggard as the engineer firm for NMWA. All in favor.

7. Bill Hurd made a motion, seconded by Greg Hoskins, to buy line puller. Motion carried.

8. Steve Davis made a motion, seconded by Greg Hoskins, to hire Harvey as a part-time reader at \$9.00 per hour. All in favor.

9. Steve Davis made a motion, seconded by Ted Woods, to have a meeting on January 14, 2019, with Jackson County Water to discuss hooking in with their water systems. All in favor.

10. Ted Woods made a motion to take Carla Neeley off of all NMWA bank accounts. All in favor.

11. Greg Hoskins made a motion, seconded by Ted Woods, to buy a security system for office surveillance. All in favor.

12. Mike Maggard mentioned AML Bowling Branch Rd not being available but will be in the future.

13. Greg Hoskins made a motion, seconded by Bobby Wolfe, to hire Telo Rose Lewis part time at \$9.00 per hour. All in favor.

14. Steve Davis made a motion, seconded by Bobby Wolfe, to adjourn. All in favor and with no further business, meeting adjourned.

President, Steve Davis

STAFF DR 3-8:

Provide meeting minutes for all meetings of North Manchester Water's board during

which the board decided upon the compensation, benefits, or working conditions for Rose Lewis.

Response: See Attached Exhibit 3-8. Monday January 7, 2019 Board meeting.

North Manchester Water Association Board Meeting October 7th, 2019

Board Members in attendance, Steve Davis, Henry Smith, Bobby Wolfe, Bill Hurd, Greg Hoskins, Ted Woods.

Greg Called meeting to order, Henry second it.

Old Business:

1. Went over minutes from last board meeting. Bill made motion to accept minutes, Henry second it.

New Business:

- 1. Mike Maggard went over grant. 100% grant with no loan in the amount of \$700,000. Bill made motion to accept, Henry second it.
- 2. Discussed Bray Creek, Jacks Branch, and Fox Hollow tank bills from Fred Jackson. All in favor to pay him for fixing the roads to the tanks.
- 3. Discussed cut offs, new customer list, closeout accounts, and bank deposits.
- 4. Went over bank balances.
- 5. Discussed two of the employees going to NAPA an opening an account, when told they were not to. Will be calling to close the account.
- 6. Discussed the old service truck being serviced. 421 Service station hadn't been doing the work that we were being billed for.
- 7. Took the truck to M&H salvage to be fixed, discussed the bill. Bill made motion to pay, Henry second it.
- 8. Discussed truck inspections and if they were being done.
- 9. Discussed Clayton Byrd. He is only supposed to work during meter reading time. Has been working every day for the past couple months. He came in late 2 days during the week and wrote down that he came in at 8:00am. Decided as a board to not use Clayton anymore due to lying on time sheet. Henry made motion, Bill second it.

10. Discussed garage door estimates. Greg made motion to accept, bill second it.

11. Went over operation report for September, We fixed 14 leaks, and set 2 meter taps.

12. Water loss is at 39%

13. Went over fuel usage for the month of September.

14. Jerry asked for new sawzaw. Bill made motion to purchase, Henry second it.

15. Discussed Jerry coming in late almost every day, and writing the wrong time down.

16. Discussed renewing our contract with Cintas. Henry made motion to renew, Bill second it.

- 17. Discussed Jerry's back problem. Didn't tell the board when he was interviewed that he had buldging disk in his back.
- 18. Discussed the employees on call weeks. Jerry hasn't been doing his week on call, he calls other employees during his week when he gets called out.
- 19. Discussed Reid's cemetery. They want to have a meter set at discounted price. We are not able to provide discount due to PSC regulations.
- 20. Discussed filling tanks back up due to customers not having any water pressure.
- 21. Discussed dismissing Lonnie Hensley due to not fulfilling office duties.

22. Greg made motion to make Rose Lewis office manager, Bobby second it.

23. Ted made motion to adjourn meeting, Henry second it.

President, Steve Davis

North Manchester Water Association Board Meeting

January 11th, 2022

Board members in attendance: Steve Davis, Henry Smith, Ted Woods, Bobby Wolfe, Greg Hoskins, Carl David Crawford.

Guests: Mike Maggard, Rose Lewis, Bill Gray

We need audits for 2018 up to now done.

We need to gather more info for our PSC case.

We have already previously voted to hire Sammy Lee, we need him to get those finished.

Board member Ethan Finley resigned due to not being able to make the monthly meetings.

Greg made motion to accept water loss report, financial report and old minutes.

As a company we need to update our written policies.

We need to get started on our meter testing for the year to ensure we have 100 meters tested by the end of the year.

Discussed hiring a new employee, Henry suggested hiring a part time employee and if they are dependable and show the initiative to work we will re assess on hiring them full time.

It is critical to keep out water loss as low as we can.

The city is still trying to charge us for the overage that they mis read the numbers on our readings.

FEMA is signed off on, we are just waiting to hear back if there is anything else we need to do.

Discussed employee raises, they have done their part to keep water loss down and doing their jobs. Steve made motion to give all employees a \$1 raise. All board members voted yes to give everyone a raise.

Carl David made motion to adjourn meeting, Henry second it.

President, Steve Davis

STAFF DR 3-9:

Provide all contracts, letters of engagement, and any other agreement or invoice for consulting or professional services that were rendered during 2022 and 2023 that have not already been filed into the record of this proceeding.

Response: See previous responses and exhibit 3-9

6/20/2023

SK LEE CPAs, P.S.C.

Certified Public Accountants PO Box 958 Berea, KY 40403

I	nvoice
Date	Invoice #

47086

Bill To	
NORTH MANCHESTER WATER ASSOCIA INC. 7361 N. HIGHWAY 421 MANCHESTER, KY 40962	TION,

				Due Date
				6/20/2023
Item	Description	Qty	Rate	Amount
Audits	Audit Services for Year End 12/31/2021		8,250.00	8,250.00
outsta	active January 1, 2014 our policy on ading balances over 30 days will be to as an 18% annual interest rate fee per	Tot	al	\$8,250.00

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-09 Page 2 of 20



Sturgill, Turner, Barker & Moloney, PLLC SSS West Vine Street, Suite 1500 Lexington PCY 40507 p. 859 255 85811 / 1859 231 0851 www.staroilitumer.com

M. Todd Osterloh

1embor osterloh a sturgillturner.com

October 21, 2021

North Manchester Water Association, Inc. Attn: Steve Davis and Jerry Rice 7361 N Highway 421 Manchester, KY 40962 Sent electronically to nmwa@prtcnet.org

RE: North Manchester Water Association, Inc.

Dear Steve and Jerry:

This is to confirm our agreement on behalf of the firm to act as counsel to North Manchester Water Association, Steve Davis, Bill Hurd, Carl Gregory Hoskins, Bobby Wolfe, Henry Smith, Ted Woods, Carl David Crawford, and Jerry Rice.

<u>Scope of Representation</u>. Specifically, we have agreed to provide legal advice and prepare appropriate documents related to PSC Case No. 2021-00339, which relates to alleged failure to comply with statutes and regulations. We shall not be responsible for legal matters separate from this matter for which our services or advice have not been specifically requested by you and confirmed by the firm in writing.

At this time, we are not aware of any conflict of interest in representing the utility and its officers/employees. We will require each person to execute a Waiver of Joint Representation, which will authorize our firm to represent the utility and individuals. If a conflict arises during the course of representation, the utility or individuals should notify us immediately to discuss appropriate action to be taken.

Our services, unless otherwise agreed, will be performed according to our standard billing practices, a copy of which is attached and which may be adjusted annually. You will be sent monthly invoices specifying the services provided and the amount of such services. All invoices are payable within thirty (30) days, and we reserve the right to suspend our services should you fail to make timely payment and to withdraw from further representation in this matter, regardless of the stage of the matter. We have not asked for, and have not received, a retainer in this matter.

You maintain the right to terminate the firm's representation upon written notice. The firm also reserves the right to terminate the representation when, in the firm's judgment, it is in the firm's best interest to do so. For example, the firm may terminate representation for failure

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-09 Page 3 of 20

> October 21, 2021 Page 2

STURGILL TURNER

by the client to promptly pay invoices for services rendered by the firm. Upon termination, copies of your files and records will be made available to you at a reasonable cost.

<u>Staffing and Fee Arrangement</u>. I will be your primary contact at the firm and may utilize other attorneys and legal assistants as your needs dictate. Some matters require greater expertise than others. It is our policy to assign and delegate responsibilities based on the degree of expertise required to handle the matter. All legal work performed will, however, be monitored and approved by me or one of the partners of the firm.

You will be billed for all fees and costs incurred in connection with your matter. The term "fees" involves the time expended by the professional staff in this law firm. That time is calculated on an hourly basis in fractions of one-tenth of an hour. My hourly rate for this engagement is \$255.00. Other lawyers and paralegals charge different rates (a copy of our billing practices, including range of hourly rates, is attached). These rates will be reviewed annually and are subject to change. Regardless of the outcome of any potential matter, you are responsible for those charges. On the other hand, the term "costs" bears no relationship to time or effort spent by personnel in this firm. Instead, it encompasses items that can be best described as "out-of-pocket expenses." "Costs" include, but are not limited to, items such as filing fees, process server fees, deposition costs, expert/consultant expenses, travel expenses, online computer research charges, and document production expenses. This list is not exhaustive, and there are other items that may fall into the category of "costs." To the extent that this law firm advances any of those costs on your behalf, you will be billed and required to pay those costs.

It is our understanding that North Manchester Water Association will pay our firm's fees and costs related to representation of the utility and all individuals.

All disputes regarding our services or our billing practices shall be subject to nonbinding mediation before, and in accordance with, the Mediation and Arbitration Rules for Commercial Disputes of the American Bar Association.

In the interest of facilitating services to you, we may communicate by facsimile transmission or by electronic mail over the Internet. Such communications may include information that is confidential. Our firm employs measures in the use of technology that is designed to maintain data security. While we will use our best efforts to keep communications secure in accordance with our obligations under applicable laws and professional standards, please recognize and accept that we have no control over the unauthorized interception of these communications once they have been sent. Unless otherwise indicated, you have given us your consent to our use of these electronic devices during this engagement.

STURGILL

October 21, 2021 Page 3

Please review our firm's statement of billing and fee arrangements that is enclosed. Please keep a copy for your records.

Thank you for the trust you have expressed in our firm. We look forward to working with you in connection with this matter. Please be assured that we will do our utmost in representing your interests. If the foregoing correctly sets forth the terms of our engagement, please indicate by signing and returning the enclosed copy of this letter.

If you have any questions concerning this engagement, please call me._

Sincerely, STURGILL, TURNER, BARKER & MOLONEY, PLLC

TIK

M. Todd Osterloh

I have read the foregoing and the Sturgill Turner Barker & Moloney, PLLC *Statement of Billing and Fee Arrangements* and I agree to comply with the provisions therein.

NORTH MANCHESTER WATER ASSOCIATION, INC. By: STEVE DAVIS, PRESIDENT

Enclosure

STATEMENT OF BILLING AND FEE ARRANGEMENTS

We are pleased to have the opportunity to serve you. Our objective is to provide the highest quality and most efficient legal services possible. Experience has shown that our relationship will be stronger if we start with a mutual understanding about fees and their payment. Unless a subsequent engagement letter alters these arrangements, we will assume that these terms are acceptable to you and they will also apply to future matters you entrust to us.

FEES: Our fees are formulated in an effort to assess the value of our services to our clients. The amount of time spent by lawyers and paralegals (and in some instances by law clerks), subject to certain adjustments, is the primary factor which forms the basis of the fee to be charged. In addition to time incurred, we may also take into account such other factors as the novelty or complexity of the issues and problems encountered, the extent of the responsibility involved, the skill involved, the results achieved, the efficiency of our work, the time limitations imposed, customary fees for similar legal services, and other factors which will enable us to arrive at a fair fee. In those few instances where the nature of the work requires intensive efforts of our lawyers and staff in an engagement that is monopolistic in its demands, that factor of the engagement will be taken into account. Our rates for lawyers vary, depending primarily on the particular lawyer's experience and expertise, and the nature of the work. Our general schedule of rates is revised annually.

WORK ASSIGNMENTS: The lawyer principally responsible for your file may assign portions of your work to other lawyers or other personnel in the office under his or her supervision, and may use other lawyers in the firm where specialized help is needed. The supervising lawyer will continue to be responsible to you for the entire assignment. Unless you require that a particular attorney perform all services, our usual practice is to have your work performed at the lowest billing rate by attorneys or paralegals (under attorney supervision) having the appropriate experience and expertise for the matter at hand. Our goal is to produce the highest quality of legal work at a reasonable cost to you.

DISBURSEMENTS ON YOUR ACCOUNT: Unless otherwise agreed, our statements will normally be rendered monthly for work done in the previous month, covering and identifying services rendered, disbursements and other charges. These disbursements and charges include items incurred and paid by us on your behalf such as filing fees, process server fees, deposition costs, expert/consultant expenses, travel expenses, online computer research charges and document production expenses. We may request that large disbursement items either be paid by you in advance before incurring the expense or billed directly to you for payment.

PAYMENT: Payment is due upon receipt of our statement. If we do not receive comment about the statement within 10 days of the statement date, we will assume you have seen the bill and find it acceptable. Payment should be made within 15 days by check or draft payable to "Sturgill, Turner, Barker & Moloney". If any of our statements remain unpaid for more than 60 days, we may, consistent with our ethical obligations and judicial requirements, cease performing services for you, or withdraw as your attorney, until and unless arrangements satisfactory to us have been made for payment of arrearages. In the case of aged accounts, we may require the establishment of an escrow retainer to secure future fees, to be replenished whenever it drops below \$1000.00.

DELINQUENT ACCOUNT: Statements unpaid after 30 days shall be subject to a late charge of 1½% of the unpaid balance per month. The charge will commence at the invoice mailing date and continue until paid. In addition, the firm has collection procedures which it will follow to ensure that the account is paid. In

fairness to the firm's clients who pay their bills each month, these collection procedures and the late payment charge have been established so that only those few clients whose accounts become delinquent will bear the firm's cost of such delinquent accounts.

QUESTIONS: If you have any questions about any aspect of our arrangements or our statements, feel free to raise those questions. It is important that we proceed on a mutually clear and satisfactory basis in our work for you. We are open to discussion of all these matters, including the amount of our statements, and we encourage you to be frank about them. By timely payment of our statements, you will help assure our viability to continue providing quality legal services to our clients at a reasonable cost.

Revised 8/12/2021

BILLING PRACTICES

The firm's schedule of hourly billing rates for attorneys and other professionals is based on years of experience, specialization in training and practice, and level of professional attainment. The current hourly billing rate range is:

Partners	\$225.00 to \$425.00 per hour
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Associates \$150.00 to \$310.00 per hour

Legal Assistants \$80.00 to \$155.00 per hour

These hourly rates are subject to annual review and adjustment on January 1 of each calendar year. **Expenses**

Costs which the firm will bill in addition to its fee include expenses such as travel, meals, filing fees, process server fees, depositions costs, expert/consultant expenses, travel expenses, online computer research charges, and document product expenses.

In some cases we may incur a large expense on your behalf which necessitates billing that expense when incurred. We will consult with you and obtain your permission before obligating you for such an expense.

Billing Procedure

Our statements will be prepared and sent during the month following the month in which the service is rendered and costs advanced were incurred. We request payment of those statements and expense charges within 30 days of the statement date.



333 West Vine Street, Suite 1500 Lexington, KY 40507 p: 859.255.8581 f: 859.231.0851 www.sturgillturner.com

Employer I.D. No.

INVOICE OF SERVICES

Invoice Date:	06/07/2023
Invoice No:	174000
Account No:	66486.0002

Hours

Steve Davis North Manchester Water Association, Inc. 7361 N. Highway 421 Manchester, KY 40962

2023 Rate Case

05/18/2023	мто	L120	A106	Communicate (with client) draft email to NMWA	•	er	ours	
				requesting status update on rate case materials notice	s and e-filing		0.10	
05/23/2023	МТО	L120	A103	Draft/revise Notice filed with PSC; communicate regarding same. NMWA	e with client		0.20	
05/30/2023	МТО	L120	A104	Review requirements for ARF cases; communi- Maggard regarding same.	cate with M.		0.30	
	MTO	L120	A104	Review 2020 Audited Financial Statements			0.20	
05/31/2023	МТО	L120	A104	Review materials related to rate case; commun NMWA on additional materials needed.	icate with		5.80	4 905 00
				For Current Services Rendered			6.60	1,805.00
Timekeepe	er			Recapitulation Title	Hours	Hourly Rate		Total
M. Todd O				Member	0.20	\$225.00		\$45.00
M. Todd O	sterloh			Member	6.40	275.00		1,760.00
				Total Current Work				1,805.00
				Balance Due				\$1,805.00
				Task Code Summary				
1400		4				Fee		Expenses
-	/sis/Stra	•••				1805.0		0.00
L100 Do not Use-See L110-L190 Case Assessment, Development & Admin					1,805.0	00	0.00	

PAYMENT DUE UPON RECEIPT To ensure proper credit to your account Please write Account 66486.0002 on your check Thank you



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Employer I.D. No.

INVOICE OF SERVICES

Invoice Date:	07/12/2023
Invoice No:	176121
Account No:	66486.0002

Steve Davis North Manchester Water Association, Inc. 7361 N. Highway 421 Manchester, KY 40962

2023 Rate Case

06/01/2023	мто	L120	A 1 0 4	Review information and materials for rate case	. droft/rovico		Hours	
00/01/2023	WITO	LIZU	A104	necessary documents; communicate with NMV regarding same; finalize application materials.			5.50	
06/13/2023	МТО	L120	A104	Review deficiency letter; communicate with NV deficiencies and how to cure them; review ARF accepting 4,000 gallon usage in customer notice	cases	ıg	2.00	
06/19/2023	МТО	L120	A106	Communicate (with client) - follow up with NWI of work on materials to satisfy deficiency letter	VA to see sta	itus	0.20	
06/21/2023	МТО	L120	A104	Review Statements of Disclosure and draft em same.	ail regarding		0.20	
06/22/2023	МТО	L120	A104	Review information provided by NMWA team redeficiencies; communicate with team regarding (morning)			2.60	
	МТО	L120	A106	Communicate (with client) with M. Maggard an regarding rate case information; draft correction for filing (afternoon)		e	1.90	
06/23/2023	MHP	L110	A102	Research prior PSC alternative rate adjustmen districts and compile list of frequently asked qu distribute to client in preperation for PSC first d client	estion to		2.00	
06/26/2023	МТО	L120	A104	Review second deficiency letter; draft email to what is needed. For Current Services Rendered	client regardi	ng	0.30 14.70	3,682.50
Timekeepe				Recapitulation	Hours	Hourly Rate		Total
M. Todd Os Michael H.				Member Paralegal	12.70 2.00	\$275.00 95.00		492.50 190.00

				0 0. 20
	North Manchester Water Ass	Account No. Invoice No.	Page. 2 07/12/2023 66486-0002M 176121	
	2023 Rate Case			
		Previous Balance		\$1,805.00
06/30/2	2023	Thank you for your payment.		-1,805.00
				.,
		Balance Due		\$3,682.50
		Task Code Summary		
			Fees	Expenses
L110	Fact Investigation/Developm	nent	190.00	0.00
L120	Analysis/Strategy		3492.50	0.00
L100	Do not Use-See L110-L190	Case Assessment,Development &Admin	3,682.50	0.00



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Employer I.D. No.

INVOICE OF SERVICES

Steve Davis	INVOICE OF SERVICES				
North Manchester Water Association, Inc.	Invoice Date:	08/03/2023			
7361 N. Highway 421	Invoice No:	176681			
Manchester, KY 40962	Account No:	66486.0002			

2023 Rate Case

07/00/0000	МТО	1 4 0 0	A 4 O 4				Hours	
07/06/2023	MTO	L120	A104	Review information provided by NMWA; co additional materials needed; draft calculation	ons for average b	oill;		
				communicate with newspaper regarding pu finalize filing.	iblication of notic	;e;	2.30	
07/07/2023	мто	L120	A104	Review deficiency cured letter			0.10	
07/31/2023	МТО	L120	A104	Review procedural order and first round of client regarding same.	RFIs; draft emai	l to	0.30	
	МТО	L120	A104	Review information previously provided by draft email to client regarding same.	NMWA on NRC	s;	0.30	
	MHP	L110	A101	Prepare response template to Public Servic First Request for Information for distribution			0.40	
				For Current Services Rendered			3.40	863.00
				Recapitulation				
<u>Timekeepe</u> M. Todd Os				<u>Title</u> Member	<u>Hours</u> 3.00	<u>Hourly Rate</u> \$275.00		<u>Total</u> \$825.00
Michael H.				Paralegal	0.40	\$275.00 95.00		38.00
				Costs				
07/07/2023		L110	E124	(482) Other - The Manchester Enterprise - for rate case.	Legal Ad require	d by PSC		1 017 00
								1,817.00
				(482) Miscellaneous Expense				1,817.00
				Total Costs Thru 07/31/2023				1,817.00
				Total Current Work				2,680.00
				Previous Balance				\$3,682.50

Balance Due

\$6,362.50

Account No.

Invoice No.

Page. 2 08/03/2023

176681

66486-0002M

2023 Rate Case

Task Code Summary

		Fees	Expenses
L110	Fact Investigation/Development	38.00	1817.00
L120	Analysis/Strategy	825.00	0.00
L100	Do not Use-See L110-L190 Case Assessment, Development & Admin	863.00	1,817.00

PAYMENT DUE UPON RECEIPT To ensure proper credit to your account Please write Account 66486.0002 on your check Thank you



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Employer I.D. No.

INVOICE OF SERVICES

Invoice Date:	09/07/2023
Invoice No:	177437
Account No:	66486.0002

Steve Davis North Manchester Water Association, Inc. 7361 N. Highway 421 Manchester, KY 40962

2023 Rate Case

00/04/0000	MTO			Hours	
08/01/2023	MTO	L120 A104	Review newspaper ads and affidavit; draft Notice of Publication and cover letter	0.50	
08/09/2023	MTO	L120 A103	Draft/revise - correspondance to M. Maggard regarding responses to RFI; draft email to R. Lewis	0.20	
08/18/2023	MHP	L110 A101	Prepare case response time by making determination of deadline as set by Public Service Commission	0.30	
08/21/2023	MTO	L310 A106	Communicate (with client) with M. Maggard regarding data responses	0.10	
08/27/2023	MTO	L120 A106	Communicate (with client) - draft email to NMWA regarding status of responses to data requests	0.10	
08/28/2023	RCP	L210 A103	Prepare certification of responses and send to client with one drive file sharing link	0.50	
	MHP	L110 A101	Prepare link to send to North Manchester Water Association to obtain documents needed for response to Public Service Commission Request for Information	0.20	
08/30/2023	MTO	L120 A106	Communicate (with client) - phone call with M. Maggard regarding requesting an extension to respond to data requests	0.20	
	RCP	L210 A103	responses to Commission Staff's Request for Information	0.80	
			For Current Services Rendered	2.90	603.50
<u>Timekeeper</u> M. Todd Osterloh Rebecca C. Price Michael H. Peyton			Associate 1.30 19	<u>Rate</u> 5.00 5.00 5.00	<u>Total</u> \$302.50 253.50 47.50

Total Current Work

Previous Balance

603.50

		. ago o. 20			
	North Manchester Water Association, Inc.	Account No.	Page. 2 09/07/2023 66486-0002M		
	2023 Rate Case	Invoice No.	177437		
08/15/2	2023 Thank you for your payment.		-3,682.50		
	Balance Due		\$3,283.50		
	Task Code Summary				
		Fees	<u>Expenses</u>		
L110	Fact Investigation/Development	47.50	0.00		
L120	Analysis/Strategy	275.00	0.00		
L100	Do not Use-See L110-L190 Case Assessment,Development &Admin	322.50	0.00		
L210	Pleadings	253.50	0.00		
L200	Do Not Use-See L210-L260 Pre-Trial Pleadings & Motions	253.50	0.00		
L310	Written Discovery	27.50	0.00		
L300	Do Not Use - See L310-L390 Discovery	27.50	0.00		



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Employer I.D. No.

INVOICE OF SERVICES

Invoice Date:	10/05/2023
Invoice No:	178157
Account No:	66486.0002

Steve Davis North Manchester Water Association, Inc. 7361 N. Highway 421 Manchester, KY 40962

2023 Rate Case

00/04/0000		4400		Hours
09/01/2023	MTO L120	A106	Communicate (with client) - draft email to R. Lewis and M. Maggard regarding motion for extension	0.10
09/11/2023	MTO L120	A106	Communicate (with client) draft email to M. Maggard regarding data responses; follow up phone call	0.40
09/12/2023	MTO L120	A106	Communicate (with client) with M. Maggard regarding data responses	0.20
09/13/2023	MTO L120	A104	Review responses and related information provided by NMWA in response to DRs; communicate with M. Maggard regarding same.	0.50
09/14/2023	MTO L310	A104	Review - additional review of DR materials; communicate with M. Maggard and R. Lewis regarding same; outline motion for deviation	1.00
	MHP L110	A101	Prepare exhibits by separating joined PDFs into individual exhibits and organize attachments in preperation for response to Public Service Commission First Request for Information	1.80
	RCP L210	A103	Draft/revise NMWA responses and exhibits to PSC Staff RFI 1; and prepare NMWA responses for filing	5.10
	RCP L120	A103	Draft/revise petition for confidential treatment for DR responses	1.70
09/15/2023	MTO L310	A104	Review additional information received from NMWA; communicate with R. Lewis regarding remaining items needed; finalize filing	1.40
	MHP L110	A101	Prepare exhibits by separating joined PDFs into individual exhibits and organize attachments in preperation for response to Public Service Commission First Request for Information	0.50
09/19/2023	MHP L110	A104	Review of Public Service Commission First Request for Information to NMWA regarding production of Excel files or solely PDF Files and redact for confidentiality	0.30
	MTO L120	A104	Review Excel received from NMWA regarding PSC DR 1-4	0.20

1,267.00

0.00

North Manchester Water Association, Inc.

2023 Rate Case

Page. 2 10/05/2023 Account No. 66486-0002M Invoice No. 178157

						Hours	
	МТО	L110	A108	Communicate (other external) via email with Staff Attorne regarding informal conference	ey	0.10	
	мто	L110	A106	Communicate (with client) - draft email to client regarding possible informal conference with Staff.	I	0.20	
09/20/2023	МТО	L120	A106	Communicate (with client) - follow up with T. Woods regainformal conference.	Irding	0.10	
	МТО	L120	A108	Communicate (other external) with Commission Staff reg informal conference scheduling.	arding	0.10	
	МТО	L120	A103	Draft/revise Notice of Filing and Read1st for PSC DR 1-4 file	Excel	0.40	
	MHP	L110	A101	Prepare schedule follow up conference with Public Servic commission regarding recent responses to Data Request		0.10	
	МТО	L120	A108	Communicate (other external) with B. Bruner regarding confidential information; redact information; draft cover le (no charge)	tter.	0.50	N/C
09/25/2023	МТО	L120	A104	Review orders on confidentiality and informal conference		0.10	
09/26/2023	MHP	L110	A104	Review of Notice of Informal Conference received by Pub Service Commission in reference to upcoming North Manchester hearing	blic	0.20	
09/28/2023	MHP	L440	A101	Prepare binder with documents recently filed in response PSC Data Request 1 in preperation for upcoming information hearing before the PSC		0.60	
				For Current Services Rendered Total Non-Billable Hours		15.10 0.50	2,978.50
				Recapitulation			
<u>Timekeep</u>				Title Hours		rly Rate	Total
M. Todd (Rebecca				Member 4.80 Associate 6.80	3	\$275.00 195.00	\$1,320.00 1,326.00
Michael H				Paralegal 3.50		95.00	332.50
				Total Current Work			2,978.50
				Previous Balance			\$3,283.50
				Balance Due			\$6,262.00
Task Code Summary							
				Fees	Expenses		
L110 Fact Investigation/Development L120 Analysis/Strategy				358.00 909.00	0.00 0.00		
	,,	- 37					

L100 Do not Use-See L110-L190 Case Assessment, Development & Admin

North Manchester Water Association, Inc.	tion, Inc. Account No.	
2023 Rate Case	Invoice No.	178157

L210	Pleadings	<u>Fees</u> 994.50	Expenses 0.00
L200	Do Not Use-See L210-L260 Pre-Trial Pleadings & Motions	994.50	0.00
L310	Written Discovery	660.00	0.00
L300	Do Not Use - See L310-L390 Discovery	660.00	0.00
L440	Other Trial Preparation and Support	57.00	0.00
L400	Do Not Use See - L410 - L470 Trial Preparation & Trial	57.00	0.00


Sturgill, Turner, Barker & Moloney, PLLC

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Employer I.D. No.

INVOICE OF SERVICES

Invoice Date:	11/08/2023
Invoice No:	179176
Account No:	66486.0002

Steve Davis North Manchester Water Association, Inc. 7361 N. Highway 421 Manchester, KY 40962

2023 Rate Case

40/00/0000	DOD	1 4 4 0			Hours
10/03/2023	RCP	L440	A104	Review first data request responses in preparation for informal conference with PSC staff.	1.60
	RCP	L450	A109	Appear for/attend informal conference with PSC staff.	1.00
10/04/2023	RCP	L440	A106	Send NMWA items to update in supplemental responses based on informal conference with PSC staff	1.10
10/09/2023	RCP	L210	A104	Review PSC order from Informal Conference and circulate the information to the client	0.50
	RCP	L210	A104	Review PSC order regarding field visit and circulate information to client	1.10
10/10/2023	RCP	L210	A104	Review staff memo regarding the Informal Conference and determine if NMWA needed to file a response	1.00
10/11/2023	MHP	L110	A104	Review of Order filed by Commission Staff regarding deadlines set forth in the subject rate case and make determination of deadlines	0.30
10/13/2023	MTO	L120	A104	Review data requests; draft email to client regarding same.	0.50
10/16/2023	MHP	L110	A101	Prepare response template to Commission Staff's Second Request for Information to North Manchester Water Association for distribution to client	0.50
10/19/2023	RCP	L210	A106	Follow up with NMWA regarding data request and supplemental requested information from PSC	0.30
10/26/2023	MHP	L110	A101	Prepare attachments to response to Public Service Commission Second Request for Information by adding headings to all documents, renaming documents, organizing, and performing OCR on all files	1.50
	мто	L120	A104	Review information received from NMWA on data requests	0.30
	RCP	L210	A104	Review and edit DR responses and prepare responses for submission to PSC	3.30

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-09 Page 19 of 20

North Manchester Water Association, Inc.

2023 Rate Case

\$8,175.83

	RCP	L210	A103	Draft/revise certification of responses for DF	R responses		Hours 0.30	
10/27/2023	MHP	L110	A104	Prepare attachments to response to Public S Commission Second Request for Informatio headings to all documents, renaming docum and performing OCR on all files	on by adding],	1.60	
	MTO	L120	A106	Communicate (with client) regarding informa RFI; review new documents received; draft extension of time to respond		for	3.00	
10/29/2023	MTO	L120	A104	Review documentation that was emailed on but not received until Friday night, Saturday, email to client regarding same.			0.50	
10/30/2023	MHP	L110	A104	Prepare attachments to response to Public S Commission Second Request for Informatio headings to all documents, renaming docum and performing OCR on all files	on by adding],	2.10	
	MTO	L120	A104	Review information received from NMWA ardata requests; communicate with NMWA teasame; finalize for filing.			2.80	
10/31/2023	RCP	L210	A108	Call with Tina Frederick at PSC regarding fit supplements to DR requests, and missing in responses to DR requests			0.30	
				For Current Services Rendered			23.60	4,570.00
				Recapitulation				
<u>Timekeeper</u> M. Todd Os				<u>Title</u> Member	<u>Hours</u> 7.10	Hourly Rate \$275.00	\$1	<u>Total</u> 952.50
Rebecca C.	Price			Associate	10.50	195.00	2,	047.50
Michael H. F	Peyton			Paralegal	6.00	95.00		570.00
				Costs				
09/30/2023		L110	E106	(543) Online research - Westlaw Research				23.83
				(543) Westlaw/Searches				23.83
				Total Costs Thru 10/31/2023				23.83
				Total Current Work				4,593.83
				Previous Balance				\$6,262.00
10/06/2023				Thank you for your payment.				-2,680.00
								.

Balance Due

North Manchester Water Association, Inc. 2023 Rate Case	Account No. Invoice No.	Page. 3 11/08/2023 66486-0002M 179176
Task Code Summary	Fees	Expenses

		Fees	Expenses
L110	Fact Investigation/Development	570.00	23.83
L120	Analysis/Strategy	1952.50	0.00
L100	Do not Use-See L110-L190 Case Assessment,Development &Admin	2,522.50	23.83
L210	Pleadings	1326.00	0.00
L200	Do Not Use-See L210-L260 Pre-Trial Pleadings & Motions	1,326.00	0.00
L440	Other Trial Preparation and Support	526.50	0.00
L450	Trial and Hearing Attendance	195.00	0.00
L400	Do Not Use See - L410 - L470 Trial Preparation & Trial	721.50	0.00

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff's Third Request for Information

STAFF DR 3-10:

Provide all invoices to support the 2022 expense for health insurance and any

supplemental benefits coverage. Specify each individual covered under the plans.

Response: Please see attached 3-10

Witness: Rose Lewis

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-10 Page 1 of 125



13550 Triton Park Blvd Louisville, KY 40223

10/24/2023

North Manchester 7361 N Hwy 421 Manchester, KY 40962

Dear Valued Customer,

As a business owner, we know your time matters. That's why we work every day to simplify the experience - making it easier and more efficient to choose and manage your plan.

With one stop shopping, you can choose from our comprehensive offerings which include medical, dental, vision, life and disability plans. You'll not only save time, you'll get so much more.

- Save more when you add a dental, vision, life or disability plan to your medical plan
- One easy bill
- Online tools so you can enroll employees and make changes in real time giving employees their benefits without delay
- Employee tools that let members quickly find a doctor, view quality ratings and compare costs so they know what they'll pay before they have to pay it
- LiveHealth Online where employees can have a video visit with a doctor 24/7 from the convenience of their smartphone, tablet or computer

Plus, all Anthem small group plans offer preventive care with 100% in-network coverage for checkups, flu shots and other everyday needs. And remember, our Medicare products can help ensure your associates get the most out of life even after they're done working. Whether you want to offer Medicare products directly or just provide them with information to make better decisions, we've got the right solutions.

We know you may be considering an Affordable Care Act (ACA) plan for the first time since the requirements became effective. We're here to help guide you through this process with resources to help you understand how ACA impacts you and your plan. For more health care related information, please visit **thebenefitsguide.com**.

As a result of the changes we've made to our product portfolio to comply with ACA legislation, we need to make changes to your current plan at your renewal. We have carefully reviewed your current plan(s) and recommended a new plan design(s). Please review the plan details and rates on the following pages. Of course, you can always choose a different plan. We have also included additional information and rates for some of our other available plans.

Your enclosed renewal package includes:

- Rates for your proposed plan; Anthem rates and benefits are subject to regulatory review or approval.
- Alternative plan options
- A guide to understanding your renewal



You can talk to us or your broker about the different plan options that might best fit your needs and budget. We have many choices available with a strong network of providers. We also want to remind you that we offer very competitive rates for dental, vision, life and disability. And it's the perfect time to bundle them with your medical plan. Renew now and make us your one source for benefits.

Your next steps.

If you want to:

- Renew based on the plan we're proposing, do nothing. We'll take care of the rest.
- Choose a different plan, complete the Next Steps page and return it to us before your effective date.
- Add dental, vision, life or disability insurance, call your broker or account manager for a quote.
- Get more information, contact your broker or visit anthem.com.

It is very important to review the Next Steps page in this renewal package and return any necessary paperwork to us before the effective date. We will issue new ID cards to your employees before your renewal date based upon the information we've received from you. Please remind them to use their new ID cards to access care after your renewal date.

Thank you for your continued trust in Anthem. We've worked hard to bring you intuitive apps and online tools that can help manage care more easily. So, for all the things that may keep you or your employees up at night, a health care plan shouldn't be one of them.

Wishing you the best of health,

Hang Aayes

Harry Hayes Director, Small Group and Individual Sales Anthem Blue Cross and Blue Shield of Kentucky

Summary of Benefits and Coverage

The Affordable Care Act (or health care reform law) requires that all members of fully insured plans receive a summary of benefits and coverage (SBC). Enclosed in this renewal are instructions on how to access sbc.anthem.com to provide a SBC for your plan.

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Dear Policyholder,

We are writing to inform you that, consistent with federal guidance, you may keep your existing coverage for the upcoming policy year.

How Do I Keep My Current Policy?

To keep your current policy, please contact us.

As you think about your options, there are some things to keep in mind. If you choose to renew your current policy, it may NOT provide all of the protections of the Affordable Care Act. These include one or more of the following new protections of the Public Health Service Act (PHS Act) that were added by the health care law and took effect for coverage beginning in 2014. If you choose to renew your current policy, your coverage:

- May not meet standards for fair health insurance premiums, so you might be charged more based on factors such as gender or a pre-existing medical condition, and it might not comply with rules limiting the ability to charge older people more than younger people (PHS Act section 2701).
- May not meet standards for guaranteed availability, so it might exclude consumers based on factors such as a preexisting medical condition (PHS Act section 2702).
- May not meet standards for guaranteed renewability (PHS Act section 2703).
- May not meet standards for non-discrimination with respect to health care providers (PHS Act section 2706).
- May not cover essential health benefits or limit annual out-of-pocket spending, so it might not cover benefits such as prescription drugs or maternity care, or might have unlimited cost sharing (PHS Act section 2707).
- May not meet standards for participation in clinical trials, so you might not have coverage for services related to a clinical trial for a life-threatening or other serious disease (PHS Act section 2709).

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How Do I Choose A Different Policy?

You may shop in the Health Insurance Marketplace, where all policies meet certain standards to help guarantee health care security, and no one who is qualified to purchase coverage through the Marketplace can be turned away or charged more because of a pre-existing medical condition. The Marketplace allows you to choose a private policy that fits your budget and health care needs. You may qualify for tax credits or other federal financial assistance to help you afford health insurance coverage purchased through the Marketplace.

You can also get new health insurance outside the Marketplace. All new policies guarantee certain protections, such as your ability to buy a policy even if you have a pre-existing medical condition. However, federal financial assistance is not available outside the Marketplace.

You should review your options as soon as possible, because you may have to buy your coverage within a limited time period.

How Can I Learn More?

To learn more about the Health Insurance Marketplace and protections under the health care law, visit HealthCare.gov or call 1-800-318-2596 or TTY: 1-855-889-4325.

If you have questions, please contact us.

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Important Information: Kentucky

Amendments to Master Contract

The following documents can be found in the back of your renewal packet.

- Addendum A Eligibility language
- Addendum B Explanation of monthly premium rates

Anthem Disclosures

Anthem Blue Cross and Blue Shield is required by state and federal laws to disclose certain information to employers considering purchasing Anthem Blue Cross and Blue Shield products.

For more information, please refer to the Anthem Disclosures document in the back of your renewal packet.

Mental Health Parity and Addiction Equity Act

Effective October 3, 2009, the Federal Mental Health Parity and Addiction Equity Act (MHPA) requires "parity" between the financial requirements and treatment limitations applied to medical and/or surgical benefits and mental health and substance use disorder benefits for all fully insured and ASO plans covering 51 or more total employees.

For renewals occurring on or after October 3, 2009, small groups are required to provide mental health parity benefits if they had 51 or more total employees in the calendar year prior to the renewal, regardless of the number of enrolled or eligible employees. If your group meets this definition, please contact your broker or Anthem sales representative to discuss your new plan options.

Cancellation Policy

If your coverage has been canceled, please disregard this renewal notice. Please note that your Anthem group contract requires 30 days prior, written notice of cancellation if your group chooses not to accept this renewal. Pursuant to the terms of the contract, if your group fails to provide the required advance notice of cancellation and if Anthem has provided benefits for persons no longer eligible because Anthem did not receive timely notification of cancellation, then Anthem may enforce its right to recover from your group all un-recovered claim amounts paid.



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Important information about your prescription coverage and Medicare Part D

Because you provide prescription drug coverage to people who are eligible for Medicare Part D, you must let CMS know whether the coverage is creditable or non-creditable, per the Medicare Prescription Drug, Improvement, and Modernization Act (MMA) of 2003. Creditable coverage means your group drug plan is at least as good as the Medicare drug benefit. This lets your eligible employees keep their current coverage, and avoid higher payments if they sign up later for the Medicare drug benefit.

For more information, please refer to the Medicare Part D document in the back of your renewal packet.

You can find more details about creditable coverage - including rules, forms and timing your Disclosure Notice to CMS - at cms.hhs.gov/CreditableCoverage/.

Summary of Benefits and Coverage

The Affordable Care Act (ACA or health care reform law) requires health insurers with fully insured plans to provide consumers with an easy-to-understand Summary of Benefits and Coverage (SBC). Employers must send this SBC electronically or in a paper format to their employees as part of their open enrollment process or due to a special enrollment event or new hire beginning on or after their renewal date/plan year.

For more information and to view our SBC at-a-glance document, please refer to the SBC Coverage Renewal flier in the back of your renewal packet.



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Your Agent: Messer-Mcqueen, Crystal G.

Group #: 00000324-0000 Effective Date: January 01, 2024

Renewal Package For North Manchester

8

We're here for you and your employees. Just as we have been for more than 85 years.

Headquarters: Louisville President: C. Kennan Wethington Employees: 1,100 Membership: 1.1 million Serving Kentucky since 1938

Superior network strength means extra savings and convenience.

You and your employees enjoy:

- PPO: Access to over 3,400 primary care physicians; over 7,900 specialists; 110 hospitals
- HMO: Access to over 3,200 primary care physicians; over 7,500 specialists; 110 hospitals
- Access to more than 90% of hospitals and more than 80% of physicians across the country through the BlueCard program¹
- Access to more than 64,000 participating pharmacies across the country, including most major chains as well as many independent neighborhood pharmacies²

Integrated care management programs and resources to help your employees make healthy decisions.

- 360 Health integrates health and wellness programs and services to create a holistic, integrated approach to improved health.
- Anthem's 24/7 NurseLine gives your employees access to trained registered nurses any time of the day or night and can help in determining the right care at the right time. In fact, members who use our 24/7 NurseLine are 50% less likely to go to the ER for non-emergency cases.³
- Anthem offers many plans with 100% coverage for checkups, flu shots and other preventive care services for you and your family. The reward is peace of mind and better health at no extra cost to you.
- MyHealth Advantage uses member information to identify opportunities to improve health and save money such as early identification of potential health issues, highlighting potential pharmacy and out-of-pocket cost savings, and protects your clients' employees' safety by monitoring and responding to dangerous drug issues or interactions.

¹Blue Cross and Blue Shield Association http://www.bcbs.com/about

² Anthem Blue Cross and Blue Shield, January 2012 state-by-state pharmacy network participation report

³ Anthem Health and Wellness Solutions internal data, Jan.-Dec. 2008

Your Renewal Snapshot

Here's an overview of the benefits proposed for your renewal. **No action is needed** to accept this coverage. You will renew automatically unless you notify your agent that you want to make a change.

			Monthly Premium		Plan Options								
ı	Medical Plan	Current	New	Change	Calendar Year Annual Deductible (single/family)	Annual Out- of-Pocket Maximum (single/family)	Office Visits	Inpatient Hospital	ER/Urgent Care Center		Preventive Care Immunizations & Screenings		
I	Blue Access Option 51 with Rx Option 7, Blue 6	\$2,355.01	\$2,208.29	-6.2%	\$500/ \$1,500	\$2,000/ \$4,000	\$15 Copays	10%	\$250/10% \$75	\$10/\$25/\$40 /25% \$200 max up to \$2,500	No Cost Share	No	

Total Current Premium: \$2,355.01 Total New Premium: \$2,208.29 Increase: -6.2%

Note: Elective Abortions are excluded

Please note: As we receive additional guidance and clarification from the U.S Department of Health and Human Services, we may be required to make additional changes to your benefits. *FMHP is Federal Mental Health Parity.

Per the Affordable Care Act (or health care reform law), Summary of Benefits and Coverage (SBCs) can be accessed through our Internet Posting Site at www.sbc.anthem.com.

The benefits and rates reflected in this quotation have been adjusted to comply with changes required by the Affordable Care Act beginning in 2014. If not yet approved by the Department of Insurance, these benefits and rates might need to be adjusted.

If you are looking to reduce your costs or make plan changes, please talk with your agent. Additional plan options are available.

Premium Rates Amendment to Master Contract / Addendum B

The Employer shall pay Anthem the following rates per Member per month for the Contract Period.

Health Coverage	Age Bands		loyee	Spo	ouse	1 Child	2 Children	3+ Children
Health Coverage	Age banus	Male	Female	Male	Female	T CUIIO	2 Gnilaren	3+ Unilaren
Blue Access Option 51 with Rx Option 7, Blue 6	<25	\$521.34	\$1,255.54	\$521.34	\$1,255.54	\$580.53	\$1,161.06	\$1,741.59
	25-29	\$548.66	\$1,441.08	\$548.66	\$1,441.08	\$580.53	\$1,161.06	\$1,741.59
	30-34	\$636.31	\$1,409.21	\$636.31	\$1,409.21	\$580.53	\$1,161.06	\$1,741.59
	35-39	\$799.08	\$1,383.03	\$799.08	\$1,383.03	\$580.53	\$1,161.06	\$1,741.59
	40-44	\$999.42	\$1,447.91	\$999.42	\$1,447.91	\$580.53	\$1,161.06	\$1,741.59
	45-49	\$1,309.04	\$1,645.97	\$1,309.04	\$1,645.97	\$580.53	\$1,161.06	\$1,741.59
	50-54	\$1,739.31	\$1,739.31	\$1,739.31	\$1,739.31	\$580.53	\$1,161.06	\$1,741.59
	55-59	\$1,771.18	\$1,771.18	\$1,771.18	\$1,771.18	\$580.53	\$1,161.06	\$1,741.59
	60-64	\$1,771.18	\$1,771.18	\$1,771.18	\$1,771.18	\$580.53	\$1,161.06	\$1,741.59
	65-69	\$1,771.18	\$1,771.18	\$1,771.18	\$1,771.18	\$580.53	\$1,161.06	\$1,741.59
	70-74	\$1,771.18	\$1,771.18	\$1,771.18	\$1,771.18	\$580.53	\$1,161.06	\$1,741.59
	>74	\$1,771.18	\$1,771.18	\$1,771.18	\$1,771.18	\$580.53	\$1,161.06	\$1,741.59
					Medicare Primary			
	<25	\$521.34	\$552.07	\$521.34	\$552.07	\$521.34	\$1,042.68	\$1,564.02
	25-29	\$521.34	\$634.03	\$521.34	\$634.03	\$521.34	\$1,042.68	\$1,564.02
	30-34	\$521.34	\$620.37	\$521.34	\$620.37	\$521.34	\$1,042.68	\$1,564.02
	35-39	\$521.34	\$608.99	\$521.34	\$608.99	\$521.34	\$1,042.68	\$1,564.02
	40-44	\$521.34	\$637.44	\$521.34	\$637.44	\$521.34	\$1,042.68	\$1,564.02
	45-49	\$575.98	\$723.95	\$575.98	\$723.95	\$521.34	\$1,042.68	\$1,564.02
	50-54	\$764.93	\$764.93	\$764.93	\$764.93	\$521.34	\$1,042.68	\$1,564.02
	55-59	\$778.59	\$778.59	\$778.59	\$778.59	\$521.34	\$1,042.68	\$1,564.02
	60-64	\$778.59	\$778.59	\$778.59	\$778.59	\$521.34	\$1,042.68	\$1,564.02
	65-69	\$778.59	\$778.59	\$778.59	\$778.59	\$521.34	\$1,042.68	\$1,564.02
	70-74	\$778.59	\$778.59	\$778.59	\$778.59	\$521.34	\$1,042.68	\$1,564.02
	>74	\$778.59	\$778.59	\$778.59	\$778.59	\$521.34	\$1,042.68	\$1,564.02

The Medicare rates above are available only to employer groups with fewer than twenty total employees, as calculated under Medicare Secondary Payer rules. Eligibility for these Medicare rates is based solely on the Medicarestatus of the employee, not the spouse or child(ren). A spouse and/or child are eligible for the lower Medicare primary rate only when the employee is eligible to have claims paid by Medicare as the primary coverage.

North Manchester 00000324-0000

Effective Date: 01/01/2024

Monthly Premium Comparison

There is no need to inform Anthem of your acceptance of this renewal as long as your benefits remain the same as presented in the attached exhibits.

		ee	a	en of		Health Premium		Total P	remium	
Insured Employees	Sex	Employ Age	Spous Age	Number Childre	Cov	Current	New	Current	New	
	М	38			S	852.17	799.08	852.17	799.08	
	F	31			S	1,502.84	1,409.21	1,502.84	1,409.21	
			Pro	duct Totals		2,355.01	2,208.29	2,355.01	2,208.29	
				% Change			-6.2%			
Rates are proposed for an effective date of 10/01/2024. Rerate is required after this date. Final rates will be based on the actual effective date. Rates are Grand Totals \$2,355.01										
based upon SIC #4941, located primarily in the 40962 zip code area. Final rates will be based upon the actual location, enrolled census, final benefits selected, and the underwriting rules in effect upon acceptance by Anthem Health Plans of Kentucky, Inc. and Anthem Life. This renewal is subject to % Change										

based upon SIC #4941, located primarily in the 40962 zip code area. Final rates will be based upon the actual location, enrolled census, final benefits selected, and the underwriting rules in effect upon acceptance by Anthem Health Plans of Kentucky, Inc. and Anthem Life. This renewal is subject to underwriting approval by Anthem Health Plans of Kentucky, Inc. and Anthem Life; please do not cancel your coverage until the application has been approved in writing. This benefit description is intended to be a brief outline of coverage. The entire provisions of benefits and exclusions are contained in the group contract. In the event of a conflict between the Group Contract and this description, the alternate Option request form is not received by the effective date listed on this proposal, a new proposal must be submitted.

All HSA-compatible or high deductible plans are stand-alone plans, without an employer self-funding or insuring the deductible. Employer funding (other than through contributions to the employee's HSA account) could cause these plans to not meet Affordable Care Act rating requirements in the small group market. This means the plan will no longer be Guaranteed Issue, if the employer self-funds or insures the deductible or other cost-share amounts.

Alternative Options

			Plan Options										
Current Medical Plan 1	Estimated Total Cost	Calendar Year Annual Deductible	Annual Out-of- Pocket Maximum	Office Visits	InPatient Hospital	ER/ Urgent Care Center	Pharmacy Drug	Preventive Care Immunizations & Screenings	FMHP Benefits*				
Blue Access Option 51 with Rx Option 7, Blue 6	\$2,208.29	\$500/\$1,500	\$2,000/\$4,000	\$15 Copays	10%	\$250/10% \$75	\$10/\$25/\$40/25% \$200 max up to \$2,500	No Cost Share	No				
Plan Alternatives													
Blue Access Option 51 with Rx Option AE, Blue 6	\$2,165.56	\$500/\$1,500	\$2,000/\$4,000	\$15 Copays	10%	\$250/10% \$75	\$10/\$30/\$60/25% \$200 max up to \$2,500	No Cost Share	No				
Blue Access Option 51 with Rx Option AA, Blue 6	\$2,147.08	\$500/\$1,500	\$2,000/\$4,000	\$15 Copays	10%	\$250/10% \$75	\$10/\$40/\$60/25% \$200 max up to \$2,500	No Cost Share	No				
Blue Access Option 52 with Rx Option 7, Blue 6	\$2,219.59	\$250/\$750	\$1,500/\$3,000	\$15 Copays	20%	\$250/20% \$75	\$10/\$25/\$40/25% \$200 max up to \$2,500	No Cost Share	No				
Blue Access Option 52 with Rx Option AE, Blue 6	\$2,177.05	\$250/\$750	\$1,500/\$3,000	\$15 Copays	20%	\$250/20% \$75	\$10/\$30/\$60/25% \$200 max up to \$2,500	No Cost Share	No				
Blue Access Option 52 with Rx Option AA, Blue 6	\$2,158.62	\$250/\$750	\$1,500/\$3,000	\$15 Copays	20%	\$250/20% \$75	\$10/\$40/\$60/25% \$200 max up to \$2,500	No Cost Share	No				
Blue Access Option 53 with Rx Option 7, Blue 6	\$2,160.31	\$500/\$1,500	\$2,500/\$5,000	\$15 Copays	10%	\$250/10% \$75	\$10/\$25/\$40/25% \$200 max up to \$2,500	No Cost Share	No				
Blue Access Option 53 with Rx Option AE, Blue 6	\$2,118.39	\$500/\$1,500	\$2,500/\$5,000	\$15 Copays	10%	\$250/10% \$75	\$10/\$30/\$60/25% \$200 max up to \$2,500	No Cost Share	No				
Blue Access Option 53 with Rx Option AA, Blue 6	\$2,100.24	\$500/\$1,500	\$2,500/\$5,000	\$15 Copays	10%	\$250/10% \$75	\$10/\$40/\$60/25% \$200 max up to \$2,500	No Cost Share	No				
Blue Access Option 54 with Rx Option 7, Blue 6	\$2,070.74	\$750/\$2,250	\$1,500/\$3,000	\$20 Copays	20%	\$250/20% \$75	\$10/\$25/\$40/25% \$200 max up to \$2,500	No Cost Share	No				

Alternative Options (Continued)

Blue Access Option 54 with Rx Option AE, Blue 6	\$2,029.31	\$750/\$2,250	\$1,500/\$3,000	\$20 Copays	20%	\$250/20% \$75	\$10/\$30/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option 54 with Rx Option AA, Blue 6	\$2,010.71	\$750/\$2,250	\$1,500/\$3,000	\$20 Copays	20%	\$250/20% \$75	\$10/\$40/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option 55 with Rx Option 7, Blue 6	\$1,882.99	\$1,000/\$3,000	\$3,500/\$7,000	\$20 Copays	20%	\$250/20% \$75	\$10/\$25/\$40/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option 55 with Rx Option AE, Blue 6	\$1,844.16	\$1,000/\$3,000	\$3,500/\$7,000	\$20 Copays	20%	\$250/20% \$75	\$10/\$30/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option 55 with Rx Option AA, Blue 6	\$1,827.36	\$1,000/\$3,000	\$3,500/\$7,000	\$20 Copays	20%	\$250/20% \$75	\$10/\$40/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option 56 with Rx Option 7, Blue 6	\$1,833.52	\$1,000/\$3,000	\$4,000/\$8,000	\$25 Copays	20%	\$250/20% \$75	\$10/\$25/\$40/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option 56 with Rx Option AE, Blue 6	\$1,794.81	\$1,000/\$3,000	\$4,000/\$8,000	\$25 Copays	20%	\$250/20% \$75	\$10/\$30/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option 56 with Rx Option AA, Blue 6	\$1,777.44	\$1,000/\$3,000	\$4,000/\$8,000	\$25 Copays	20%	\$250/20% \$75	\$10/\$40/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option 57 with Rx Option 7, Blue 6	\$1,794.00	\$1,500/\$4,500	\$3,000/\$6,000	\$20 Copays	20%	\$250/20% \$75	\$10/\$25/\$40/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option 57 with Rx Option AE, Blue 6	\$1,755.78	\$1,500/\$4,500	\$3,000/\$6,000	\$20 Copays	20%	\$250/20% \$75	\$10/\$30/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option 57 with Rx Option AA, Blue 6	\$1,738.61	\$1,500/\$4,500	\$3,000/\$6,000	\$20 Copays	20%	\$250/20% \$75	\$10/\$40/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option 58 with Rx Option 7, Blue 6	\$1,724.07	\$1,500/\$4,500	\$3,000/\$9,000	10% Coinsurance	10%	\$250/10% 10%	\$10/\$25/\$40/25% \$200 max up to \$2,500	No Cost Share	No

Alternative Options (Continued)

Blue Access Option 58 with Rx Option AE, Blue 6	\$1,686.63	\$1,500/\$4,500	\$3,000/\$9,000	10% Coinsurance	10%	\$250/10% 10%	\$10/\$30/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option 58 with Rx Option AA, Blue 6	\$1,670.45	\$1,500/\$4,500	\$3,000/\$9,000	10% Coinsurance	10%	\$250/10% 10%	\$10/\$40/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option 59 with Rx Option 7, Blue 6	\$1,681.75	\$2,000/\$6,000	\$4,000/\$8,000	\$20 Copays	20%	\$250/20% \$75	\$10/\$25/\$40/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option 59 with Rx Option AE, Blue 6	\$1,645.33	\$2,000/\$6,000	\$4,000/\$8,000	\$20 Copays	20%	\$250/20% \$75	\$10/\$30/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option 59 with Rx Option AA, Blue 6	\$1,629.57	\$2,000/\$6,000	\$4,000/\$8,000	\$20 Copays	20%	\$250/20% \$75	\$10/\$40/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option 60 with Rx Option 7, Blue 6	\$1,512.09	\$2,500/\$7,500	\$10,000/\$20,000	\$30 Copays	20%	\$250/20% \$75	\$10/\$25/\$40/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option 60 with Rx Option AE, Blue 6	\$1,476.81	\$2,500/\$7,500	\$10,000/\$20,000	\$30 Copays	20%	\$250/20% \$75	\$10/\$30/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option 60 with Rx Option AA, Blue 6	\$1,460.94	\$2,500/\$7,500	\$10,000/\$20,000	\$30 Copays	20%	\$250/20% \$75	\$10/\$40/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option 61 with Rx Option 7, Blue 6	\$1,443.73	\$3,000/\$9,000	\$5,000/\$10,000	20% Coinsurance	20%	\$250/20% 20%	\$10/\$25/\$40/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option 61 with Rx Option AE, Blue 6	\$1,408.29	\$3,000/\$9,000	\$5,000/\$10,000	20% Coinsurance	20%	\$250/20% 20%	\$10/\$30/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option 61 with Rx Option AA, Blue 6	\$1,392.96	\$3,000/\$9,000	\$5,000/\$10,000	20% Coinsurance	20%	\$250/20% 20%	\$10/\$40/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option 62 with Rx Option 7, Blue 6	\$1,438.20	\$4,000/\$12,000	\$8,000/\$16,000	\$30 Copays	20%	\$250/20% \$75	\$10/\$25/\$40/25% \$200 max up to \$2,500	No Cost Share	No

Alternative Options (Continued)

Blue Access Option 62 with Rx Option AE, Blue 6	\$1,403.19	\$4,000/\$12,000	\$8,000/\$16,000	\$30 Copays	20%	\$250/20% \$75	\$10/\$30/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option 62 with Rx Option AA, Blue 6	\$1,387.43	\$4,000/\$12,000	\$8,000/\$16,000	\$30 Copays	20%	\$250/20% \$75	\$10/\$40/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option D51 with Rx Option 7, Blue 6	\$2,277.60	\$500/\$1,000	\$1,000/\$2,000	\$15 Copays	20%	\$250/20% \$75	\$10/\$25/\$40/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option D51 with Rx Option AE, Blue 6	\$2,234.14	\$500/\$1,000	\$1,000/\$2,000	\$15 Copays	20%	\$250/20% \$75	\$10/\$30/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option D51 with Rx Option AA, Blue 6	\$2,215.34	\$500/\$1,000	\$1,000/\$2,000	\$15 Copays	20%	\$250/20% \$75	\$10/\$40/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option D52 with Rx Option 7, Blue 6	\$1,974.54	\$1,000/\$2,000	\$2,000/\$4,000	\$30 Copays	20%	\$250/20% \$75	\$10/\$25/\$40/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option D52 with Rx Option AE, Blue 6	\$1,934.47	\$1,000/\$2,000	\$2,000/\$4,000	\$30 Copays	20%	\$250/20% \$75	\$10/\$30/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option D52 with Rx Option AA, Blue 6	\$1,916.45	\$1,000/\$2,000	\$2,000/\$4,000	\$30 Copays	20%	\$250/20% \$75	\$10/\$40/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option D53 with Rx Option 7, Blue 6	\$1,846.59	\$1,500/\$3,000	\$3,000/\$6,000	\$20 Copays	20%	\$250/20% \$75	\$10/\$25/\$40/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option D53 with Rx Option AE, Blue 6	\$1,808.19	\$1,500/\$3,000	\$3,000/\$6,000	\$20 Copays	20%	\$250/20% \$75	\$10/\$30/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option D53 with Rx Option AA, Blue 6	\$1,791.56	\$1,500/\$3,000	\$3,000/\$6,000	\$20 Copays	20%	\$250/20% \$75	\$10/\$40/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option D54 with Rx Option 7, Blue 6	\$1,700.66	\$3,000/\$6,000	\$3,000/\$6,000	\$30 Copays	0%	\$300 \$75	\$10/\$25/\$40/25% \$200 max up to \$2,500	No Cost Share	No

Alternative Options (Continued)

Blue Access Option D54 with Rx Option AE, Blue 6	\$1,663.82	\$3,000/\$6,000	\$3,000/\$6,000	\$30 Copays	0%	\$300 \$75	\$10/\$30/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option D54 with Rx Option AA, Blue 6	\$1,647.26	\$3,000/\$6,000	\$3,000/\$6,000	\$30 Copays	0%	\$300 \$75	\$10/\$40/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option D55 with Rx Option 7, Blue 6	\$1,678.79	\$2,000/\$4,000	\$4,000/\$8,000	\$20 Copays	30%	\$250/30% \$75	\$10/\$25/\$40/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option D55 with Rx Option AE, Blue 6	\$1,642.40	\$2,000/\$4,000	\$4,000/\$8,000	\$20 Copays	30%	\$250/30% \$75	\$10/\$30/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option D55 with Rx Option AA, Blue 6	\$1,626.65	\$2,000/\$4,000	\$4,000/\$8,000	\$20 Copays	30%	\$250/30% \$75	\$10/\$40/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option D56 with Rx Option 7, Blue 6	\$1,572.36	\$3,000/\$6,000	\$5,000/\$10,000	\$30 Copays	10%	\$250/10% \$75	\$10/\$25/\$40/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option D56 with Rx Option AE, Blue 6	\$1,537.08	\$3,000/\$6,000	\$5,000/\$10,000	\$30 Copays	10%	\$250/10% \$75	\$10/\$30/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option D56 with Rx Option AA, Blue 6	\$1,521.21	\$3,000/\$6,000	\$5,000/\$10,000	\$30 Copays	10%	\$250/10% \$75	\$10/\$40/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option D57 with Rx Option 7, Blue 6	\$1,530.19	\$3,000/\$6,000	\$8,000/\$16,000	\$20 Copays	20%	\$250/20% \$75	\$10/\$25/\$40/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option D57 with Rx Option AE, Blue 6	\$1,495.01	\$3,000/\$6,000	\$8,000/\$16,000	\$20 Copays	20%	\$250/20% \$75	\$10/\$30/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option D57 with Rx Option AA, Blue 6	\$1,479.78	\$3,000/\$6,000	\$8,000/\$16,000	\$20 Copays	20%	\$250/20% \$75	\$10/\$40/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option D58 with Rx Option 7, Blue 6	\$1,503.36	\$5,000/\$10,000	\$5,000/\$10,000	\$30 Copays	0%	\$300 \$75	\$10/\$25/\$40/25% \$200 max up to \$2,500	No Cost Share	No

Alternative Options (Continued)

Blue Access Option D58 with Rx Option AE, Blue 6	\$1,468.07	\$5,000/\$10,000	\$5,000/\$10,000	\$30 Copays	0%	\$300 \$75	\$10/\$30/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option D58 with Rx Option AA, Blue 6	\$1,452.20	\$5,000/\$10,000	\$5,000/\$10,000	\$30 Copays	0%	\$300 \$75	\$10/\$40/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option D59 with Rx Option 7, Blue 6	\$1,426.81	\$5,000/\$10,000	\$7,500/\$15,000	\$30 Copays	20%	\$250/10% \$75	\$10/\$25/\$40/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option D59 with Rx Option AE, Blue 6	\$1,391.52	\$5,000/\$10,000	\$7,500/\$15,000	\$30 Copays	20%	\$250/10% \$75	\$10/\$30/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option D59 with Rx Option AA, Blue 6	\$1,375.65	\$5,000/\$10,000	\$7,500/\$15,000	\$30 Copays	20%	\$250/10% \$75	\$10/\$40/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option D60 with Rx Option 7, Blue 6	\$1,403.98	\$5,000/\$10,000	\$7,500/\$15,000	\$40 Copays	20%	\$250/20% \$75	\$10/\$25/\$40/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option D60 with Rx Option AE, Blue 6	\$1,369.11	\$5,000/\$10,000	\$7,500/\$15,000	\$40 Copays	20%	\$250/20% \$75	\$10/\$30/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option D60 with Rx Option AA, Blue 6	\$1,353.39	\$5,000/\$10,000	\$7,500/\$15,000	\$40 Copays	20%	\$250/20% \$75	\$10/\$40/\$60/25% \$200 max up to \$2,500	No Cost Share	No
Blue Access Option 70 with Rx Option 7, Blue 6	\$2,364.65	\$250/\$750	\$1,500/\$3,000	\$15 Copays	20%	\$250/20% \$75	\$10/\$25/\$40/25% \$200 max up to \$2,500	No Cost Share	Yes
Blue Access Option 70 with Rx Option AE, Blue 6	\$2,319.96	\$250/\$750	\$1,500/\$3,000	\$15 Copays	20%	\$250/20% \$75	\$10/\$30/\$60/25% \$200 max up to \$2,500	No Cost Share	Yes
Blue Access Option 71 with Rx Option AE, Blue 6	\$2,249.04	\$250/\$750	\$1,500/\$3,000	\$15 Copays	20%	\$250/20% \$75	\$10/\$30/\$60/25% \$200 max up to \$2,500	No Cost Share	Yes
Blue Access Option 72 with Rx Option AE, Blue 6	\$2,188.04	\$500/\$1,500	\$2,500/\$5,000	\$15 Copays	10%	\$250/10% \$75	\$10/\$30/\$60/25% \$200 max up to \$2,500	No Cost Share	Yes

Alternative Options (Continued)

If you are looking to reduce your costs, here are some plans to consider and discuss with your agent. Other options are available, so please ask your agent if you would like to see additional plan options. You can make plan changes on the enclosed "Next Steps" renewal form contained toward the end of this document.

Blue Access Option 73 with Rx Option AE, Blue 6	\$2,095.50	\$750/\$2,250	\$1,500/\$3,000	\$20 Copays	20%	\$250/20% \$75	\$10/\$30/\$60/25% \$200 max up to \$2,500	No Cost Share	Yes
Blue Access Option 74 with Rx Option AE, Blue 6	\$2,048.36	\$1,000/\$3,000	\$2,000/\$4,000	\$20 Copays	20%	\$250/20% \$75	\$10/\$30/\$60/25% \$200 max up to \$2,500	No Cost Share	Yes
Blue Access Option 75 with Rx Option AE, Blue 6	\$1,986.41	\$1,000/\$3,000	\$2,000/\$4,000	\$20 Copays	20%	\$250/20% \$75	\$10/\$30/\$60/25% \$200 max up to \$2,500	No Cost Share	Yes
Blue Access Option 76 with Rx Option AE, Blue 6	\$1,811.13	\$1,500/\$4,500	\$3,000/\$6,000	\$20 Copays	20%	\$250/20% \$75	\$10/\$30/\$60/25% \$200 max up to \$2,500	No Cost Share	Yes
Blue Access Option 76 with Rx Option AA, Blue 6	\$1,793.67	\$1,500/\$4,500	\$3,000/\$6,000	\$20 Copays	20%	\$250/20% \$75	\$10/\$40/\$60/25% \$200 max up to \$2,500	No Cost Share	Yes
Blue Access Option 77 with Rx Option AA, Blue 6	\$1,782.69	\$1,500/\$4,500	\$3,000/\$6,000	\$25 Copays	20%	\$250/20% \$75	\$10/\$40/\$60/25% \$200 max up to \$2,500	No Cost Share	Yes
Blue Access Option 78 with Rx Option AE, Blue 6	\$1,579.32	\$2,500/\$7,500	\$5,000/\$10,000	\$30 Copays	20%	\$250/20% \$75	\$10/\$30/\$60/25% \$200 max up to \$2,500	No Cost Share	Yes
Blue Access Option 79 with Rx Option AA, Blue 6	\$1,519.70	\$2,500/\$7,500	\$5,000/\$10,000	\$25 Copays	30%	\$250/30% \$75	\$10/\$40/\$60/25% \$200 max up to \$2,500	No Cost Share	Yes

Please note that these are examples of available options and that other options may be available for your group.

Rates are proposed for an effective date of 01/01/2024. Rerate is required after this date. Final rates will be based on the actual effective date. Rates are based upon SIC #4941, located primarily in the 40962 zip code area. Final rates will be based on the actual effective date. Rates are based upon SIC #4941, located primarily in the 40962 zip code area. Final rates will be based upon the actual location, enrolled census, final benefits selected, and the underwriting rules in effect upon acceptance by Anthem Health Plans of Kentucky, Inc. and Anthem Life. This renewal is subject to underwriting approval by Anthem Health Plans of Kentucky, inc. and Anthem Life; please do not cancel your coverage until the application has been approved in writing. This benefit description is intended to be a brief outline of coverage. The entire provisions of benefits and exclusions are contained in the group contract. In the event of a conflict between the Group Contract and this description, the terms of the Group Contract will prevail. NOTE: If the alternate Option request form is not received by the effective date listed on this proposal must be submitted.

*FMHP is Federal Mental Health Parity.

Alternative Options (Continued)

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-10 Page 20 of 125

> North Manchester 00000324-0000 Effective Date: 01/01/2024

Enhance your coverage

Save time, money and trouble by adding dental, vision, life and/ or disability from the name you know and trust. Our medical and specialty products are great alone but even better together.

Anthem offers a wide range of products which, by themselves, deliver outstanding value. Connect them with your medical plan, and they can help improve the health of your employees and your bottom line.

Buy your medical and specialty coverage together.

By bundling specialty products with your medical plan, you can enjoy extra convenience and time-savings.

- One account management contact
- Administrative efficiencies, in many cases
- Clinically integrated products

Dental

National network with more than 102,000 access points and plan designs to fit your budget and employee needs.

Vision

Access to more than 50,000 providers and provider locations including LensCrafters, Target Optical, Sears OpticalSM, JCPenney Optical and Pearle Vision.

Life and Disability

We offer more than just a benefit check by providing members with value-added services, such as professional counseling and identity theft recovery.

Vision	Employee	Employee & Spouse	Employee & Child	Family	Plan Type	Exam Copay	Prescription Lens Copay	Exam frequency	Lens frequency	Transitions and polycarbonate lenses for kids	Additional Savings Program
Blue View Vision Option37	\$5.85	\$10.24	\$10.00	\$16.12	Full Service	\$20.00	\$20.00	Once every 12 months	Once every 24 months	Included	Save up to 40% on additional material

Company Name:

Group #:

North Manchester

Your Agent: Messer-Mcqueen, Crystal G. Effective Date: 01-01-2024

Reminder: If you wish to accept this proposed renewal coverage, <u>no action is needed</u>. You will renew automatically. If making changes, make sure that you check the appropriate box. If you are looking to reduce your costs or make plan changes, please talk with your agent. Additional plan options are available.

00000324-0000

	Proposed Renewal Plans
	Blue Access Option 51 with Rx Option 7, Blue 6
Indicate Option Choice	KEEP - No Action needed
Estimated Total Cost	\$2,208.29
Estimated Employee Cost	\$2,208.29
Estimated Dependent Cost	n/a
Additional Coverage	
Dental	n/a
Vision	n/a
Term Life and AD&D	n/a
Total w/Additional Coverage	\$2,208.29

Enhance your Coverage					
	Life & Disability				
Indicate Option Choice	Add 🗖				
Estimated Total Cost	Ask your				
Estimated Employee Cost	Anthem agent				
Estimated Employee and Spouse Cost	for Life and Disability plan				
Estimated Employee and Child Cost	options and				
Estimated Family Cost	pricing details.				

Please note that these are examples of available options and that other options may be available for your group. Please visit anthem.com/easyrenew to compare additional plan options.

Plan Alternatives for Blue Access Option 51 with Rx Option 7, Blue 6

	Blue Access Option 51 with Rx Option AE, Blue 6	Blue Access Option 51 with Rx Option AA, Blue 6	Blue Access Option 52 with Rx Option 7, Blue 6	Blue Access Option 52 with Rx Option AE, Blue 6	Blue Access Option 52 with Rx Option AA, Blue 6
Indicate Option Choice	Change 🗖	Change 🗖	Change 🗖	Change 🗖	Change 🗖
Estimated Total Cost	\$2,165.56	\$2,147.08	\$2,219.59	\$2,177.05	\$2,158.62
Estimated Employee Cost	\$2,165.56	\$2,147.08	\$2,219.59	\$2,177.05	\$2,158.62
Estimated Dependent Cost	n/a	n/a	n/a	n/a	n/a
% of Health Savings	2.0%	2.9%	-0.5%	1.4%	2.3%

Authorization for ANY Plan Change

Employer Statement of Understanding. Applies to HSA Compatible and any high deductible plans (with the exception of EPO plans).

I understand that all HSA-compatible or high-deductible PPO plans are intended to be used as stand-alone high-deductible health plans or alongside a Health Savings Account banking arrangement and are not intended to be used in conjunction with any partially self-funded Section 105 wraparound product, now or in the future.

Group Email Address:

Requested Effective Date: ______ Signature: ______

Today's Date: _____ Printed Name:

COMPLETE, SIGN, and email to Small.group.reclass.and.renewal@anthem.com.

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Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

Per the Affordable Care Act (or health care reform law), Summary of Benefits and Coverage (SBCs) can be accessed through our Internet Posting Site at www.find-sbc.com.

The benefits and rates reflected in this quotation have been adjusted to comply with changes required by the Affordable Care Act beginning in 2014. If not yet approved by the Department of Insurance, these benefits and rates might need to be adjusted.



Company Name:

Group #:

North Manchester

Your Agent: Messer-Mcqueen, Crystal G. Effective Date: 01-01-2024

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00000324-0000

	Proposed Renewal Plans
	Blue Access Option 51 with Rx Option 7, Blue 6
Indicate Option Choice	KEEP - No Action needed
Estimated Total Cost	\$2,208.29
Estimated Employee Cost	\$2,208.29
Estimated Dependent Cost	n/a
Additional Coverage	
Dental	n/a
Vision	n/a
Term Life and AD&D	n/a
Total w/Additional Coverage	\$2,208.29

Enhance your Coverage					
	Life & Disability				
Indicate Option Choice	Add 🗖				
Estimated Total Cost	Ask your				
Estimated Employee Cost	Anthem agent				
Estimated Employee and Spouse Cost Estimated Employee and Child Cost Estimated Family Cost	for Life and Disability plan options and pricing details.				

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Plan Alternatives for Blue Access Option 51 with Rx Option 7, Blue 6

	Blue Access Option 53 with Rx Option 7, Blue 6	Blue Access Option 53 with Rx Option AE, Blue 6	Blue Access Option 53 with Rx Option AA, Blue 6	Blue Access Option 54 with Rx Option 7, Blue 6	Blue Access Option 54 with Rx Option AE, Blue 6
Indicate Option Choice	Change 🗖	Change 🗖	Change 🗖	Change 🗖	Change 🗖
Estimated Total Cost	\$2,160.31	\$2,118.39	\$2,100.24	\$2,070.74	\$2,029.31
Estimated Employee Cost	\$2,160.31	\$2,118.39	\$2,100.24	\$2,070.74	\$2,029.31
Estimated Dependent Cost	n/a	n/a	n/a	n/a	n/a
% of Health Savings	2.2%	4.2%	5.1%	6.6%	8.8%

Authorization for ANY Plan Change

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I understand that all HSA-compatible or high-deductible PPO plans are intended to be used as stand-alone high-deductible health plans or alongside a Health Savings Account banking arrangement and are not intended to be used in conjunction with any partially self-funded Section 105 wraparound product, now or in the future.

Group Email Address:

Requested Effective Date: ______ Signature: ______

Today's Date: _____ Printed Name:

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Company Name:

Group #:

North Manchester

00000324-0000

Your Agent: Messer-Mcqueen, Crystal G. Effective Date: 01-01-2024

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	Proposed Renewal Plans
	Blue Access Option 51 with Rx Option 7, Blue 6
Indicate Option Choice	KEEP - No Action needed
Estimated Total Cost	\$2,208.29
Estimated Employee Cost	\$2,208.29
Estimated Dependent Cost	n/a
Additional Coverage	
Dental	n/a
Vision	n/a
Term Life and AD&D	n/a
Total w/Additional Coverage	\$2,208.29

Enhance your Coverage					
	Life & Disability				
Indicate Option Choice	Add 🗖				
Estimated Total Cost	Ask your				
Estimated Employee Cost	Anthem agent				
Estimated Employee and Spouse Cost	for Life and Disability plan				
Estimated Employee and Child Cost	options and				
Estimated Family Cost	pricing details.				

Please note that these are examples of available options and that other options may be available for your group. Please visit anthem.com/easyrenew to compare additional plan options.

Plan Alternatives for Blue Access Option 51 with Rx Option 7, Blue 6

	Blue Access Option 54 with Rx Option AA, Blue 6	Blue Access Option 55 with Rx Option 7, Blue 6	Blue Access Option 55 with Rx Option AE, Blue 6	Blue Access Option 55 with Rx Option AA, Blue 6	Blue Access Option 56 with Rx Option 7, Blue 6
Indicate Option Choice	Change 🗖	Change 🗖	Change 🗖	Change 🗖	Change 🗖
Estimated Total Cost	\$2,010.71	\$1,882.99	\$1,844.16	\$1,827.36	\$1,833.52
Estimated Employee Cost	\$2,010.71	\$1,882.99	\$1,844.16	\$1,827.36	\$1,833.52
Estimated Dependent Cost	n/a	n/a	n/a	n/a	n/a
% of Health Savings	9.8%	17.3%	19.7%	20.8%	20.4%

Authorization for ANY Plan Change

Employer Statement of Understanding. Applies to HSA Compatible and any high deductible plans (with the exception of EPO plans).

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Company Name:

Group #:

North Manchester

Your Agent: Messer-Mcqueen, Crystal G. Effective Date: 01-01-2024

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00000324-0000

	Proposed Renewal Plans
	Blue Access Option 51 with Rx Option 7, Blue 6
Indicate Option Choice	KEEP - No Action needed
Estimated Total Cost	\$2,208.29
Estimated Employee Cost	\$2,208.29
Estimated Dependent Cost	n/a
Additional Coverage	
Dental	n/a
Vision	n/a
Term Life and AD&D	n/a
Total w/Additional Coverage	\$2,208.29

Enhance your Coverage			
	Life & Disability		
Indicate Option Choice	Add 🗖		
Estimated Total Cost	Ask your		
Estimated Employee Cost	Anthem agent		
Estimated Employee and Spouse Cost	for Life and Disability plan		
Estimated Employee and Child Cost	options and		
Estimated Family Cost	pricing details.		

Please note that these are examples of available options and that other options may be available for your group. Please visit anthem.com/easyrenew to compare additional plan options.

Plan Alternatives for Blue Access Option 51 with Rx Option 7, Blue 6

	Blue Access Option 56 with Rx Option AE, Blue 6	Blue Access Option 56 with Rx Option AA, Blue 6	Blue Access Option 57 with Rx Option 7, Blue 6	Blue Access Option 57 with Rx Option AE, Blue 6	Blue Access Option 57 with Rx Option AA, Blue 6
Indicate Option Choice	Change 🗖	Change 🗖	Change 🗖	Change 🗖	Change 🗖
Estimated Total Cost	\$1,794.81	\$1,777.44	\$1,794.00	\$1,755.78	\$1,738.61
Estimated Employee Cost	\$1,794.81	\$1,777.44	\$1,794.00	\$1,755.78	\$1,738.61
Estimated Dependent Cost	n/a	n/a	n/a	n/a	n/a
% of Health Savings	23.0%	24.2%	23.1%	25.8%	27.0%

Authorization for ANY Plan Change

Employer Statement of Understanding. Applies to HSA Compatible and any high deductible plans (with the exception of EPO plans).

I understand that all HSA-compatible or high-deductible PPO plans are intended to be used as stand-alone high-deductible health plans or alongside a Health Savings Account banking arrangement and are not intended to be used in conjunction with any partially self-funded Section 105 wraparound product, now or in the future.

Group Email Address:

Requested Effective Date: ______ Signature: ______

Today's Date: _____ Printed Name:

COMPLETE, SIGN, and email to Small.group.reclass.and.renewal@anthem.com.

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Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

Per the Affordable Care Act (or health care reform law), Summary of Benefits and Coverage (SBCs) can be accessed through our Internet Posting Site at www.find-sbc.com.

The benefits and rates reflected in this quotation have been adjusted to comply with changes required by the Affordable Care Act beginning in 2014. If not yet approved by the Department of Insurance, these benefits and rates might need to be adjusted.



Company Name:

Group #:

North Manchester

Your Agent: Messer-Mcqueen, Crystal G. Effective Date: 01-01-2024

Reminder: If you wish to accept this proposed renewal coverage, <u>no action is needed</u>. You will renew automatically. If making changes, make sure that you check the appropriate box. If you are looking to reduce your costs or make plan changes, please talk with your agent. Additional plan options are available.

00000324-0000

	Proposed Renewal Plans
	Blue Access Option 51 with Rx Option 7, Blue 6
Indicate Option Choice	KEEP - No Action needed
Estimated Total Cost	\$2,208.29
Estimated Employee Cost	\$2,208.29
Estimated Dependent Cost	n/a
Additional Coverage	
Dental	n/a
Vision	n/a
Term Life and AD&D	n/a
Total w/Additional Coverage	\$2,208.29

Enhance your Co	Enhance your Coverage			
	Life & Disability			
Indicate Option Choice	Add 🗖			
Estimated Total Cost	Ask your			
Estimated Employee Cost	Anthem agent			
Estimated Employee and Spouse Cost Estimated Employee and Child Cost Estimated Family Cost	for Life and Disability plan options and pricing details.			

Please note that these are examples of available options and that other options may be available for your group. Please visit anthem.com/easyrenew to compare additional plan options.

Plan Alternatives for Blue Access Option 51 with Rx Option 7, Blue 6

	Blue Access Option 58 with Rx Option 7, Blue 6	Blue Access Option 58 with Rx Option AE, Blue 6	Blue Access Option 58 with Rx Option AA, Blue 6	Blue Access Option 59 with Rx Option 7, Blue 6	Blue Access Option 59 with Rx Option AE, Blue 6
Indicate Option Choice	Change 🗖	Change 🗖	Change 🗖	Change 🗖	Change 🗖
Estimated Total Cost	\$1,724.07	\$1,686.63	\$1,670.45	\$1,681.75	\$1,645.33
Estimated Employee Cost	\$1,724.07	\$1,686.63	\$1,670.45	\$1,681.75	\$1,645.33
Estimated Dependent Cost	n/a	n/a	n/a	n/a	n/a
% of Health Savings	28.1%	30.9%	32.2%	31.3%	34.2%

Authorization for ANY Plan Change

Employer Statement of Understanding. Applies to HSA Compatible and any high deductible plans (with the exception of EPO plans).

I understand that all HSA-compatible or high-deductible PPO plans are intended to be used as stand-alone high-deductible health plans or alongside a Health Savings Account banking arrangement and are not intended to be used in conjunction with any partially self-funded Section 105 wraparound product, now or in the future.

Group Email Address:

Requested Effective Date: ______ Signature: ______

Today's Date: _____ Printed Name:

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Company Name:

Group #:

North Manchester

Your Agent: Messer-Mcqueen, Crystal G. Effective Date: 01-01-2024

Reminder: If you wish to accept this proposed renewal coverage, <u>no action is needed</u>. You will renew automatically. If making changes, make sure that you check the appropriate box. If you are looking to reduce your costs or make plan changes, please talk with your agent. Additional plan options are available.

00000324-0000

	Proposed Renewal Plans
	Blue Access Option 51 with Rx Option 7, Blue 6
Indicate Option Choice	KEEP - No Action needed
Estimated Total Cost	\$2,208.29
Estimated Employee Cost	\$2,208.29
Estimated Dependent Cost	n/a
Additional Coverage	
Dental	n/a
Vision	n/a
Term Life and AD&D	n/a
Total w/Additional Coverage	\$2,208.29

Enhance your Co	Enhance your Coverage			
	Life & Disability			
Indicate Option Choice	Add 🗖			
Estimated Total Cost	Ask your			
Estimated Employee Cost	Anthem agent			
Estimated Employee and Spouse Cost Estimated Employee and Child Cost Estimated Family Cost	for Life and Disability plan options and pricing details.			

Please note that these are examples of available options and that other options may be available for your group. Please visit anthem.com/easyrenew to compare additional plan options.

Plan Alternatives for Blue Access Option 51 with Rx Option 7, Blue 6

	Blue Access Option 59 with Rx Option AA, Blue 6	Blue Access Option 60 with Rx Option 7, Blue 6	Blue Access Option 60 with Rx Option AE, Blue 6	Blue Access Option 60 with Rx Option AA, Blue 6	Blue Access Option 61 with Rx Option 7, Blue 6
Indicate Option Choice	Change 🗖	Change 🗖	Change 🗖	Change 🗖	Change 🗖
Estimated Total Cost	\$1,629.57	\$1,512.09	\$1,476.81	\$1,460.94	\$1,443.73
Estimated Employee Cost	\$1,629.57	\$1,512.09	\$1,476.81	\$1,460.94	\$1,443.73
Estimated Dependent Cost	n/a	n/a	n/a	n/a	n/a
% of Health Savings	35.5%	46.0%	49.5%	51.2%	53.0%

Authorization for ANY Plan Change

Employer Statement of Understanding. Applies to HSA Compatible and any high deductible plans (with the exception of EPO plans).

I understand that all HSA-compatible or high-deductible PPO plans are intended to be used as stand-alone high-deductible health plans or alongside a Health Savings Account banking arrangement and are not intended to be used in conjunction with any partially self-funded Section 105 wraparound product, now or in the future.

Group Email Address:

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Company Name:

Group #:

North Manchester

Your Agent: Messer-Mcqueen, Crystal G. Effective Date: 01-01-2024

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00000324-0000

	Proposed Renewal Plans
	Blue Access Option 51 with Rx Option 7, Blue 6
Indicate Option Choice	KEEP - No Action needed
Estimated Total Cost	\$2,208.29
Estimated Employee Cost	\$2,208.29
Estimated Dependent Cost	n/a
Additional Coverage	
Dental	n/a
Vision	n/a
Term Life and AD&D	n/a
Total w/Additional Coverage	\$2,208.29

Enhance your Co	Enhance your Coverage			
	Life & Disability			
Indicate Option Choice	Add 🗖			
Estimated Total Cost	Ask your			
Estimated Employee Cost	Anthem agent			
Estimated Employee and Spouse Cost	for Life and Disability plan			
Estimated Employee and Child Cost	options and			
Estimated Family Cost	pricing details.			

Please note that these are examples of available options and that other options may be available for your group. Please visit anthem.com/easyrenew to compare additional plan options.

Plan Alternatives for Blue Access Option 51 with Rx Option 7, Blue 6

	Blue Access Option 61 with Rx Option AE, Blue 6	Blue Access Option 61 with Rx Option AA, Blue 6	Blue Access Option 62 with Rx Option 7, Blue 6	Blue Access Option 62 with Rx Option AE, Blue 6	Blue Access Option 62 with Rx Option AA, Blue 6
Indicate Option Choice	Change 🗖	Change 🗖	Change 🗖	Change 🗖	Change 🗖
Estimated Total Cost	\$1,408.29	\$1,392.96	\$1,438.20	\$1,403.19	\$1,387.43
Estimated Employee Cost	\$1,408.29	\$1,392.96	\$1,438.20	\$1,403.19	\$1,387.43
Estimated Dependent Cost	n/a	n/a	n/a	n/a	n/a
% of Health Savings	56.8%	58.5%	53.5%	57.4%	59.2%

Authorization for ANY Plan Change

Employer Statement of Understanding. Applies to HSA Compatible and any high deductible plans (with the exception of EPO plans).

I understand that all HSA-compatible or high-deductible PPO plans are intended to be used as stand-alone high-deductible health plans or alongside a Health Savings Account banking arrangement and are not intended to be used in conjunction with any partially self-funded Section 105 wraparound product, now or in the future.

Group Email Address:

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Group #:

North Manchester

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00000324-0000

	Proposed Renewal Plans
	Blue Access Option 51 with Rx Option 7, Blue 6
Indicate Option Choice	KEEP - No Action needed
Estimated Total Cost	\$2,208.29
Estimated Employee Cost	\$2,208.29
Estimated Dependent Cost	n/a
Additional Coverage	
Dental	n/a
Vision	n/a
Term Life and AD&D	n/a
Total w/Additional Coverage	\$2,208.29

Enhance your Co	Enhance your Coverage			
	Life & Disability			
Indicate Option Choice	Add 🗖			
Estimated Total Cost	Ask your			
Estimated Employee Cost	Anthem agent			
Estimated Employee and Spouse Cost Estimated Employee and Child Cost Estimated Family Cost	for Life and Disability plan options and pricing details.			

Please note that these are examples of available options and that other options may be available for your group. Please visit anthem.com/easyrenew to compare additional plan options.

Plan Alternatives for Blue Access Option 51 with Rx Option 7, Blue 6

	Blue Access Option D51 with Rx Option 7, Blue 6	Blue Access Option D51 with Rx Option AE, Blue 6	Blue Access Option D51 with Rx Option AA, Blue 6	Blue Access Option D52 with Rx Option 7, Blue 6	Blue Access Option D52 with Rx Option AE, Blue 6
Indicate Option Choice	Change 🗖	Change 🗖	Change 🗖	Change 🗖	Change 🗖
Estimated Total Cost	\$2,277.60	\$2,234.14	\$2,215.34	\$1,974.54	\$1,934.47
Estimated Employee Cost	\$2,277.60	\$2,234.14	\$2,215.34	\$1,974.54	\$1,934.47
Estimated Dependent Cost	n/a	n/a	n/a	n/a	n/a
% of Health Savings	-3.0%	-1.2%	-0.3%	11.8%	14.2%

Authorization for ANY Plan Change

Employer Statement of Understanding. Applies to HSA Compatible and any high deductible plans (with the exception of EPO plans).

I understand that all HSA-compatible or high-deductible PPO plans are intended to be used as stand-alone high-deductible health plans or alongside a Health Savings Account banking arrangement and are not intended to be used in conjunction with any partially self-funded Section 105 wraparound product, now or in the future.

Group Email Address:

Requested Effective Date: ______ Signature: ______

Today's Date: _____ Printed Name:

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Company Name:

Group #:

North Manchester

Your Agent: Messer-Mcqueen, Crystal G. Effective Date: 01-01-2024

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00000324-0000

	Proposed Renewal Plans
	Blue Access Option 51 with Rx Option 7, Blue 6
Indicate Option Choice	KEEP - No Action needed
Estimated Total Cost	\$2,208.29
Estimated Employee Cost	\$2,208.29
Estimated Dependent Cost	n/a
Additional Coverage	
Dental	n/a
Vision	n/a
Term Life and AD&D	n/a
Total w/Additional Coverage	\$2,208.29

Enhance your Co	Enhance your Coverage			
	Life & Disability			
Indicate Option Choice	Add 🗖			
Estimated Total Cost	Ask your			
Estimated Employee Cost	Anthem agent			
Estimated Employee and Spouse Cost	for Life and Disability plan			
Estimated Employee and Child Cost	options and			
Estimated Family Cost	pricing details.			

Please note that these are examples of available options and that other options may be available for your group. Please visit anthem.com/easyrenew to compare additional plan options.

Plan Alternatives for Blue Access Option 51 with Rx Option 7, Blue 6

	Blue Access Option D52 with Rx Option AA, Blue 6	Blue Access Option D53 with Rx Option 7, Blue 6	Blue Access Option D53 with Rx Option AE, Blue 6	Blue Access Option D53 with Rx Option AA, Blue 6	Blue Access Option D54 with Rx Option 7, Blue 6
Indicate Option Choice	Change 🗖	Change 🗖	Change 🗖	Change 🗖	Change 🗖
Estimated Total Cost	\$1,916.45	\$1,846.59	\$1,808.19	\$1,791.56	\$1,700.66
Estimated Employee Cost	\$1,916.45	\$1,846.59	\$1,808.19	\$1,791.56	\$1,700.66
Estimated Dependent Cost	n/a	n/a	n/a	n/a	n/a
% of Health Savings	15.2%	19.6%	22.1%	23.3%	29.8%

Authorization for ANY Plan Change

Employer Statement of Understanding. Applies to HSA Compatible and any high deductible plans (with the exception of EPO plans).

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Group Email Address:

Requested Effective Date: ______ Signature: ______

Today's Date: _____ Printed Name:

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Company Name:

Group #:

North Manchester

Your Agent: Messer-Mcqueen, Crystal G. Effective Date: 01-01-2024

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00000324-0000

	Proposed Renewal Plans
	Blue Access Option 51 with Rx Option 7, Blue 6
Indicate Option Choice	KEEP - No Action needed
Estimated Total Cost	\$2,208.29
Estimated Employee Cost	\$2,208.29
Estimated Dependent Cost	n/a
Additional Coverage	
Dental	n/a
Vision	n/a
Term Life and AD&D	n/a
Total w/Additional Coverage	\$2,208.29

Enhance your Co	Enhance your Coverage			
	Life & Disability			
Indicate Option Choice	Add 🗖			
Estimated Total Cost	Ask your			
Estimated Employee Cost	Anthem agent			
Estimated Employee and Spouse Cost	for Life and Disability plan			
Estimated Employee and Child Cost	options and			
Estimated Family Cost	pricing details.			

Please note that these are examples of available options and that other options may be available for your group. Please visit anthem.com/easyrenew to compare additional plan options.

Plan Alternatives for Blue Access Option 51 with Rx Option 7, Blue 6

	Blue Access Option D54 with Rx Option AE, Blue 6	Blue Access Option D54 with Rx Option AA, Blue 6	Blue Access Option D55 with Rx Option 7, Blue 6	Blue Access Option D55 with Rx Option AE, Blue 6	Blue Access Option D55 with Rx Option AA, Blue 6
Indicate Option Choice	Change 🗖	Change 🗖	Change 🗖	Change 🗖	Change 🗖
Estimated Total Cost	\$1,663.82	\$1,647.26	\$1,678.79	\$1,642.40	\$1,626.65
Estimated Employee Cost	\$1,663.82	\$1,647.26	\$1,678.79	\$1,642.40	\$1,626.65
Estimated Dependent Cost	n/a	n/a	n/a	n/a	n/a
% of Health Savings	32.7%	34.1%	31.5%	34.5%	35.8%

Authorization for ANY Plan Change

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Group Email Address:

Requested Effective Date: ______ Signature: ______

Today's Date: _____ Printed Name:

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Group #:

North Manchester

Your Agent: Messer-Mcqueen, Crystal G. Effective Date: 01-01-2024

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00000324-0000

	Proposed Renewal Plans
	Blue Access Option 51 with Rx Option 7, Blue 6
Indicate Option Choice	KEEP - No Action needed
Estimated Total Cost	\$2,208.29
Estimated Employee Cost	\$2,208.29
Estimated Dependent Cost	n/a
Additional Coverage	
Dental	n/a
Vision	n/a
Term Life and AD&D	n/a
Total w/Additional Coverage	\$2,208.29

Enhance your Co	Enhance your Coverage			
	Life & Disability			
Indicate Option Choice	Add 🗖			
Estimated Total Cost	Ask your			
Estimated Employee Cost	Anthem agent			
Estimated Employee and Spouse Cost	for Life and Disability plan			
Estimated Employee and Child Cost	options and			
Estimated Family Cost	pricing details.			

Please note that these are examples of available options and that other options may be available for your group. Please visit anthem.com/easyrenew to compare additional plan options.

Plan Alternatives for Blue Access Option 51 with Rx Option 7, Blue 6

	Blue Access Option D56 with Rx Option 7, Blue 6	Blue Access Option D56 with Rx Option AE, Blue 6	Blue Access Option D56 with Rx Option AA, Blue 6	Blue Access Option D57 with Rx Option 7, Blue 6	Blue Access Option D57 with Rx Option AE, Blue 6
Indicate Option Choice	Change 🗖	Change 🗖	Change 🗖	Change 🗖	Change 🗖
Estimated Total Cost	\$1,572.36	\$1,537.08	\$1,521.21	\$1,530.19	\$1,495.01
Estimated Employee Cost	\$1,572.36	\$1,537.08	\$1,521.21	\$1,530.19	\$1,495.01
Estimated Dependent Cost	n/a	n/a	n/a	n/a	n/a
% of Health Savings	40.4%	43.7%	45.2%	44.3%	47.7%

Authorization for ANY Plan Change

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Group Email Address:

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Group #:

North Manchester

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00000324-0000

	Proposed Renewal Plans		
	Blue Access Option 51 with Rx Option 7, Blue 6		
Indicate Option Choice	KEEP - No Action needed		
Estimated Total Cost	\$2,208.29		
Estimated Employee Cost	\$2,208.29		
Estimated Dependent Cost	n/a		
Additional Coverage			
Dental	n/a		
Vision	n/a		
Term Life and AD&D	n/a		
Total w/Additional Coverage	\$2,208.29		

Enhance your Coverage					
	Life & Disability				
Indicate Option Choice	Add 🗖				
Estimated Total Cost	Ask your				
Estimated Employee Cost	Anthem agent for Life and Disability plan options and				
Estimated Employee and Spouse Cost					
Estimated Employee and Child Cost					
Estimated Family Cost	pricing details.				

Please note that these are examples of available options and that other options may be available for your group. Please visit anthem.com/easyrenew to compare additional plan options.

Plan Alternatives for Blue Access Option 51 with Rx Option 7, Blue 6

	Blue Access Option D57 with Rx Option AA, Blue 6	Blue Access Option D58 with Rx Option 7, Blue 6	Blue Access Option D58 with Rx Option AE, Blue 6	Blue Access Option D58 with Rx Option AA, Blue 6	Blue Access Option D59 with Rx Option 7, Blue 6
Indicate Option Choice	Change 🗖	Change 🗖	Change 🗖	Change 🗖	Change 🗖
Estimated Total Cost	\$1,479.78	\$1,503.36	\$1,468.07	\$1,452.20	\$1,426.81
Estimated Employee Cost	\$1,479.78	\$1,503.36	\$1,468.07	\$1,452.20	\$1,426.81
Estimated Dependent Cost	n/a	n/a	n/a	n/a	n/a
% of Health Savings	49.2%	46.9%	50.4%	52.1%	54.8%

Authorization for ANY Plan Change

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Group Email Address:

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Company Name:

Group #:

North Manchester

Your Agent: Messer-Mcqueen, Crystal G. Effective Date: 01-01-2024

Reminder: If you wish to accept this proposed renewal coverage, <u>no action is needed</u>. You will renew automatically. If making changes, make sure that you check the appropriate box. If you are looking to reduce your costs or make plan changes, please talk with your agent. Additional plan options are available.

00000324-0000

	Proposed Renewal Plans
	Blue Access Option 51 with Rx Option 7, Blue 6
Indicate Option Choice	KEEP - No Action needed
Estimated Total Cost	\$2,208.29
Estimated Employee Cost	\$2,208.29
Estimated Dependent Cost	n/a
Additional Coverage	
Dental	n/a
Vision	n/a
Term Life and AD&D	n/a
Total w/Additional Coverage	\$2,208.29

Enhance your Coverage			
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Please note that these are examples of available options and that other options may be available for your group. Please visit anthem.com/easyrenew to compare additional plan options.

Plan Alternatives for Blue Access Option 51 with Rx Option 7, Blue 6

	Blue Access Option D59 with Rx Option AE, Blue 6	Blue Access Option D59 with Rx Option AA, Blue 6	Blue Access Option D60 with Rx Option 7, Blue 6	Blue Access Option D60 with Rx Option AE, Blue 6	Blue Access Option D60 with Rx Option AA, Blue 6
Indicate Option Choice	Change 🗖	Change 🗖	Change 🗖	Change 🗖	Change 🗖
Estimated Total Cost	\$1,391.52	\$1,375.65	\$1,403.98	\$1,369.11	\$1,353.39
Estimated Employee Cost	\$1,391.52	\$1,375.65	\$1,403.98	\$1,369.11	\$1,353.39
Estimated Dependent Cost	n/a	n/a	n/a	n/a	n/a
% of Health Savings	58.7%	60.5%	57.3%	61.3%	63.2%

Authorization for ANY Plan Change

Employer Statement of Understanding. Applies to HSA Compatible and any high deductible plans (with the exception of EPO plans).

I understand that all HSA-compatible or high-deductible PPO plans are intended to be used as stand-alone high-deductible health plans or alongside a Health Savings Account banking arrangement and are not intended to be used in conjunction with any partially self-funded Section 105 wraparound product, now or in the future.

Group Email Address:

Requested Effective Date: ______ Signature: ______

Today's Date: _____ Printed Name:

COMPLETE, SIGN, and email to Small.group.reclass.and.renewal@anthem.com.

Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Kentucky, Inc. Independent licensee of the Blue Cross and Blue Shield Association.
Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

Per the Affordable Care Act (or health care reform law), Summary of Benefits and Coverage (SBCs) can be accessed through our Internet Posting Site at www.find-sbc.com.

The benefits and rates reflected in this quotation have been adjusted to comply with changes required by the Affordable Care Act beginning in 2014. If not yet approved by the Department of Insurance, these benefits and rates might need to be adjusted.



Company Name:

Group #:

North Manchester

Your Agent: Messer-Mcqueen, Crystal G. Effective Date: 01-01-2024

Reminder: If you wish to accept this proposed renewal coverage, <u>no action is needed</u>. You will renew automatically. If making changes, make sure that you check the appropriate box. If you are looking to reduce your costs or make plan changes, please talk with your agent. Additional plan options are available.

00000324-0000

	Proposed Renewal Plans
	Blue Access Option 51 with Rx Option 7, Blue 6
Indicate Option Choice	KEEP - No Action needed
Estimated Total Cost	\$2,208.29
Estimated Employee Cost	\$2,208.29
Estimated Dependent Cost	n/a
Additional Coverage	
Dental	n/a
Vision	n/a
Term Life and AD&D	n/a
Total w/Additional Coverage	\$2,208.29

Enhance your Coverage				
Life & Disability				
Add 🗖				
Ask your				
Anthem agent				
for Life and Disability plan				
options and				
pricing details.				

Please note that these are examples of available options and that other options may be available for your group. Please visit anthem.com/easyrenew to compare additional plan options.

Plan Alternatives for Blue Access Option 51 with Rx Option 7, Blue 6

	Blue Access Option 70 with Rx Option 7, Blue 6	Blue Access Option 70 with Rx Option AE, Blue 6	Blue Access Option 71 with Rx Option AE, Blue 6	Blue Access Option 72 with Rx Option AE, Blue 6	Blue Access Option 73 with Rx Option AE, Blue 6
Indicate Option Choice	Change 🗖	Change 🗖	Change 🗖	Change 🗖	Change 🗖
Estimated Total Cost	\$2,364.65	\$2,319.96	\$2,249.04	\$2,188.04	\$2,095.50
Estimated Employee Cost	\$2,364.65	\$2,319.96	\$2,249.04	\$2,188.04	\$2,095.50
Estimated Dependent Cost	n/a	n/a	n/a	n/a	n/a
% of Health Savings	-6.6%	-4.8%	-1.8%	0.9%	5.4%

Authorization for ANY Plan Change

Employer Statement of Understanding. Applies to HSA Compatible and any high deductible plans (with the exception of EPO plans).

I understand that all HSA-compatible or high-deductible PPO plans are intended to be used as stand-alone high-deductible health plans or alongside a Health Savings Account banking arrangement and are not intended to be used in conjunction with any partially self-funded Section 105 wraparound product, now or in the future.

Group Email Address:

Requested Effective Date: ______ Signature: ______

Today's Date: _____ Printed Name:

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Company Name:

Group #:

North Manchester

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00000324-0000

	Proposed Renewal Plans
	Blue Access Option 51 with Rx Option 7, Blue 6
Indicate Option Choice	KEEP - No Action needed
Estimated Total Cost	\$2,208.29
Estimated Employee Cost	\$2,208.29
Estimated Dependent Cost	n/a
Additional Coverage	
Dental	n/a
Vision	n/a
Term Life and AD&D	n/a
Total w/Additional Coverage	\$2,208.29

Enhance your Coverage			
	Life & Disability		
Indicate Option Choice	Add 🗖		
Estimated Total Cost	Ask your		
Estimated Employee Cost	Anthem agent		
Estimated Employee and Spouse Cost Estimated Employee and Child Cost Estimated Family Cost	for Life and Disability plan options and pricing details.		

Please note that these are examples of available options and that other options may be available for your group. Please visit anthem.com/easyrenew to compare additional plan options.

Plan Alternatives for Blue Access Option 51 with Rx Option 7, Blue 6

	Blue Access Option 74 with Rx Option AE, Blue 6	Blue Access Option 75 with Rx Option AE, Blue 6	Blue Access Option 76 with Rx Option AE, Blue 6	Blue Access Option 76 with Rx Option AA, Blue 6	Blue Access Option 77 with Rx Option AA, Blue 6
Indicate Option Choice	Change 🗖				
Estimated Total Cost	\$2,048.36	\$1,986.41	\$1,811.13	\$1,793.67	\$1,782.69
Estimated Employee Cost	\$2,048.36	\$1,986.41	\$1,811.13	\$1,793.67	\$1,782.69
Estimated Dependent Cost	n/a	n/a	n/a	n/a	n/a
% of Health Savings	7.8%	11.2%	21.9%	23.1%	23.9%

Authorization for ANY Plan Change

Employer Statement of Understanding. Applies to HSA Compatible and any high deductible plans (with the exception of EPO plans).

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Group Email Address:

Requested Effective Date: ______ Signature: ______

Today's Date: _____ Printed Name:

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Company Name:

Group #:

North Manchester

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00000324-0000

	Proposed Renewal Plans
	Blue Access Option 51 with Rx Option 7, Blue 6
Indicate Option Choice	KEEP - No Action needed
Estimated Total Cost	\$2,208.29
Estimated Employee Cost	\$2,208.29
Estimated Dependent Cost	n/a
Additional Coverage	
Dental	n/a
Vision	n/a
Term Life and AD&D	n/a
Total w/Additional Coverage	\$2,208.29

Enhance your Coverage			
	Life & Disability		
Indicate Option Choice	Add 🗖		
Estimated Total Cost	Ask your		
Estimated Employee Cost	Anthem agent		
Estimated Employee and Spouse Cost Estimated Employee and Child Cost	for Life and Disability plan		
Estimated Employee and Child Cost Estimated Family Cost	options and pricing details.		

Please note that these are examples of available options and that other options may be available for your group. Please visit anthem.com/easyrenew to compare additional plan options.

	Plan Alternatives for Blue Access Option 51 with Rx Option 7, Blue 6					
	Blue Access Option 78 with Rx Option	Blue Access Option 79 with Rx Option				
	AE, Blue 6	AA, Blue 6				
Indicate Option Choice	Change 🗖	Change 🗖				
Estimated Total Cost	\$1,579.32	\$1,519.70				
Estimated Employee Cost	\$1,579.32	\$1,519.70				
Estimated Dependent Cost	n/a	n/a				
% of Health Savings	39.8%	45.3%				

Authorization for ANY Plan Change

Employer Statement of Understanding. Applies to HSA Compatible and any high deductible plans (with the exception of EPO plans).

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Today's Date: _____ Printed Name:

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Anthem 🗣 🕅

Your Anthem Health Plan comes with all these programs, tools and value. Included automatically-at no extra charge.

Decision-support tools

Online tools empower employees to make informed health care decisions.

- Anthem Care Comparison. Quality and cost information at your fingertips. The Care Comparison tool empowers your employees to directly compare costs of local doctors and hospitals for nearly 102 specific medical procedures, like MRIs and pregnancy delivery, as well as performance and safety ratings.
- Out-of-pocket calculator lets employees see the estimated high and low costs for a procedure or treatment at a number of facilities. They can also learn about the quality of the facility that is doing the procedure
- LiveHealth Online: 24/7 doctor care, through two-way video chat, right from a computer or mobile device. Employees can get care when it's convenient for them, and you benefit from more productive employees.

Discounts on health related products and services

Enjoy discounts on special health services and the wellness products you use every day, including:

- Fitness Center Memberships
- Laser vision correction and vision care
- Weight Watchers®
- Drugstore.com®

To find the discounts available to you, log in to anthem.com, choose Care and select Discounts.

Online resources

Simply visit anthem.com for a wealth of health and wellness tools and information, including:

- Smoking cessation, stress management and weight-loss programs
- Customized Exercise Program
- Health Information and Videos

Chiropractors and acupuncturists

Jenny Craig[®]

Safebeginnings.com

- Symptom Checker
- AudioHealth Library

Premium Rates

Health Coverage	Age Bands	Emp	loyee	Spo	ouse	1 Child	2 Children	3+ Children
nearth Goverage	Age ballus	Male	Female	Male	Female	1 Giniu	2 Gilluren	5+ Gilluren
Alternate Option: Blue Access Option 51 with Rx Option AE, Blue 6	<25	\$511.25	\$1,231.25	\$511.25	\$1,231.25	\$569.30	\$1,138.60	\$1,707.90
	25-29	\$538.04	\$1,413.20	\$538.04	\$1,413.20	\$569.30	\$1,138.60	\$1,707.90
	30-34	\$623.99	\$1,381.94	\$623.99	\$1,381.94	\$569.30	\$1,138.60	\$1,707.90
	35-39	\$783.62	\$1,356.27	\$783.62	\$1,356.27	\$569.30	\$1,138.60	\$1,707.90
	40-44	\$980.08	\$1,419.90	\$980.08	\$1,419.90	\$569.30	\$1,138.60	\$1,707.90
	45-49	\$1,283.71	\$1,614.13	\$1,283.71	\$1,614.13	\$569.30	\$1,138.60	\$1,707.90
	50-54	\$1,705.66	\$1,705.66	\$1,705.66	\$1,705.66	\$569.30	\$1,138.60	\$1,707.90
	55-59	\$1,736.92	\$1,736.92	\$1,736.92	\$1,736.92	\$569.30	\$1,138.60	\$1,707.90
	60-64	\$1,736.92	\$1,736.92	\$1,736.92	\$1,736.92	\$569.30	\$1,138.60	\$1,707.90
	65-69	\$1,736.92	\$1,736.92	\$1,736.92	\$1,736.92	\$569.30	\$1,138.60	\$1,707.90
	70-74	\$1,736.92	\$1,736.92	\$1,736.92	\$1,736.92	\$569.30	\$1,138.60	\$1,707.90
	>74	\$1,736.92	\$1,736.92	\$1,736.92	\$1,736.92	\$569.30	\$1,138.60	\$1,707.90
					Medicare Primary	1		
	<25	\$511.25	\$541.39	\$511.25	\$541.39	\$511.25	\$1,022.50	\$1,533.75
	25-29	\$511.25	\$621.76	\$511.25	\$621.76	\$511.25	\$1,022.50	\$1,533.75
	30-34	\$511.25	\$608.37	\$511.25	\$608.37	\$511.25	\$1,022.50	\$1,533.75
	35-39	\$511.25	\$597.20	\$511.25	\$597.20	\$511.25	\$1,022.50	\$1,533.75
	40-44	\$511.25	\$625.11	\$511.25	\$625.11	\$511.25	\$1,022.50	\$1,533.75
	45-49	\$564.83	\$709.95	\$564.83	\$709.95	\$511.25	\$1,022.50	\$1,533.75
	50-54	\$750.13	\$750.13	\$750.13	\$750.13	\$511.25	\$1,022.50	\$1,533.75
	55-59	\$763.53	\$763.53	\$763.53	\$763.53	\$511.25	\$1,022.50	\$1,533.75
	60-64	\$763.53	\$763.53	\$763.53	\$763.53	\$511.25	\$1,022.50	\$1,533.75
	65-69	\$763.53	\$763.53	\$763.53	\$763.53	\$511.25	\$1,022.50	\$1,533.75
	70-74	\$763.53	\$763.53	\$763.53	\$763.53	\$511.25	\$1,022.50	\$1,533.75
	>74	\$763.53	\$763.53	\$763.53	\$763.53	\$511.25	\$1,022.50	\$1,533.75

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spo	ouse	1 Child	2 Children	3+ Children
nearth coverage	Age ballus	Male	Female	Male	Female	1 Gilliu	2 Gilluren	3+ Gilluleli
Alternate Option: Blue Access Option 51 with Rx Option AA, Blue 6	<25	\$506.89	\$1,220.74	\$506.89	\$1,220.74	\$564.44	\$1,128.88	\$1,693.32
	25-29	\$533.45	\$1,401.14	\$533.45	\$1,401.14	\$564.44	\$1,128.88	\$1,693.32
	30-34	\$618.67	\$1,370.15	\$618.67	\$1,370.15	\$564.44	\$1,128.88	\$1,693.32
	35-39	\$776.93	\$1,344.69	\$776.93	\$1,344.69	\$564.44	\$1,128.88	\$1,693.32
	40-44	\$971.72	\$1,407.78	\$971.72	\$1,407.78	\$564.44	\$1,128.88	\$1,693.32
	45-49	\$1,272.76	\$1,600.35	\$1,272.76	\$1,600.35	\$564.44	\$1,128.88	\$1,693.32
	50-54	\$1,691.11	\$1,691.11	\$1,691.11	\$1,691.11	\$564.44	\$1,128.88	\$1,693.32
	55-59	\$1,722.09	\$1,722.09	\$1,722.09	\$1,722.09	\$564.44	\$1,128.88	\$1,693.32
	60-64	\$1,722.09	\$1,722.09	\$1,722.09	\$1,722.09	\$564.44	\$1,128.88	\$1,693.32
	65-69	\$1,722.09	\$1,722.09	\$1,722.09	\$1,722.09	\$564.44	\$1,128.88	\$1,693.32
	70-74	\$1,722.09	\$1,722.09	\$1,722.09	\$1,722.09	\$564.44	\$1,128.88	\$1,693.32
	>74	\$1,722.09	\$1,722.09	\$1,722.09	\$1,722.09	\$564.44	\$1,128.88	\$1,693.32
					Medicare Primary			
	<25	\$506.89	\$536.77	\$506.89	\$536.77	\$506.89	\$1,013.78	\$1,520.67
	25-29	\$506.89	\$616.46	\$506.89	\$616.46	\$506.89	\$1,013.78	\$1,520.67
	30-34	\$506.89	\$603.18	\$506.89	\$603.18	\$506.89	\$1,013.78	\$1,520.67
	35-39	\$506.89	\$592.11	\$506.89	\$592.11	\$506.89	\$1,013.78	\$1,520.67
	40-44	\$506.89	\$619.78	\$506.89	\$619.78	\$506.89	\$1,013.78	\$1,520.67
	45-49	\$560.01	\$703.89	\$560.01	\$703.89	\$506.89	\$1,013.78	\$1,520.67
	50-54	\$743.73	\$743.73	\$743.73	\$743.73	\$506.89	\$1,013.78	\$1,520.67
	55-59	\$757.01	\$757.01	\$757.01	\$757.01	\$506.89	\$1,013.78	\$1,520.67
	60-64	\$757.01	\$757.01	\$757.01	\$757.01	\$506.89	\$1,013.78	\$1,520.67
	65-69	\$757.01	\$757.01	\$757.01	\$757.01	\$506.89	\$1,013.78	\$1,520.67
	70-74	\$757.01	\$757.01	\$757.01	\$757.01	\$506.89	\$1,013.78	\$1,520.67
	>74	\$757.01	\$757.01	\$757.01	\$757.01	\$506.89	\$1,013.78	\$1,520.67

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spo	Duse	1 Child	2 Children	3+ Children
nearth coverage	Age Dallus	Male	Female	Male	Female	1 Gilliu	2 Gilluren	3+ Gilluren
Alternate Option: Blue Access Option 52 with Rx Option 7, Blue 6	<25	\$524.01	\$1,261.97	\$524.01	\$1,261.97	\$583.50	\$1,167.00	\$1,750.50
	25-29	\$551.47	\$1,448.46	\$551.47	\$1,448.46	\$583.50	\$1,167.00	\$1,750.50
	30-34	\$639.56	\$1,416.42	\$639.56	\$1,416.42	\$583.50	\$1,167.00	\$1,750.50
	35-39	\$803.17	\$1,390.11	\$803.17	\$1,390.11	\$583.50	\$1,167.00	\$1,750.50
	40-44	\$1,004.54	\$1,455.32	\$1,004.54	\$1,455.32	\$583.50	\$1,167.00	\$1,750.50
	45-49	\$1,315.74	\$1,654.40	\$1,315.74	\$1,654.40	\$583.50	\$1,167.00	\$1,750.50
	50-54	\$1,748.22	\$1,748.22	\$1,748.22	\$1,748.22	\$583.50	\$1,167.00	\$1,750.50
	55-59	\$1,780.25	\$1,780.25	\$1,780.25	\$1,780.25	\$583.50	\$1,167.00	\$1,750.50
	60-64	\$1,780.25	\$1,780.25	\$1,780.25	\$1,780.25	\$583.50	\$1,167.00	\$1,750.50
	65-69	\$1,780.25	\$1,780.25	\$1,780.25	\$1,780.25	\$583.50	\$1,167.00	\$1,750.50
	70-74	\$1,780.25	\$1,780.25	\$1,780.25	\$1,780.25	\$583.50	\$1,167.00	\$1,750.50
	>74	\$1,780.25	\$1,780.25	\$1,780.25	\$1,780.25	\$583.50	\$1,167.00	\$1,750.50
					Medicare Primary	,		
	<25	\$524.01	\$554.90	\$524.01	\$554.90	\$524.01	\$1,048.02	\$1,572.03
	25-29	\$524.01	\$637.28	\$524.01	\$637.28	\$524.01	\$1,048.02	\$1,572.03
	30-34	\$524.01	\$623.55	\$524.01	\$623.55	\$524.01	\$1,048.02	\$1,572.03
	35-39	\$524.01	\$612.11	\$524.01	\$612.11	\$524.01	\$1,048.02	\$1,572.03
	40-44	\$524.01	\$640.71	\$524.01	\$640.71	\$524.01	\$1,048.02	\$1,572.03
	45-49	\$578.93	\$727.66	\$578.93	\$727.66	\$524.01	\$1,048.02	\$1,572.03
	50-54	\$768.85	\$768.85	\$768.85	\$768.85	\$524.01	\$1,048.02	\$1,572.03
	55-59	\$782.58	\$782.58	\$782.58	\$782.58	\$524.01	\$1,048.02	\$1,572.03
	60-64	\$782.58	\$782.58	\$782.58	\$782.58	\$524.01	\$1,048.02	\$1,572.03
	65-69	\$782.58	\$782.58	\$782.58	\$782.58	\$524.01	\$1,048.02	\$1,572.03
	70-74	\$782.58	\$782.58	\$782.58	\$782.58	\$524.01	\$1,048.02	\$1,572.03
	>74	\$782.58	\$782.58	\$782.58	\$782.58	\$524.01	\$1,048.02	\$1,572.03

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spe	ouse	1 Child	2 Children	3+ Children
nearth coverage	Age ballus	Male	Female	Male	Female	1 Gilliu	2 Gilluren	3+ Gilluren
Alternate Option: Blue Access Option 52 with Rx Option AE, Blue 6	<25	\$513.96	\$1,237.77	\$513.96	\$1,237.77	\$572.32	\$1,144.64	\$1,716.96
	25-29	\$540.90	\$1,420.69	\$540.90	\$1,420.69	\$572.32	\$1,144.64	\$1,716.96
	30-34	\$627.30	\$1,389.27	\$627.30	\$1,389.27	\$572.32	\$1,144.64	\$1,716.96
	35-39	\$787.78	\$1,363.46	\$787.78	\$1,363.46	\$572.32	\$1,144.64	\$1,716.96
	40-44	\$985.28	\$1,427.42	\$985.28	\$1,427.42	\$572.32	\$1,144.64	\$1,716.96
	45-49	\$1,290.52	\$1,622.69	\$1,290.52	\$1,622.69	\$572.32	\$1,144.64	\$1,716.96
	50-54	\$1,714.71	\$1,714.71	\$1,714.71	\$1,714.71	\$572.32	\$1,144.64	\$1,716.96
	55-59	\$1,746.13	\$1,746.13	\$1,746.13	\$1,746.13	\$572.32	\$1,144.64	\$1,716.96
	60-64	\$1,746.13	\$1,746.13	\$1,746.13	\$1,746.13	\$572.32	\$1,144.64	\$1,716.96
	65-69	\$1,746.13	\$1,746.13	\$1,746.13	\$1,746.13	\$572.32	\$1,144.64	\$1,716.96
	70-74	\$1,746.13	\$1,746.13	\$1,746.13	\$1,746.13	\$572.32	\$1,144.64	\$1,716.96
	>74	\$1,746.13	\$1,746.13	\$1,746.13	\$1,746.13	\$572.32	\$1,144.64	\$1,716.96
					Medicare Primary	1		
	<25	\$513.96	\$544.26	\$513.96	\$544.26	\$513.96	\$1,027.92	\$1,541.88
	25-29	\$513.96	\$625.06	\$513.96	\$625.06	\$513.96	\$1,027.92	\$1,541.88
	30-34	\$513.96	\$611.59	\$513.96	\$611.59	\$513.96	\$1,027.92	\$1,541.88
	35-39	\$513.96	\$600.37	\$513.96	\$600.37	\$513.96	\$1,027.92	\$1,541.88
	40-44	\$513.96	\$628.43	\$513.96	\$628.43	\$513.96	\$1,027.92	\$1,541.88
	45-49	\$567.83	\$713.71	\$567.83	\$713.71	\$513.96	\$1,027.92	\$1,541.88
	50-54	\$754.11	\$754.11	\$754.11	\$754.11	\$513.96	\$1,027.92	\$1,541.88
	55-59	\$767.58	\$767.58	\$767.58	\$767.58	\$513.96	\$1,027.92	\$1,541.88
	60-64	\$767.58	\$767.58	\$767.58	\$767.58	\$513.96	\$1,027.92	\$1,541.88
	65-69	\$767.58	\$767.58	\$767.58	\$767.58	\$513.96	\$1,027.92	\$1,541.88
	70-74	\$767.58	\$767.58	\$767.58	\$767.58	\$513.96	\$1,027.92	\$1,541.88
	>74	\$767.58	\$767.58	\$767.58	\$767.58	\$513.96	\$1,027.92	\$1,541.88

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spo	ouse	1 Child	2 Children \$1,134.94 \$1,019.22	3+ Children
nearth coverage	Age ballus	Male	Female	Male	Female	1 Gilliu	2 Gilluren	5+ Gilluren
Alternate Option: Blue Access Option 52 with Rx Option AA, Blue 6	<25	\$509.61	\$1,227.30	\$509.61	\$1,227.30	\$567.47	\$1,134.94	\$1,702.41
	25-29	\$536.32	\$1,408.67	\$536.32	\$1,408.67	\$567.47	\$1,134.94	\$1,702.41
	30-34	\$621.99	\$1,377.51	\$621.99	\$1,377.51	\$567.47	\$1,134.94	\$1,702.41
	35-39	\$781.11	\$1,351.92	\$781.11	\$1,351.92	\$567.47	\$1,134.94	\$1,702.41
	40-44	\$976.94	\$1,415.34	\$976.94	\$1,415.34	\$567.47	\$1,134.94	\$1,702.41
	45-49	\$1,279.59	\$1,608.95	\$1,279.59	\$1,608.95	\$567.47	\$1,134.94	\$1,702.41
	50-54	\$1,700.19	\$1,700.19	\$1,700.19	\$1,700.19	\$567.47	\$1,134.94	\$1,702.41
	55-59	\$1,731.35	\$1,731.35	\$1,731.35	\$1,731.35	\$567.47	\$1,134.94	\$1,702.41
	60-64	\$1,731.35	\$1,731.35	\$1,731.35	\$1,731.35	\$567.47	\$1,134.94	\$1,702.41
	65-69	\$1,731.35	\$1,731.35	\$1,731.35	\$1,731.35	\$567.47	\$1,134.94	\$1,702.41
	70-74	\$1,731.35	\$1,731.35	\$1,731.35	\$1,731.35	\$567.47	\$1,134.94	\$1,702.41
	>74	\$1,731.35	\$1,731.35	\$1,731.35	\$1,731.35	\$567.47	\$1,134.94	\$1,702.41
					Medicare Primary			
	<25	\$509.61	\$539.66	\$509.61	\$539.66	\$509.61	\$1,019.22	\$1,528.83
	25-29	\$509.61	\$619.77	\$509.61	\$619.77	\$509.61	\$1,019.22	\$1,528.83
	30-34	\$509.61	\$606.42	\$509.61	\$606.42	\$509.61	\$1,019.22	\$1,528.83
	35-39	\$509.61	\$595.29	\$509.61	\$595.29	\$509.61	\$1,019.22	\$1,528.83
	40-44	\$509.61	\$623.11	\$509.61	\$623.11	\$509.61	\$1,019.22	\$1,528.83
	45-49	\$563.02	\$707.67	\$563.02	\$707.67	\$509.61	\$1,019.22	\$1,528.83
	50-54	\$747.73	\$747.73	\$747.73	\$747.73	\$509.61	\$1,019.22	\$1,528.83
	55-59	\$761.08	\$761.08	\$761.08	\$761.08	\$509.61	\$1,019.22	\$1,528.83
	60-64	\$761.08	\$761.08	\$761.08	\$761.08	\$509.61	\$1,019.22	\$1,528.83
	65-69	\$761.08	\$761.08	\$761.08	\$761.08	\$509.61	\$1,019.22	\$1,528.83
	70-74	\$761.08	\$761.08	\$761.08	\$761.08	\$509.61	\$1,019.22	\$1,528.83
	>74	\$761.08	\$761.08	\$761.08	\$761.08	\$509.61	\$1,019.22	\$1,528.83

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spe	ouse	1 Child	2 Children	3+ Children
nearth Goverage	Age ballus	Male	Female	Male	Female	1 Giniu	2 Gilluren	3+ Gilliuren
Alternate Option: Blue Access Option 53 with Rx Option 7, Blue 6	<25	\$510.01	\$1,228.26	\$510.01	\$1,228.26	\$567.92	\$1,135.84	\$1,703.76
	25-29	\$536.74	\$1,409.77	\$536.74	\$1,409.77	\$567.92	\$1,135.84	\$1,703.76
	30-34	\$622.48	\$1,378.59	\$622.48	\$1,378.59	\$567.92	\$1,135.84	\$1,703.76
	35-39	\$781.72	\$1,352.98	\$781.72	\$1,352.98	\$567.92	\$1,135.84	\$1,703.76
	40-44	\$977.71	\$1,416.45	\$977.71	\$1,416.45	\$567.92	\$1,135.84	\$1,703.76
	45-49	\$1,280.59	\$1,610.21	\$1,280.59	\$1,610.21	\$567.92	\$1,135.84	\$1,703.76
	50-54	\$1,701.52	\$1,701.52	\$1,701.52	\$1,701.52	\$567.92	\$1,135.84	\$1,703.76
	55-59	\$1,732.70	\$1,732.70	\$1,732.70	\$1,732.70	\$567.92	\$1,135.84	\$1,703.76
	60-64	\$1,732.70	\$1,732.70	\$1,732.70	\$1,732.70	\$567.92	\$1,135.84	\$1,703.76
	65-69	\$1,732.70	\$1,732.70	\$1,732.70	\$1,732.70	\$567.92	\$1,135.84	\$1,703.76
	70-74	\$1,732.70	\$1,732.70	\$1,732.70	\$1,732.70	\$567.92	\$1,135.84	\$1,703.76
	>74	\$1,732.70	\$1,732.70	\$1,732.70	\$1,732.70	\$567.92	\$1,135.84	\$1,703.76
					Medicare Primary	1		
	<25	\$510.01	\$540.08	\$510.01	\$540.08	\$510.01	\$1,020.02	\$1,530.03
	25-29	\$510.01	\$620.25	\$510.01	\$620.25	\$510.01	\$1,020.02	\$1,530.03
	30-34	\$510.01	\$606.89	\$510.01	\$606.89	\$510.01	\$1,020.02	\$1,530.03
	35-39	\$510.01	\$595.76	\$510.01	\$595.76	\$510.01	\$1,020.02	\$1,530.03
	40-44	\$510.01	\$623.59	\$510.01	\$623.59	\$510.01	\$1,020.02	\$1,530.03
	45-49	\$563.46	\$708.22	\$563.46	\$708.22	\$510.01	\$1,020.02	\$1,530.03
	50-54	\$748.31	\$748.31	\$748.31	\$748.31	\$510.01	\$1,020.02	\$1,530.03
	55-59	\$761.68	\$761.68	\$761.68	\$761.68	\$510.01	\$1,020.02	\$1,530.03
	60-64	\$761.68	\$761.68	\$761.68	\$761.68	\$510.01	\$1,020.02	\$1,530.03
	65-69	\$761.68	\$761.68	\$761.68	\$761.68	\$510.01	\$1,020.02	\$1,530.03
	70-74	\$761.68	\$761.68	\$761.68	\$761.68	\$510.01	\$1,020.02	\$1,530.03
	>74	\$761.68	\$761.68	\$761.68	\$761.68	\$510.01	\$1,020.02	\$1,530.03

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spo	ouse	1 Child	2 Children	3+ Children
nearth coverage	Age ballus	Male	Female	Male	Female	1 Gilliu	2 Gilluren	3+ Gilluren
Alternate Option: Blue Access Option 53 with Rx Option AE, Blue 6	<25	\$500.12	\$1,204.43	\$500.12	\$1,204.43	\$556.90	\$1,113.80	\$1,670.70
	25-29	\$526.32	\$1,382.41	\$526.32	\$1,382.41	\$556.90	\$1,113.80	\$1,670.70
	30-34	\$610.40	\$1,351.84	\$610.40	\$1,351.84	\$556.90	\$1,113.80	\$1,670.70
	35-39	\$766.55	\$1,326.73	\$766.55	\$1,326.73	\$556.90	\$1,113.80	\$1,670.70
	40-44	\$958.74	\$1,388.97	\$958.74	\$1,388.97	\$556.90	\$1,113.80	\$1,670.70
	45-49	\$1,255.75	\$1,578.97	\$1,255.75	\$1,578.97	\$556.90	\$1,113.80	\$1,670.70
	50-54	\$1,668.51	\$1,668.51	\$1,668.51	\$1,668.51	\$556.90	\$1,113.80	\$1,670.70
	55-59	\$1,699.08	\$1,699.08	\$1,699.08	\$1,699.08	\$556.90	\$1,113.80	\$1,670.70
	60-64	\$1,699.08	\$1,699.08	\$1,699.08	\$1,699.08	\$556.90	\$1,113.80	\$1,670.70
	65-69	\$1,699.08	\$1,699.08	\$1,699.08	\$1,699.08	\$556.90	\$1,113.80	\$1,670.70
	70-74	\$1,699.08	\$1,699.08	\$1,699.08	\$1,699.08	\$556.90	\$1,113.80	\$1,670.70
	>74	\$1,699.08	\$1,699.08	\$1,699.08	\$1,699.08	\$556.90	\$1,113.80	\$1,670.70
					Medicare Primary	1		
	<25	\$500.12	\$529.60	\$500.12	\$529.60	\$500.12	\$1,000.24	\$1,500.36
	25-29	\$500.12	\$608.22	\$500.12	\$608.22	\$500.12	\$1,000.24	\$1,500.36
	30-34	\$500.12	\$595.12	\$500.12	\$595.12	\$500.12	\$1,000.24	\$1,500.36
	35-39	\$500.12	\$584.20	\$500.12	\$584.20	\$500.12	\$1,000.24	\$1,500.36
	40-44	\$500.12	\$611.49	\$500.12	\$611.49	\$500.12	\$1,000.24	\$1,500.36
	45-49	\$552.53	\$694.48	\$552.53	\$694.48	\$500.12	\$1,000.24	\$1,500.36
	50-54	\$733.79	\$733.79	\$733.79	\$733.79	\$500.12	\$1,000.24	\$1,500.36
	55-59	\$746.90	\$746.90	\$746.90	\$746.90	\$500.12	\$1,000.24	\$1,500.36
	60-64	\$746.90	\$746.90	\$746.90	\$746.90	\$500.12	\$1,000.24	\$1,500.36
	65-69	\$746.90	\$746.90	\$746.90	\$746.90	\$500.12	\$1,000.24	\$1,500.36
	70-74	\$746.90	\$746.90	\$746.90	\$746.90	\$500.12	\$1,000.24	\$1,500.36
	>74	\$746.90	\$746.90	\$746.90	\$746.90	\$500.12	\$1,000.24	\$1,500.36

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spo	ouse	1 Child	2 Children	3+ Children
incartin Guverage	Age Dallus	Male	Female	Male	Female	T CIIIIU		o+ Giniufeli
Alternate Option: Blue Access Option 53 with Rx Option AA, Blue 6	<25	\$495.83	\$1,194.11	\$495.83	\$1,194.11	\$552.13	\$1,104.26	\$1,656.39
	25-29	\$521.81	\$1,370.57	\$521.81	\$1,370.57	\$552.13	\$1,104.26	\$1,656.39
	30-34	\$605.17	\$1,340.26	\$605.17	\$1,340.26	\$552.13	\$1,104.26	\$1,656.39
	35-39	\$759.98	\$1,315.36	\$759.98	\$1,315.36	\$552.13	\$1,104.26	\$1,656.39
	40-44	\$950.52	\$1,377.07	\$950.52	\$1,377.07	\$552.13	\$1,104.26	\$1,656.39
	45-49	\$1,244.99	\$1,565.44	\$1,244.99	\$1,565.44	\$552.13	\$1,104.26	\$1,656.39
	50-54	\$1,654.21	\$1,654.21	\$1,654.21	\$1,654.21	\$552.13	\$1,104.26	\$1,656.39
	55-59	\$1,684.52	\$1,684.52	\$1,684.52	\$1,684.52	\$552.13	\$1,104.26	\$1,656.39
	60-64	\$1,684.52	\$1,684.52	\$1,684.52	\$1,684.52	\$552.13	\$1,104.26	\$1,656.39
	65-69	\$1,684.52	\$1,684.52	\$1,684.52	\$1,684.52	\$552.13	\$1,104.26	\$1,656.39
	70-74	\$1,684.52	\$1,684.52	\$1,684.52	\$1,684.52	\$552.13	\$1,104.26	\$1,656.39
	>74	\$1,684.52	\$1,684.52	\$1,684.52	\$1,684.52	\$552.13	\$1,104.26	\$1,656.39
					Medicare Primary	1		
	<25	\$495.83	\$525.06	\$495.83	\$525.06	\$495.83	\$991.66	\$1,487.49
	25-29	\$495.83	\$603.01	\$495.83	\$603.01	\$495.83	\$991.66	\$1,487.49
	30-34	\$495.83	\$590.02	\$495.83	\$590.02	\$495.83	\$991.66	\$1,487.49
	35-39	\$495.83	\$579.19	\$495.83	\$579.19	\$495.83	\$991.66	\$1,487.49
	40-44	\$495.83	\$606.26	\$495.83	\$606.26	\$495.83	\$991.66	\$1,487.49
	45-49	\$547.79	\$688.53	\$547.79	\$688.53	\$495.83	\$991.66	\$1,487.49
	50-54	\$727.51	\$727.51	\$727.51	\$727.51	\$495.83	\$991.66	\$1,487.49
	55-59	\$740.50	\$740.50	\$740.50	\$740.50	\$495.83	\$991.66	\$1,487.49
	60-64	\$740.50	\$740.50	\$740.50	\$740.50	\$495.83	\$991.66	\$1,487.49
	65-69	\$740.50	\$740.50	\$740.50	\$740.50	\$495.83	\$991.66	\$1,487.49
	70-74	\$740.50	\$740.50	\$740.50	\$740.50	\$495.83	\$991.66	\$1,487.49
	>74	\$740.50	\$740.50	\$740.50	\$740.50	\$495.83	\$991.66	\$1,487.49

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	ployee	Spo	ouse	1 Child	2 Children \$1,088.74 \$1,087.74 \$977.74 \$977.74 \$977.74 \$977.74 \$977.74 \$977.74 \$977.74 \$977.74 \$977.74 \$977.74 \$977.74	3+ Children
nearth coverage	Age ballus	Male	Female	Male	Female	1 Giniu	2 Gilluren	3+ Gilliuren
Alternate Option: Blue Access Option 54 with Rx Option 7, Blue 6	<25	\$488.87	\$1,177.33	\$488.87	\$1,177.33	\$544.37	\$1,088.74	\$1,633.11
	25-29	\$514.48	\$1,351.32	\$514.48	\$1,351.32	\$544.37	\$1,088.74	\$1,633.11
	30-34	\$596.67	\$1,321.43	\$596.67	\$1,321.43	\$544.37	\$1,088.74	\$1,633.11
	35-39	\$749.31	\$1,296.88	\$749.31	\$1,296.88	\$544.37	\$1,088.74	\$1,633.11
	40-44	\$937.17	\$1,357.72	\$937.17	\$1,357.72	\$544.37	\$1,088.74	\$1,633.11
	45-49	\$1,227.50	\$1,543.45	\$1,227.50	\$1,543.45	\$544.37	\$1,088.74	\$1,633.11
	50-54	\$1,630.97	\$1,630.97	\$1,630.97	\$1,630.97	\$544.37	\$1,088.74	\$1,633.11
	55-59	\$1,660.86	\$1,660.86	\$1,660.86	\$1,660.86	\$544.37	\$1,088.74	\$1,633.11
	60-64	\$1,660.86	\$1,660.86	\$1,660.86	\$1,660.86	\$544.37	\$1,088.74	\$1,633.11
	65-69	\$1,660.86	\$1,660.86	\$1,660.86	\$1,660.86	\$544.37	\$1,088.74	\$1,633.11
	70-74	\$1,660.86	\$1,660.86	\$1,660.86	\$1,660.86	\$544.37	\$1,088.74	\$1,633.11
	>74	\$1,660.86	\$1,660.86	\$1,660.86	\$1,660.86	\$544.37	\$1,088.74	\$1,633.11
					Medicare Primary	1		
	<25	\$488.87	\$517.68	\$488.87	\$517.68	\$488.87	\$977.74	\$1,466.61
	25-29	\$488.87	\$594.54	\$488.87	\$594.54	\$488.87	\$977.74	\$1,466.61
	30-34	\$488.87	\$581.73	\$488.87	\$581.73	\$488.87	\$977.74	\$1,466.61
	35-39	\$488.87	\$571.05	\$488.87	\$571.05	\$488.87	\$977.74	\$1,466.61
	40-44	\$488.87	\$597.74	\$488.87	\$597.74	\$488.87	\$977.74	\$1,466.61
	45-49	\$540.10	\$678.86	\$540.10	\$678.86	\$488.87	\$977.74	\$1,466.61
	50-54	\$717.29	\$717.29	\$717.29	\$717.29	\$488.87	\$977.74	\$1,466.61
	55-59	\$730.10	\$730.10	\$730.10	\$730.10	\$488.87	\$977.74	\$1,466.61
	60-64	\$730.10	\$730.10	\$730.10	\$730.10	\$488.87	\$977.74	\$1,466.61
	65-69	\$730.10	\$730.10	\$730.10	\$730.10	\$488.87	\$977.74	\$1,466.61
	70-74	\$730.10	\$730.10	\$730.10	\$730.10	\$488.87	\$977.74	\$1,466.61
	>74	\$730.10	\$730.10	\$730.10	\$730.10	\$488.87	\$977.74	\$1,466.61

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spo	ouse	1 Child	2 Children	3+ Children
icalli overage	Age Dallus	Male	Female	Male	Female	T CIIIIU	Z GIIIUIEII	3+ Gillurell
Alternate Option: Blue Access Option 54 with Rx Option AE, Blue 6	<25	\$479.08	\$1,153.78	\$479.08	\$1,153.78	\$533.48	\$1,066.96	\$1,600.44
	25-29	\$504.19	\$1,324.28	\$504.19	\$1,324.28	\$533.48	\$1,066.96	\$1,600.44
	30-34	\$584.73	\$1,294.99	\$584.73	\$1,294.99	\$533.48	\$1,066.96	\$1,600.44
	35-39	\$734.32	\$1,270.93	\$734.32	\$1,270.93	\$533.48	\$1,066.96	\$1,600.44
	40-44	\$918.42	\$1,330.56	\$918.42	\$1,330.56	\$533.48	\$1,066.96	\$1,600.44
	45-49	\$1,202.94	\$1,512.57	\$1,202.94	\$1,512.57	\$533.48	\$1,066.96	\$1,600.44
	50-54	\$1,598.34	\$1,598.34	\$1,598.34	\$1,598.34	\$533.48	\$1,066.96	\$1,600.44
	55-59	\$1,627.63	\$1,627.63	\$1,627.63	\$1,627.63	\$533.48	\$1,066.96	\$1,600.44
	60-64	\$1,627.63	\$1,627.63	\$1,627.63	\$1,627.63	\$533.48	\$1,066.96	\$1,600.44
	65-69	\$1,627.63	\$1,627.63	\$1,627.63	\$1,627.63	\$533.48	\$1,066.96	\$1,600.44
	70-74	\$1,627.63	\$1,627.63	\$1,627.63	\$1,627.63	\$533.48	\$1,066.96	\$1,600.44
	>74	\$1,627.63	\$1,627.63	\$1,627.63	\$1,627.63	\$533.48	\$1,066.96	\$1,600.44
					Medicare Primary	1		
	<25	\$479.08	\$507.33	\$479.08	\$507.33	\$479.08	\$958.16	\$1,437.24
	25-29	\$479.08	\$582.64	\$479.08	\$582.64	\$479.08	\$958.16	\$1,437.24
	30-34	\$479.08	\$570.09	\$479.08	\$570.09	\$479.08	\$958.16	\$1,437.24
	35-39	\$479.08	\$559.63	\$479.08	\$559.63	\$479.08	\$958.16	\$1,437.24
	40-44	\$479.08	\$585.78	\$479.08	\$585.78	\$479.08	\$958.16	\$1,437.24
	45-49	\$529.29	\$665.28	\$529.29	\$665.28	\$479.08	\$958.16	\$1,437.24
	50-54	\$702.94	\$702.94	\$702.94	\$702.94	\$479.08	\$958.16	\$1,437.24
	55-59	\$715.49	\$715.49	\$715.49	\$715.49	\$479.08	\$958.16	\$1,437.24
	60-64	\$715.49	\$715.49	\$715.49	\$715.49	\$479.08	\$958.16	\$1,437.24
	65-69	\$715.49	\$715.49	\$715.49	\$715.49	\$479.08	\$958.16	\$1,437.24
	70-74	\$715.49	\$715.49	\$715.49	\$715.49	\$479.08	\$958.16	\$1,437.24
	>74	\$715.49	\$715.49	\$715.49	\$715.49	\$479.08	\$958.16	\$1,437.24

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spo	ouse	1 Child	2 Children	3+ Children
ווכמונוו שעיכו מצל	Age Dallus	Male	Female	Male	Female	T CIIIIU		3+ Gimuleli
Alternate Option: Blue Access Option 54 with Rx Option AA, Blue 6	<25	\$474.69	\$1,143.20	\$474.69	\$1,143.20	\$528.59	\$1,057.18	\$1,585.77
	25-29	\$499.57	\$1,312.14	\$499.57	\$1,312.14	\$528.59	\$1,057.18	\$1,585.77
	30-34	\$579.37	\$1,283.12	\$579.37	\$1,283.12	\$528.59	\$1,057.18	\$1,585.77
	35-39	\$727.59	\$1,259.28	\$727.59	\$1,259.28	\$528.59	\$1,057.18	\$1,585.77
	40-44	\$910.00	\$1,318.36	\$910.00	\$1,318.36	\$528.59	\$1,057.18	\$1,585.77
	45-49	\$1,191.91	\$1,498.70	\$1,191.91	\$1,498.70	\$528.59	\$1,057.18	\$1,585.77
	50-54	\$1,583.69	\$1,583.69	\$1,583.69	\$1,583.69	\$528.59	\$1,057.18	\$1,585.77
	55-59	\$1,612.71	\$1,612.71	\$1,612.71	\$1,612.71	\$528.59	\$1,057.18	\$1,585.77
	60-64	\$1,612.71	\$1,612.71	\$1,612.71	\$1,612.71	\$528.59	\$1,057.18	\$1,585.77
	65-69	\$1,612.71	\$1,612.71	\$1,612.71	\$1,612.71	\$528.59	\$1,057.18	\$1,585.77
	70-74	\$1,612.71	\$1,612.71	\$1,612.71	\$1,612.71	\$528.59	\$1,057.18	\$1,585.77
	>74	\$1,612.71	\$1,612.71	\$1,612.71	\$1,612.71	\$528.59	\$1,057.18	\$1,585.77
					Medicare Primary			
	<25	\$474.69	\$502.68	\$474.69	\$502.68	\$474.69	\$949.38	\$1,424.07
	25-29	\$474.69	\$577.30	\$474.69	\$577.30	\$474.69	\$949.38	\$1,424.07
	30-34	\$474.69	\$564.86	\$474.69	\$564.86	\$474.69	\$949.38	\$1,424.07
	35-39	\$474.69	\$554.50	\$474.69	\$554.50	\$474.69	\$949.38	\$1,424.07
	40-44	\$474.69	\$580.41	\$474.69	\$580.41	\$474.69	\$949.38	\$1,424.07
	45-49	\$524.44	\$659.18	\$524.44	\$659.18	\$474.69	\$949.38	\$1,424.07
	50-54	\$696.49	\$696.49	\$696.49	\$696.49	\$474.69	\$949.38	\$1,424.07
	55-59	\$708.93	\$708.93	\$708.93	\$708.93	\$474.69	\$949.38	\$1,424.07
	60-64	\$708.93	\$708.93	\$708.93	\$708.93	\$474.69	\$949.38	\$1,424.07
	65-69	\$708.93	\$708.93	\$708.93	\$708.93	\$474.69	\$949.38	\$1,424.07
	70-74	\$708.93	\$708.93	\$708.93	\$708.93	\$474.69	\$949.38	\$1,424.07
	>74	\$708.93	\$708.93	\$708.93	\$708.93	\$474.69	\$949.38	\$1,424.07

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spo	ouse	1 Child	2 Children	3+ Children
nearth Goverage	Age ballus	Male	Female	Male	Female	1 Giniu	2 Gilluren	3+ Gilluren
Alternate Option: Blue Access Option 55 with Rx Option 7, Blue 6	<25	\$444.54	\$1,070.59	\$444.54	\$1,070.59	\$495.01	\$990.02	\$1,485.03
	25-29	\$467.84	\$1,228.80	\$467.84	\$1,228.80	\$495.01	\$990.02	\$1,485.03
	30-34	\$542.57	\$1,201.62	\$542.57	\$1,201.62	\$495.01	\$990.02	\$1,485.03
	35-39	\$681.37	\$1,179.29	\$681.37	\$1,179.29	\$495.01	\$990.02	\$1,485.03
	40-44	\$852.20	\$1,234.62	\$852.20	\$1,234.62	\$495.01	\$990.02	\$1,485.03
	45-49	\$1,116.20	\$1,403.51	\$1,116.20	\$1,403.51	\$495.01	\$990.02	\$1,485.03
	50-54	\$1,483.10	\$1,483.10	\$1,483.10	\$1,483.10	\$495.01	\$990.02	\$1,485.03
	55-59	\$1,510.27	\$1,510.27	\$1,510.27	\$1,510.27	\$495.01	\$990.02	\$1,485.03
	60-64	\$1,510.27	\$1,510.27	\$1,510.27	\$1,510.27	\$495.01	\$990.02	\$1,485.03
	65-69	\$1,510.27	\$1,510.27	\$1,510.27	\$1,510.27	\$495.01	\$990.02	\$1,485.03
	70-74	\$1,510.27	\$1,510.27	\$1,510.27	\$1,510.27	\$495.01	\$990.02	\$1,485.03
	>74	\$1,510.27	\$1,510.27	\$1,510.27	\$1,510.27	\$495.01	\$990.02	\$1,485.03
					Medicare Primary	1		
	<25	\$444.54	\$470.75	\$444.54	\$470.75	\$444.54	\$889.08	\$1,333.62
	25-29	\$444.54	\$540.63	\$444.54	\$540.63	\$444.54	\$889.08	\$1,333.62
	30-34	\$444.54	\$528.98	\$444.54	\$528.98	\$444.54	\$889.08	\$1,333.62
	35-39	\$444.54	\$519.28	\$444.54	\$519.28	\$444.54	\$889.08	\$1,333.62
	40-44	\$444.54	\$543.54	\$444.54	\$543.54	\$444.54	\$889.08	\$1,333.62
	45-49	\$491.13	\$617.31	\$491.13	\$617.31	\$444.54	\$889.08	\$1,333.62
	50-54	\$652.25	\$652.25	\$652.25	\$652.25	\$444.54	\$889.08	\$1,333.62
	55-59	\$663.90	\$663.90	\$663.90	\$663.90	\$444.54	\$889.08	\$1,333.62
	60-64	\$663.90	\$663.90	\$663.90	\$663.90	\$444.54	\$889.08	\$1,333.62
	65-69	\$663.90	\$663.90	\$663.90	\$663.90	\$444.54	\$889.08	\$1,333.62
	70-74	\$663.90	\$663.90	\$663.90	\$663.90	\$444.54	\$889.08	\$1,333.62
	>74	\$663.90	\$663.90	\$663.90	\$663.90	\$444.54	\$889.08	\$1,333.62

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spe	ouse	1 Child	2 Children	3+ Children
nealui Goverage	Age ballus	Male	Female	Male	Female	1 Gilliu	2 Gilluren	3+ Gilluren
Alternate Option: Blue Access Option 55 with Rx Option AE, Blue 6	<25	\$435.38	\$1,048.51	\$435.38	\$1,048.51	\$484.81	\$969.62	\$1,454.43
	25-29	\$458.19	\$1,203.46	\$458.19	\$1,203.46	\$484.81	\$969.62	\$1,454.43
	30-34	\$531.39	\$1,176.84	\$531.39	\$1,176.84	\$484.81	\$969.62	\$1,454.43
	35-39	\$667.32	\$1,154.98	\$667.32	\$1,154.98	\$484.81	\$969.62	\$1,454.43
	40-44	\$834.63	\$1,209.16	\$834.63	\$1,209.16	\$484.81	\$969.62	\$1,454.43
	45-49	\$1,093.19	\$1,374.57	\$1,093.19	\$1,374.57	\$484.81	\$969.62	\$1,454.43
	50-54	\$1,452.52	\$1,452.52	\$1,452.52	\$1,452.52	\$484.81	\$969.62	\$1,454.43
	55-59	\$1,479.14	\$1,479.14	\$1,479.14	\$1,479.14	\$484.81	\$969.62	\$1,454.43
	60-64	\$1,479.14	\$1,479.14	\$1,479.14	\$1,479.14	\$484.81	\$969.62	\$1,454.43
	65-69	\$1,479.14	\$1,479.14	\$1,479.14	\$1,479.14	\$484.81	\$969.62	\$1,454.43
	70-74	\$1,479.14	\$1,479.14	\$1,479.14	\$1,479.14	\$484.81	\$969.62	\$1,454.43
	>74	\$1,479.14	\$1,479.14	\$1,479.14	\$1,479.14	\$484.81	\$969.62	\$1,454.43
					Medicare Primary	1		
	<25	\$435.38	\$461.04	\$435.38	\$461.04	\$435.38	\$870.76	\$1,306.14
	25-29	\$435.38	\$529.48	\$435.38	\$529.48	\$435.38	\$870.76	\$1,306.14
	30-34	\$435.38	\$518.08	\$435.38	\$518.08	\$435.38	\$870.76	\$1,306.14
	35-39	\$435.38	\$508.57	\$435.38	\$508.57	\$435.38	\$870.76	\$1,306.14
	40-44	\$435.38	\$532.34	\$435.38	\$532.34	\$435.38	\$870.76	\$1,306.14
	45-49	\$481.00	\$604.58	\$481.00	\$604.58	\$435.38	\$870.76	\$1,306.14
	50-54	\$638.80	\$638.80	\$638.80	\$638.80	\$435.38	\$870.76	\$1,306.14
	55-59	\$650.21	\$650.21	\$650.21	\$650.21	\$435.38	\$870.76	\$1,306.14
	60-64	\$650.21	\$650.21	\$650.21	\$650.21	\$435.38	\$870.76	\$1,306.14
	65-69	\$650.21	\$650.21	\$650.21	\$650.21	\$435.38	\$870.76	\$1,306.14
	70-74	\$650.21	\$650.21	\$650.21	\$650.21	\$435.38	\$870.76	\$1,306.14
	>74	\$650.21	\$650.21	\$650.21	\$650.21	\$435.38	\$870.76	\$1,306.14

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spo	Duse	1 Child	9 \$960.78 9 \$960.78 9 \$960.78 9 \$960.78 9 \$960.78 9 \$960.78 9 \$960.78 9 \$960.78 9 \$960.78 9 \$960.78 9 \$960.78 9 \$960.78 9 \$960.78	3+ Children
nearth coverage	Age ballus	Male	Female	Male	Female	1 Gilliu	2 Gilluren	3+ Gilluren
Alternate Option: Blue Access Option 55 with Rx Option AA, Blue 6	<25	\$431.41	\$1,038.95	\$431.41	\$1,038.95	\$480.39	\$960.78	\$1,441.17
	25-29	\$454.01	\$1,192.49	\$454.01	\$1,192.49	\$480.39	\$960.78	\$1,441.17
	30-34	\$526.54	\$1,166.12	\$526.54	\$1,166.12	\$480.39	\$960.78	\$1,441.17
	35-39	\$661.24	\$1,144.45	\$661.24	\$1,144.45	\$480.39	\$960.78	\$1,441.17
	40-44	\$827.02	\$1,198.14	\$827.02	\$1,198.14	\$480.39	\$960.78	\$1,441.17
	45-49	\$1,083.23	\$1,362.04	\$1,083.23	\$1,362.04	\$480.39	\$960.78	\$1,441.17
	50-54	\$1,439.28	\$1,439.28	\$1,439.28	\$1,439.28	\$480.39	\$960.78	\$1,441.17
	55-59	\$1,465.65	\$1,465.65	\$1,465.65	\$1,465.65	\$480.39	\$960.78	\$1,441.17
	60-64	\$1,465.65	\$1,465.65	\$1,465.65	\$1,465.65	\$480.39	\$960.78	\$1,441.17
	65-69	\$1,465.65	\$1,465.65	\$1,465.65	\$1,465.65	\$480.39	\$960.78	\$1,441.17
	70-74	\$1,465.65	\$1,465.65	\$1,465.65	\$1,465.65	\$480.39	\$960.78	\$1,441.17
	>74	\$1,465.65	\$1,465.65	\$1,465.65	\$1,465.65	\$480.39	\$960.78	\$1,441.17
					Medicare Primary	,		
	<25	\$431.41	\$456.84	\$431.41	\$456.84	\$431.41	\$862.82	\$1,294.23
	25-29	\$431.41	\$524.66	\$431.41	\$524.66	\$431.41	\$862.82	\$1,294.23
	30-34	\$431.41	\$513.35	\$431.41	\$513.35	\$431.41	\$862.82	\$1,294.23
	35-39	\$431.41	\$503.94	\$431.41	\$503.94	\$431.41	\$862.82	\$1,294.23
	40-44	\$431.41	\$527.48	\$431.41	\$527.48	\$431.41	\$862.82	\$1,294.23
	45-49	\$476.62	\$599.07	\$476.62	\$599.07	\$431.41	\$862.82	\$1,294.23
	50-54	\$632.98	\$632.98	\$632.98	\$632.98	\$431.41	\$862.82	\$1,294.23
	55-59	\$644.28	\$644.28	\$644.28	\$644.28	\$431.41	\$862.82	\$1,294.23
	60-64	\$644.28	\$644.28	\$644.28	\$644.28	\$431.41	\$862.82	\$1,294.23
	65-69	\$644.28	\$644.28	\$644.28	\$644.28	\$431.41	\$862.82	\$1,294.23
	70-74	\$644.28	\$644.28	\$644.28	\$644.28	\$431.41	\$862.82	\$1,294.23
	>74	\$644.28	\$644.28	\$644.28	\$644.28	\$431.41	\$862.82	\$1,294.23

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spo	ouse	1 Child	2 Children	3+ Children
nearth Goverage	Age ballus	Male	Female	Male	Female	1 Gilliu	2 Gilluren	3+ Gilluren
Alternate Option: Blue Access Option 56 with Rx Option 7, Blue 6	<25	\$432.86	\$1,042.46	\$432.86	\$1,042.46	\$482.01	\$964.02	\$1,446.03
	25-29	\$455.54	\$1,196.51	\$455.54	\$1,196.51	\$482.01	\$964.02	\$1,446.03
	30-34	\$528.32	\$1,170.05	\$528.32	\$1,170.05	\$482.01	\$964.02	\$1,446.03
	35-39	\$663.47	\$1,148.31	\$663.47	\$1,148.31	\$482.01	\$964.02	\$1,446.03
	40-44	\$829.81	\$1,202.18	\$829.81	\$1,202.18	\$482.01	\$964.02	\$1,446.03
	45-49	\$1,086.88	\$1,366.63	\$1,086.88	\$1,366.63	\$482.01	\$964.02	\$1,446.03
	50-54	\$1,444.13	\$1,444.13	\$1,444.13	\$1,444.13	\$482.01	\$964.02	\$1,446.03
	55-59	\$1,470.60	\$1,470.60	\$1,470.60	\$1,470.60	\$482.01	\$964.02	\$1,446.03
	60-64	\$1,470.60	\$1,470.60	\$1,470.60	\$1,470.60	\$482.01	\$964.02	\$1,446.03
	65-69	\$1,470.60	\$1,470.60	\$1,470.60	\$1,470.60	\$482.01	\$964.02	\$1,446.03
	70-74	\$1,470.60	\$1,470.60	\$1,470.60	\$1,470.60	\$482.01	\$964.02	\$1,446.03
	>74	\$1,470.60	\$1,470.60	\$1,470.60	\$1,470.60	\$482.01	\$964.02	\$1,446.03
					Medicare Primary			
	<25	\$432.86	\$458.38	\$432.86	\$458.38	\$432.86	\$865.72	\$1,298.58
	25-29	\$432.86	\$526.43	\$432.86	\$526.43	\$432.86	\$865.72	\$1,298.58
	30-34	\$432.86	\$515.09	\$432.86	\$515.09	\$432.86	\$865.72	\$1,298.58
	35-39	\$432.86	\$505.64	\$432.86	\$505.64	\$432.86	\$865.72	\$1,298.58
	40-44	\$432.86	\$529.26	\$432.86	\$529.26	\$432.86	\$865.72	\$1,298.58
	45-49	\$478.23	\$601.09	\$478.23	\$601.09	\$432.86	\$865.72	\$1,298.58
	50-54	\$635.12	\$635.12	\$635.12	\$635.12	\$432.86	\$865.72	\$1,298.58
	55-59	\$646.46	\$646.46	\$646.46	\$646.46	\$432.86	\$865.72	\$1,298.58
	60-64	\$646.46	\$646.46	\$646.46	\$646.46	\$432.86	\$865.72	\$1,298.58
	65-69	\$646.46	\$646.46	\$646.46	\$646.46	\$432.86	\$865.72	\$1,298.58
	70-74	\$646.46	\$646.46	\$646.46	\$646.46	\$432.86	\$865.72	\$1,298.58
	>74	\$646.46	\$646.46	\$646.46	\$646.46	\$432.86	\$865.72	\$1,298.58

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spo	ouse	1 Child	2 Children	3+ Children
nealui Goverage	Age ballus	Male	Female	Male	Female	1 Gilliu	2 Gilluren	3+ Gilliuren
Alternate Option: Blue Access Option 56 with Rx Option AE, Blue 6	<25	\$423.73	\$1,020.46	\$423.73	\$1,020.46	\$471.83	\$943.66	\$1,415.49
	25-29	\$445.93	\$1,171.26	\$445.93	\$1,171.26	\$471.83	\$943.66	\$1,415.49
	30-34	\$517.17	\$1,145.35	\$517.17	\$1,145.35	\$471.83	\$943.66	\$1,415.49
	35-39	\$649.46	\$1,124.07	\$649.46	\$1,124.07	\$471.83	\$943.66	\$1,415.49
	40-44	\$812.29	\$1,176.81	\$812.29	\$1,176.81	\$471.83	\$943.66	\$1,415.49
	45-49	\$1,063.94	\$1,337.79	\$1,063.94	\$1,337.79	\$471.83	\$943.66	\$1,415.49
	50-54	\$1,413.65	\$1,413.65	\$1,413.65	\$1,413.65	\$471.83	\$943.66	\$1,415.49
	55-59	\$1,439.55	\$1,439.55	\$1,439.55	\$1,439.55	\$471.83	\$943.66	\$1,415.49
	60-64	\$1,439.55	\$1,439.55	\$1,439.55	\$1,439.55	\$471.83	\$943.66	\$1,415.49
	65-69	\$1,439.55	\$1,439.55	\$1,439.55	\$1,439.55	\$471.83	\$943.66	\$1,415.49
	70-74	\$1,439.55	\$1,439.55	\$1,439.55	\$1,439.55	\$471.83	\$943.66	\$1,415.49
	>74	\$1,439.55	\$1,439.55	\$1,439.55	\$1,439.55	\$471.83	\$943.66	\$1,415.49
					Medicare Primary			
	<25	\$423.73	\$448.70	\$423.73	\$448.70	\$423.73	\$847.46	\$1,271.19
	25-29	\$423.73	\$515.32	\$423.73	\$515.32	\$423.73	\$847.46	\$1,271.19
	30-34	\$423.73	\$504.21	\$423.73	\$504.21	\$423.73	\$847.46	\$1,271.19
	35-39	\$423.73	\$494.96	\$423.73	\$494.96	\$423.73	\$847.46	\$1,271.19
	40-44	\$423.73	\$518.09	\$423.73	\$518.09	\$423.73	\$847.46	\$1,271.19
	45-49	\$468.13	\$588.40	\$468.13	\$588.40	\$423.73	\$847.46	\$1,271.19
	50-54	\$621.71	\$621.71	\$621.71	\$621.71	\$423.73	\$847.46	\$1,271.19
	55-59	\$632.81	\$632.81	\$632.81	\$632.81	\$423.73	\$847.46	\$1,271.19
	60-64	\$632.81	\$632.81	\$632.81	\$632.81	\$423.73	\$847.46	\$1,271.19
	65-69	\$632.81	\$632.81	\$632.81	\$632.81	\$423.73	\$847.46	\$1,271.19
	70-74	\$632.81	\$632.81	\$632.81	\$632.81	\$423.73	\$847.46	\$1,271.19
	>74	\$632.81	\$632.81	\$632.81	\$632.81	\$423.73	\$847.46	\$1,271.19

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spo	Duse	1 Child	2 Children	3+ Children
nearth Goverage	Age ballus	Male	Female	Male	Female	1 Giniu	2 Gilluren	3+ Gilluren
Alternate Option: Blue Access Option 56 with Rx Option AA, Blue 6	<25	\$419.62	\$1,010.58	\$419.62	\$1,010.58	\$467.27	\$934.54	\$1,401.81
	25-29	\$441.61	\$1,159.92	\$441.61	\$1,159.92	\$467.27	\$934.54	\$1,401.81
	30-34	\$512.16	\$1,134.26	\$512.16	\$1,134.26	\$467.27	\$934.54	\$1,401.81
	35-39	\$643.18	\$1,113.19	\$643.18	\$1,113.19	\$467.27	\$934.54	\$1,401.81
	40-44	\$804.43	\$1,165.41	\$804.43	\$1,165.41	\$467.27	\$934.54	\$1,401.81
	45-49	\$1,053.64	\$1,324.83	\$1,053.64	\$1,324.83	\$467.27	\$934.54	\$1,401.81
	50-54	\$1,399.96	\$1,399.96	\$1,399.96	\$1,399.96	\$467.27	\$934.54	\$1,401.81
	55-59	\$1,425.62	\$1,425.62	\$1,425.62	\$1,425.62	\$467.27	\$934.54	\$1,401.81
	60-64	\$1,425.62	\$1,425.62	\$1,425.62	\$1,425.62	\$467.27	\$934.54	\$1,401.81
	65-69	\$1,425.62	\$1,425.62	\$1,425.62	\$1,425.62	\$467.27	\$934.54	\$1,401.81
	70-74	\$1,425.62	\$1,425.62	\$1,425.62	\$1,425.62	\$467.27	\$934.54	\$1,401.81
	>74	\$1,425.62	\$1,425.62	\$1,425.62	\$1,425.62	\$467.27	\$934.54	\$1,401.81
					Medicare Primary	1		
	<25	\$419.62	\$444.36	\$419.62	\$444.36	\$419.62	\$839.24	\$1,258.86
	25-29	\$419.62	\$510.33	\$419.62	\$510.33	\$419.62	\$839.24	\$1,258.86
	30-34	\$419.62	\$499.33	\$419.62	\$499.33	\$419.62	\$839.24	\$1,258.86
	35-39	\$419.62	\$490.17	\$419.62	\$490.17	\$419.62	\$839.24	\$1,258.86
	40-44	\$419.62	\$513.08	\$419.62	\$513.08	\$419.62	\$839.24	\$1,258.86
	45-49	\$463.60	\$582.71	\$463.60	\$582.71	\$419.62	\$839.24	\$1,258.86
	50-54	\$615.69	\$615.69	\$615.69	\$615.69	\$419.62	\$839.24	\$1,258.86
	55-59	\$626.68	\$626.68	\$626.68	\$626.68	\$419.62	\$839.24	\$1,258.86
	60-64	\$626.68	\$626.68	\$626.68	\$626.68	\$419.62	\$839.24	\$1,258.86
	65-69	\$626.68	\$626.68	\$626.68	\$626.68	\$419.62	\$839.24	\$1,258.86
	70-74	\$626.68	\$626.68	\$626.68	\$626.68	\$419.62	\$839.24	\$1,258.86
	>74	\$626.68	\$626.68	\$626.68	\$626.68	\$419.62	\$839.24	\$1,258.86

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spo	ouse	1 Child	2 Children \$943.24	3+ Children
icalli overage	Age Dallus	Male	Female	Male	Female	T CIIIIU		3+ Gillurell
Alternate Option: Blue Access Option 57 with Rx Option 7, Blue 6	<25	\$423.53	\$1,019.99	\$423.53	\$1,019.99	\$471.62	\$943.24	\$1,414.86
	25-29	\$445.73	\$1,170.73	\$445.73	\$1,170.73	\$471.62	\$943.24	\$1,414.86
	30-34	\$516.93	\$1,144.83	\$516.93	\$1,144.83	\$471.62	\$943.24	\$1,414.86
	35-39	\$649.17	\$1,123.56	\$649.17	\$1,123.56	\$471.62	\$943.24	\$1,414.86
	40-44	\$811.93	\$1,176.27	\$811.93	\$1,176.27	\$471.62	\$943.24	\$1,414.86
	45-49	\$1,063.46	\$1,337.18	\$1,063.46	\$1,337.18	\$471.62	\$943.24	\$1,414.86
	50-54	\$1,413.01	\$1,413.01	\$1,413.01	\$1,413.01	\$471.62	\$943.24	\$1,414.86
	55-59	\$1,438.90	\$1,438.90	\$1,438.90	\$1,438.90	\$471.62	\$943.24	\$1,414.86
	60-64	\$1,438.90	\$1,438.90	\$1,438.90	\$1,438.90	\$471.62	\$943.24	\$1,414.86
	65-69	\$1,438.90	\$1,438.90	\$1,438.90	\$1,438.90	\$471.62	\$943.24	\$1,414.86
	70-74	\$1,438.90	\$1,438.90	\$1,438.90	\$1,438.90	\$471.62	\$943.24	\$1,414.86
	>74	\$1,438.90	\$1,438.90	\$1,438.90	\$1,438.90	\$471.62	\$943.24	\$1,414.86
					Medicare Primary	1		
	<25	\$423.53	\$448.50	\$423.53	\$448.50	\$423.53	\$847.06	\$1,270.59
	25-29	\$423.53	\$515.08	\$423.53	\$515.08	\$423.53	\$847.06	\$1,270.59
	30-34	\$423.53	\$503.99	\$423.53	\$503.99	\$423.53	\$847.06	\$1,270.59
	35-39	\$423.53	\$494.74	\$423.53	\$494.74	\$423.53	\$847.06	\$1,270.59
	40-44	\$423.53	\$517.86	\$423.53	\$517.86	\$423.53	\$847.06	\$1,270.59
	45-49	\$467.92	\$588.14	\$467.92	\$588.14	\$423.53	\$847.06	\$1,270.59
	50-54	\$621.43	\$621.43	\$621.43	\$621.43	\$423.53	\$847.06	\$1,270.59
	55-59	\$632.53	\$632.53	\$632.53	\$632.53	\$423.53	\$847.06	\$1,270.59
	60-64	\$632.53	\$632.53	\$632.53	\$632.53	\$423.53	\$847.06	\$1,270.59
	65-69	\$632.53	\$632.53	\$632.53	\$632.53	\$423.53	\$847.06	\$1,270.59
	70-74	\$632.53	\$632.53	\$632.53	\$632.53	\$423.53	\$847.06	\$1,270.59
	>74	\$632.53	\$632.53	\$632.53	\$632.53	\$423.53	\$847.06	\$1,270.59

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spe	ouse	1 Child	2 Children	3+ Children
nearth Goverage	Age ballus	Male	Female	Male	Female	1 Gilliu	2 Gilluren	3+ Gilluren
Alternate Option: Blue Access Option 57 with Rx Option AE, Blue 6	<25	\$414.51	\$998.26	\$414.51	\$998.26	\$461.57	\$923.14	\$1,384.71
	25-29	\$436.23	\$1,145.78	\$436.23	\$1,145.78	\$461.57	\$923.14	\$1,384.71
	30-34	\$505.92	\$1,120.44	\$505.92	\$1,120.44	\$461.57	\$923.14	\$1,384.71
	35-39	\$635.34	\$1,099.62	\$635.34	\$1,099.62	\$461.57	\$923.14	\$1,384.71
	40-44	\$794.62	\$1,151.21	\$794.62	\$1,151.21	\$461.57	\$923.14	\$1,384.71
	45-49	\$1,040.79	\$1,308.69	\$1,040.79	\$1,308.69	\$461.57	\$923.14	\$1,384.71
	50-54	\$1,382.90	\$1,382.90	\$1,382.90	\$1,382.90	\$461.57	\$923.14	\$1,384.71
	55-59	\$1,408.24	\$1,408.24	\$1,408.24	\$1,408.24	\$461.57	\$923.14	\$1,384.71
	60-64	\$1,408.24	\$1,408.24	\$1,408.24	\$1,408.24	\$461.57	\$923.14	\$1,384.71
	65-69	\$1,408.24	\$1,408.24	\$1,408.24	\$1,408.24	\$461.57	\$923.14	\$1,384.71
	70-74	\$1,408.24	\$1,408.24	\$1,408.24	\$1,408.24	\$461.57	\$923.14	\$1,384.71
	>74	\$1,408.24	\$1,408.24	\$1,408.24	\$1,408.24	\$461.57	\$923.14	\$1,384.71
					Medicare Primary	,		
	<25	\$414.51	\$438.94	\$414.51	\$438.94	\$414.51	\$829.02	\$1,243.53
	25-29	\$414.51	\$504.11	\$414.51	\$504.11	\$414.51	\$829.02	\$1,243.53
	30-34	\$414.51	\$493.25	\$414.51	\$493.25	\$414.51	\$829.02	\$1,243.53
	35-39	\$414.51	\$484.20	\$414.51	\$484.20	\$414.51	\$829.02	\$1,243.53
	40-44	\$414.51	\$506.82	\$414.51	\$506.82	\$414.51	\$829.02	\$1,243.53
	45-49	\$457.95	\$575.60	\$457.95	\$575.60	\$414.51	\$829.02	\$1,243.53
	50-54	\$608.19	\$608.19	\$608.19	\$608.19	\$414.51	\$829.02	\$1,243.53
	55-59	\$619.05	\$619.05	\$619.05	\$619.05	\$414.51	\$829.02	\$1,243.53
	60-64	\$619.05	\$619.05	\$619.05	\$619.05	\$414.51	\$829.02	\$1,243.53
	65-69	\$619.05	\$619.05	\$619.05	\$619.05	\$414.51	\$829.02	\$1,243.53
	70-74	\$619.05	\$619.05	\$619.05	\$619.05	\$414.51	\$829.02	\$1,243.53
	>74	\$619.05	\$619.05	\$619.05	\$619.05	\$414.51	\$829.02	\$1,243.53

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spouse		1 Child	2 Children \$914.12 \$820.92 \$820.92 \$820.92 \$820.92 \$820.92 \$820.92 \$820.92 \$820.92 <th>2 Children</th> <th>3+ Children</th>	2 Children	3+ Children
nearn ooverage	Age Dallus	Male	Female	Male	Female	T CIIIIU	2 Gillurell	3+ children	
Alternate Option: Blue Access Option 57 with Rx Option AA, Blue 6	<25	\$410.46	\$988.50	\$410.46	\$988.50	\$457.06	\$914.12	\$1,371.18	
	25-29	\$431.96	\$1,134.58	\$431.96	\$1,134.58	\$457.06	\$914.12	\$1,371.18	
	30-34	\$500.97	\$1,109.48	\$500.97	\$1,109.48	\$457.06	\$914.12	\$1,371.18	
	35-39	\$629.13	\$1,088.87	\$629.13	\$1,088.87	\$457.06	\$914.12	\$1,371.18	
	40-44	\$786.86	\$1,139.95	\$786.86	\$1,139.95	\$457.06	\$914.12	\$1,371.18	
	45-49	\$1,030.62	\$1,295.89	\$1,030.62	\$1,295.89	\$457.06	\$914.12	\$1,371.18	
	50-54	\$1,369.38	\$1,369.38	\$1,369.38	\$1,369.38	\$457.06	\$914.12	\$1,371.18	
	55-59	\$1,394.47	\$1,394.47	\$1,394.47	\$1,394.47	\$457.06	\$914.12	\$1,371.18	
	60-64	\$1,394.47	\$1,394.47	\$1,394.47	\$1,394.47	\$457.06	\$914.12	\$1,371.18	
	65-69	\$1,394.47	\$1,394.47	\$1,394.47	\$1,394.47	\$457.06	\$914.12	\$1,371.18	
	70-74	\$1,394.47	\$1,394.47	\$1,394.47	\$1,394.47	\$457.06	\$914.12	\$1,371.18	
	>74	\$1,394.47	\$1,394.47	\$1,394.47	\$1,394.47	\$457.06	\$914.12	\$1,371.18	
					Medicare Primary	1			
	<25	\$410.46	\$434.65	\$410.46	\$434.65	\$410.46	\$820.92	\$1,231.38	
	25-29	\$410.46	\$499.18	\$410.46	\$499.18	\$410.46	\$820.92	\$1,231.38	
	30-34	\$410.46	\$488.42	\$410.46	\$488.42	\$410.46	\$820.92	\$1,231.38	
	35-39	\$410.46	\$479.46	\$410.46	\$479.46	\$410.46	\$820.92	\$1,231.38	
	40-44	\$410.46	\$501.87	\$410.46	\$501.87	\$410.46	\$820.92	\$1,231.38	
	45-49	\$453.47	\$569.98	\$453.47	\$569.98	\$410.46	\$820.92	\$1,231.38	
	50-54	\$602.24	\$602.24	\$602.24	\$602.24	\$410.46	\$820.92	\$1,231.38	
	55-59	\$612.99	\$612.99	\$612.99	\$612.99	\$410.46	\$820.92	\$1,231.38	
	60-64	\$612.99	\$612.99	\$612.99	\$612.99	\$410.46	\$820.92	\$1,231.38	
	65-69	\$612.99	\$612.99	\$612.99	\$612.99	\$410.46	\$820.92	\$1,231.38	
	70-74	\$612.99	\$612.99	\$612.99	\$612.99	\$410.46	\$820.92	\$1,231.38	
	>74	\$612.99	\$612.99	\$612.99	\$612.99	\$410.46	\$820.92	\$1,231.38	

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	ployee	Spo	ouse	1 Child	2 Children \$906.48	3+ Children
nearth coverage	Age Dallus	Male	Female	Male	Female	I Gillu	2 Gilluren	3+ Gilluren
Alternate Option: Blue Access Option 58 with Rx Option 7, Blue 6	<25	\$407.02	\$980.23	\$407.02	\$980.23	\$453.24	\$906.48	\$1,359.72
	25-29	\$428.35	\$1,125.09	\$428.35	\$1,125.09	\$453.24	\$906.48	\$1,359.72
	30-34	\$496.78	\$1,100.21	\$496.78	\$1,100.21	\$453.24	\$906.48	\$1,359.72
	35-39	\$623.86	\$1,079.77	\$623.86	\$1,079.77	\$453.24	\$906.48	\$1,359.72
	40-44	\$780.28	\$1,130.42	\$780.28	\$1,130.42	\$453.24	\$906.48	\$1,359.72
	45-49	\$1,022.00	\$1,285.05	\$1,022.00	\$1,285.05	\$453.24	\$906.48	\$1,359.72
	50-54	\$1,357.93	\$1,357.93	\$1,357.93	\$1,357.93	\$453.24	\$906.48	\$1,359.72
	55-59	\$1,382.81	\$1,382.81	\$1,382.81	\$1,382.81	\$453.24	\$906.48	\$1,359.72
	60-64	\$1,382.81	\$1,382.81	\$1,382.81	\$1,382.81	\$453.24	\$906.48	\$1,359.72
	65-69	\$1,382.81	\$1,382.81	\$1,382.81	\$1,382.81	\$453.24	\$906.48	\$1,359.72
	70-74	\$1,382.81	\$1,382.81	\$1,382.81	\$1,382.81	\$453.24	\$906.48	\$1,359.72
	>74	\$1,382.81	\$1,382.81	\$1,382.81	\$1,382.81	\$453.24	\$906.48	\$1,359.72
					Medicare Primary	1		
	<25	\$407.02	\$431.02	\$407.02	\$431.02	\$407.02	\$814.04	\$1,221.06
	25-29	\$407.02	\$495.00	\$407.02	\$495.00	\$407.02	\$814.04	\$1,221.06
	30-34	\$407.02	\$484.34	\$407.02	\$484.34	\$407.02	\$814.04	\$1,221.06
	35-39	\$407.02	\$475.45	\$407.02	\$475.45	\$407.02	\$814.04	\$1,221.06
	40-44	\$407.02	\$497.67	\$407.02	\$497.67	\$407.02	\$814.04	\$1,221.06
	45-49	\$449.68	\$565.21	\$449.68	\$565.21	\$407.02	\$814.04	\$1,221.06
	50-54	\$597.20	\$597.20	\$597.20	\$597.20	\$407.02	\$814.04	\$1,221.06
	55-59	\$607.87	\$607.87	\$607.87	\$607.87	\$407.02	\$814.04	\$1,221.06
	60-64	\$607.87	\$607.87	\$607.87	\$607.87	\$407.02	\$814.04	\$1,221.06
	65-69	\$607.87	\$607.87	\$607.87	\$607.87	\$407.02	\$814.04	\$1,221.06
	70-74	\$607.87	\$607.87	\$607.87	\$607.87	\$407.02	\$814.04	\$1,221.06
	>74	\$607.87	\$607.87	\$607.87	\$607.87	\$407.02	\$814.04	\$1,221.06

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spo	ouse	1 Child	2 Children	3+ Children
iicailii oovciago	Age Dallus	Male	Female	Male	Female	T CIIIIU		3+ Gillufell
Alternate Option: Blue Access Option 58 with Rx Option AE, Blue 6	<25	\$398.18	\$958.94	\$398.18	\$958.94	\$443.39	\$886.78	\$1,330.17
	25-29	\$419.05	\$1,100.65	\$419.05	\$1,100.65	\$443.39	\$886.78	\$1,330.17
	30-34	\$485.99	\$1,076.31	\$485.99	\$1,076.31	\$443.39	\$886.78	\$1,330.17
	35-39	\$610.32	\$1,056.32	\$610.32	\$1,056.32	\$443.39	\$886.78	\$1,330.17
	40-44	\$763.33	\$1,105.87	\$763.33	\$1,105.87	\$443.39	\$886.78	\$1,330.17
	45-49	\$999.80	\$1,257.15	\$999.80	\$1,257.15	\$443.39	\$886.78	\$1,330.17
	50-54	\$1,328.44	\$1,328.44	\$1,328.44	\$1,328.44	\$443.39	\$886.78	\$1,330.17
	55-59	\$1,352.78	\$1,352.78	\$1,352.78	\$1,352.78	\$443.39	\$886.78	\$1,330.17
	60-64	\$1,352.78	\$1,352.78	\$1,352.78	\$1,352.78	\$443.39	\$886.78	\$1,330.17
	65-69	\$1,352.78	\$1,352.78	\$1,352.78	\$1,352.78	\$443.39	\$886.78	\$1,330.17
	70-74	\$1,352.78	\$1,352.78	\$1,352.78	\$1,352.78	\$443.39	\$886.78	\$1,330.17
	>74	\$1,352.78	\$1,352.78	\$1,352.78	\$1,352.78	\$443.39	\$886.78	\$1,330.17
					Medicare Primary	,		
	<25	\$398.18	\$421.66	\$398.18	\$421.66	\$398.18	\$796.36	\$1,194.54
	25-29	\$398.18	\$484.25	\$398.18	\$484.25	\$398.18	\$796.36	\$1,194.54
	30-34	\$398.18	\$473.82	\$398.18	\$473.82	\$398.18	\$796.36	\$1,194.54
	35-39	\$398.18	\$465.13	\$398.18	\$465.13	\$398.18	\$796.36	\$1,194.54
	40-44	\$398.18	\$486.86	\$398.18	\$486.86	\$398.18	\$796.36	\$1,194.54
	45-49	\$439.91	\$552.94	\$439.91	\$552.94	\$398.18	\$796.36	\$1,194.54
	50-54	\$584.23	\$584.23	\$584.23	\$584.23	\$398.18	\$796.36	\$1,194.54
	55-59	\$594.67	\$594.67	\$594.67	\$594.67	\$398.18	\$796.36	\$1,194.54
	60-64	\$594.67	\$594.67	\$594.67	\$594.67	\$398.18	\$796.36	\$1,194.54
	65-69	\$594.67	\$594.67	\$594.67	\$594.67	\$398.18	\$796.36	\$1,194.54
	70-74	\$594.67	\$594.67	\$594.67	\$594.67	\$398.18	\$796.36	\$1,194.54
	>74	\$594.67	\$594.67	\$594.67	\$594.67	\$398.18	\$796.36	\$1,194.54

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spo	Duse	1 Child	2 Children \$878.28 \$788.72 \$788.72 \$788.72 \$788.72 \$788.72 \$788.72 \$788.72 \$788.72 \$788.72 \$788.72	3+ Children
nearth coverage	Age ballus	Male	Female	Male	Female	1 Gilliu	2 Gilluren	3+ Gilliuren
Alternate Option: Blue Access Option 58 with Rx Option AA, Blue 6	<25	\$394.36	\$949.75	\$394.36	\$949.75	\$439.14	\$878.28	\$1,317.42
	25-29	\$415.03	\$1,090.10	\$415.03	\$1,090.10	\$439.14	\$878.28	\$1,317.42
	30-34	\$481.33	\$1,065.99	\$481.33	\$1,065.99	\$439.14	\$878.28	\$1,317.42
	35-39	\$604.46	\$1,046.18	\$604.46	\$1,046.18	\$439.14	\$878.28	\$1,317.42
	40-44	\$756.01	\$1,095.26	\$756.01	\$1,095.26	\$439.14	\$878.28	\$1,317.42
	45-49	\$990.22	\$1,245.09	\$990.22	\$1,245.09	\$439.14	\$878.28	\$1,317.42
	50-54	\$1,315.70	\$1,315.70	\$1,315.70	\$1,315.70	\$439.14	\$878.28	\$1,317.42
	55-59	\$1,339.80	\$1,339.80	\$1,339.80	\$1,339.80	\$439.14	\$878.28	\$1,317.42
	60-64	\$1,339.80	\$1,339.80	\$1,339.80	\$1,339.80	\$439.14	\$878.28	\$1,317.42
	65-69	\$1,339.80	\$1,339.80	\$1,339.80	\$1,339.80	\$439.14	\$878.28	\$1,317.42
	70-74	\$1,339.80	\$1,339.80	\$1,339.80	\$1,339.80	\$439.14	\$878.28	\$1,317.42
	>74	\$1,339.80	\$1,339.80	\$1,339.80	\$1,339.80	\$439.14	\$878.28	\$1,317.42
					Medicare Primary	,		
	<25	\$394.36	\$417.61	\$394.36	\$417.61	\$394.36	\$788.72	\$1,183.08
	25-29	\$394.36	\$479.61	\$394.36	\$479.61	\$394.36	\$788.72	\$1,183.08
	30-34	\$394.36	\$469.28	\$394.36	\$469.28	\$394.36	\$788.72	\$1,183.08
	35-39	\$394.36	\$460.67	\$394.36	\$460.67	\$394.36	\$788.72	\$1,183.08
	40-44	\$394.36	\$482.19	\$394.36	\$482.19	\$394.36	\$788.72	\$1,183.08
	45-49	\$435.69	\$547.63	\$435.69	\$547.63	\$394.36	\$788.72	\$1,183.08
	50-54	\$578.63	\$578.63	\$578.63	\$578.63	\$394.36	\$788.72	\$1,183.08
	55-59	\$588.96	\$588.96	\$588.96	\$588.96	\$394.36	\$788.72	\$1,183.08
	60-64	\$588.96	\$588.96	\$588.96	\$588.96	\$394.36	\$788.72	\$1,183.08
	65-69	\$588.96	\$588.96	\$588.96	\$588.96	\$394.36	\$788.72	\$1,183.08
	70-74	\$588.96	\$588.96	\$588.96	\$588.96	\$394.36	\$788.72	\$1,183.08
	>74	\$588.96	\$588.96	\$588.96	\$588.96	\$394.36	\$788.72	\$1,183.08

Premium Rates (Continued)

Health Coverage	Age Bands		ployee		ouse	1 Child	2 Children	3+ Children
nearri coverage	Age ballus	Male	Female	Male	Female	1 Cilliu	2 Gillureli	3+ Gilluren
Alternate Option: Blue Access Option 59 with Rx Option 7, Blue 6	<25	\$397.03	\$956.17	\$397.03	\$956.17	\$442.11	\$884.22	\$1,326.33
	25-29	\$417.84	\$1,097.48	\$417.84	\$1,097.48	\$442.11	\$884.22	\$1,326.33
	30-34	\$484.59	\$1,073.20	\$484.59	\$1,073.20	\$442.11	\$884.22	\$1,326.33
	35-39	\$608.55	\$1,053.26	\$608.55	\$1,053.26	\$442.11	\$884.22	\$1,326.33
	40-44	\$761.12	\$1,102.68	\$761.12	\$1,102.68	\$442.11	\$884.22	\$1,326.33
	45-49	\$996.92	\$1,253.51	\$996.92	\$1,253.51	\$442.11	\$884.22	\$1,326.33
	50-54	\$1,324.60	\$1,324.60	\$1,324.60	\$1,324.60	\$442.11	\$884.22	\$1,326.33
	55-59	\$1,348.87	\$1,348.87	\$1,348.87	\$1,348.87	\$442.11	\$884.22	\$1,326.33
	60-64	\$1,348.87	\$1,348.87	\$1,348.87	\$1,348.87	\$442.11	\$884.22	\$1,326.33
	65-69	\$1,348.87	\$1,348.87	\$1,348.87	\$1,348.87	\$442.11	\$884.22	\$1,326.33
	70-74	\$1,348.87	\$1,348.87	\$1,348.87	\$1,348.87	\$442.11	\$884.22	\$1,326.33
	>74	\$1,348.87	\$1,348.87	\$1,348.87	\$1,348.87	\$442.11	\$884.22	\$1,326.33
					Medicare Primary	1		
	<25	\$397.03	\$420.44	\$397.03	\$420.44	\$397.03	\$794.06	\$1,191.09
	25-29	\$397.03	\$482.85	\$397.03	\$482.85	\$397.03	\$794.06	\$1,191.09
	30-34	\$397.03	\$472.45	\$397.03	\$472.45	\$397.03	\$794.06	\$1,191.09
	35-39	\$397.03	\$463.78	\$397.03	\$463.78	\$397.03	\$794.06	\$1,191.09
	40-44	\$397.03	\$485.46	\$397.03	\$485.46	\$397.03	\$794.06	\$1,191.09
	45-49	\$438.64	\$551.34	\$438.64	\$551.34	\$397.03	\$794.06	\$1,191.09
	50-54	\$582.55	\$582.55	\$582.55	\$582.55	\$397.03	\$794.06	\$1,191.09
	55-59	\$592.95	\$592.95	\$592.95	\$592.95	\$397.03	\$794.06	\$1,191.09
	60-64	\$592.95	\$592.95	\$592.95	\$592.95	\$397.03	\$794.06	\$1,191.09
	65-69	\$592.95	\$592.95	\$592.95	\$592.95	\$397.03	\$794.06	\$1,191.09
	70-74	\$592.95	\$592.95	\$592.95	\$592.95	\$397.03	\$794.06	\$1,191.09
	>74	\$592.95	\$592.95	\$592.95	\$592.95	\$397.03	\$794.06	\$1,191.09

Premium Rates (Continued)

Health Coverage	Age Bands	Employee		Spouse		1 Child	2 Children	3+ Children
nearth coverage	Age ballus	Male	Female	Male	Female	1 Gilliu	2 Gillaren	J+ GIIIIUICII
Alternate Option: Blue Access Option 59 with Rx Option AE, Blue 6	<25	\$388.44	\$935.47	\$388.44	\$935.47	\$432.54	\$865.08	\$1,297.62
	25-29	\$408.79	\$1,073.71	\$408.79	\$1,073.71	\$432.54	\$865.08	\$1,297.62
	30-34	\$474.09	\$1,049.96	\$474.09	\$1,049.96	\$432.54	\$865.08	\$1,297.62
	35-39	\$595.37	\$1,030.46	\$595.37	\$1,030.46	\$432.54	\$865.08	\$1,297.62
	40-44	\$744.64	\$1,078.80	\$744.64	\$1,078.80	\$432.54	\$865.08	\$1,297.62
	45-49	\$975.33	\$1,226.37	\$975.33	\$1,226.37	\$432.54	\$865.08	\$1,297.62
	50-54	\$1,295.92	\$1,295.92	\$1,295.92	\$1,295.92	\$432.54	\$865.08	\$1,297.62
	55-59	\$1,319.66	\$1,319.66	\$1,319.66	\$1,319.66	\$432.54	\$865.08	\$1,297.62
	60-64	\$1,319.66	\$1,319.66	\$1,319.66	\$1,319.66	\$432.54	\$865.08	\$1,297.62
	65-69	\$1,319.66	\$1,319.66	\$1,319.66	\$1,319.66	\$432.54	\$865.08	\$1,297.62
	70-74	\$1,319.66	\$1,319.66	\$1,319.66	\$1,319.66	\$432.54	\$865.08	\$1,297.62
	>74	\$1,319.66	\$1,319.66	\$1,319.66	\$1,319.66	\$432.54	\$865.08	\$1,297.62
		Medicare Primary						
	<25	\$388.44	\$411.33	\$388.44	\$411.33	\$388.44	\$776.88	\$1,165.32
	25-29	\$388.44	\$472.40	\$388.44	\$472.40	\$388.44	\$776.88	\$1,165.32
	30-34	\$388.44	\$462.22	\$388.44	\$462.22	\$388.44	\$776.88	\$1,165.32
	35-39	\$388.44	\$453.74	\$388.44	\$453.74	\$388.44	\$776.88	\$1,165.32
	40-44	\$388.44	\$474.94	\$388.44	\$474.94	\$388.44	\$776.88	\$1,165.32
	45-49	\$429.14	\$539.40	\$429.14	\$539.40	\$388.44	\$776.88	\$1,165.32
	50-54	\$569.93	\$569.93	\$569.93	\$569.93	\$388.44	\$776.88	\$1,165.32
	55-59	\$580.11	\$580.11	\$580.11	\$580.11	\$388.44	\$776.88	\$1,165.32
	60-64	\$580.11	\$580.11	\$580.11	\$580.11	\$388.44	\$776.88	\$1,165.32
	65-69	\$580.11	\$580.11	\$580.11	\$580.11	\$388.44	\$776.88	\$1,165.32
	70-74	\$580.11	\$580.11	\$580.11	\$580.11	\$388.44	\$776.88	\$1,165.32
	>74	\$580.11	\$580.11	\$580.11	\$580.11	\$388.44	\$776.88	\$1,165.32

Premium Rates (Continued)

Health Coverage	Age Bands	Employee		Spouse		1 Child	2 Children	3+ Children
nearth coverage	Age ballus	Male	Female	Male	Female	I Gillu	2 Ginuren	J+ Gilluren
Alternate Option: Blue Access Option 59 with Rx Option AA, Blue 6	<25	\$384.71	\$926.50	\$384.71	\$926.50	\$428.39	\$856.78	\$1,285.17
	25-29	\$404.87	\$1,063.42	\$404.87	\$1,063.42	\$428.39	\$856.78	\$1,285.17
	30-34	\$469.55	\$1,039.90	\$469.55	\$1,039.90	\$428.39	\$856.78	\$1,285.17
	35-39	\$589.67	\$1,020.58	\$589.67	\$1,020.58	\$428.39	\$856.78	\$1,285.17
	40-44	\$737.51	\$1,068.46	\$737.51	\$1,068.46	\$428.39	\$856.78	\$1,285.17
	45-49	\$965.98	\$1,214.62	\$965.98	\$1,214.62	\$428.39	\$856.78	\$1,285.17
	50-54	\$1,283.49	\$1,283.49	\$1,283.49	\$1,283.49	\$428.39	\$856.78	\$1,285.17
	55-59	\$1,307.01	\$1,307.01	\$1,307.01	\$1,307.01	\$428.39	\$856.78	\$1,285.17
	60-64	\$1,307.01	\$1,307.01	\$1,307.01	\$1,307.01	\$428.39	\$856.78	\$1,285.17
	65-69	\$1,307.01	\$1,307.01	\$1,307.01	\$1,307.01	\$428.39	\$856.78	\$1,285.17
	70-74	\$1,307.01	\$1,307.01	\$1,307.01	\$1,307.01	\$428.39	\$856.78	\$1,285.17
	>74	\$1,307.01	\$1,307.01	\$1,307.01	\$1,307.01	\$428.39	\$856.78	\$1,285.17
					Medicare Primary	1		
	<25	\$384.71	\$407.39	\$384.71	\$407.39	\$384.71	\$769.42	\$1,154.13
	25-29	\$384.71	\$467.87	\$384.71	\$467.87	\$384.71	\$769.42	\$1,154.13
	30-34	\$384.71	\$457.79	\$384.71	\$457.79	\$384.71	\$769.42	\$1,154.13
	35-39	\$384.71	\$449.39	\$384.71	\$449.39	\$384.71	\$769.42	\$1,154.13
	40-44	\$384.71	\$470.39	\$384.71	\$470.39	\$384.71	\$769.42	\$1,154.13
	45-49	\$425.03	\$534.23	\$425.03	\$534.23	\$384.71	\$769.42	\$1,154.13
	50-54	\$564.47	\$564.47	\$564.47	\$564.47	\$384.71	\$769.42	\$1,154.13
	55-59	\$574.55	\$574.55	\$574.55	\$574.55	\$384.71	\$769.42	\$1,154.13
	60-64	\$574.55	\$574.55	\$574.55	\$574.55	\$384.71	\$769.42	\$1,154.13
	65-69	\$574.55	\$574.55	\$574.55	\$574.55	\$384.71	\$769.42	\$1,154.13
	70-74	\$574.55	\$574.55	\$574.55	\$574.55	\$384.71	\$769.42	\$1,154.13
	>74	\$574.55	\$574.55	\$574.55	\$574.55	\$384.71	\$769.42	\$1,154.13

Premium Rates (Continued)

Health Coverage	Age Bands	Employee		Spouse		1 Child	0 Obildren	3+ Children
nearn coverage		Male	Female	Male	Female	T CUIIO	2 Children	3+ Gillureli
Alternate Option: Blue Access Option 60 with Rx Option 7, Blue 6	<25	\$356.98	\$859.71	\$356.98	\$859.71	\$397.51	\$795.02	\$1,192.53
	25-29	\$375.68	\$986.76	\$375.68	\$986.76	\$397.51	\$795.02	\$1,192.53
	30-34	\$435.70	\$964.93	\$435.70	\$964.93	\$397.51	\$795.02	\$1,192.53
	35-39	\$547.16	\$947.01	\$547.16	\$947.01	\$397.51	\$795.02	\$1,192.53
	40-44	\$684.34	\$991.43	\$684.34	\$991.43	\$397.51	\$795.02	\$1,192.53
	45-49	\$896.34	\$1,127.05	\$896.34	\$1,127.05	\$397.51	\$795.02	\$1,192.53
	50-54	\$1,190.97	\$1,190.97	\$1,190.97	\$1,190.97	\$397.51	\$795.02	\$1,192.53
	55-59	\$1,212.79	\$1,212.79	\$1,212.79	\$1,212.79	\$397.51	\$795.02	\$1,192.53
	60-64	\$1,212.79	\$1,212.79	\$1,212.79	\$1,212.79	\$397.51	\$795.02	\$1,192.53
	65-69	\$1,212.79	\$1,212.79	\$1,212.79	\$1,212.79	\$397.51	\$795.02	\$1,192.53
	70-74	\$1,212.79	\$1,212.79	\$1,212.79	\$1,212.79	\$397.51	\$795.02	\$1,192.53
	>74	\$1,212.79	\$1,212.79	\$1,212.79	\$1,212.79	\$397.51	\$795.02	\$1,192.53
					Medicare Primary	1		
	<25	\$356.98	\$378.02	\$356.98	\$378.02	\$356.98	\$713.96	\$1,070.94
	25-29	\$356.98	\$434.14	\$356.98	\$434.14	\$356.98	\$713.96	\$1,070.94
	30-34	\$356.98	\$424.79	\$356.98	\$424.79	\$356.98	\$713.96	\$1,070.94
	35-39	\$356.98	\$416.99	\$356.98	\$416.99	\$356.98	\$713.96	\$1,070.94
	40-44	\$356.98	\$436.48	\$356.98	\$436.48	\$356.98	\$713.96	\$1,070.94
	45-49	\$394.39	\$495.72	\$394.39	\$495.72	\$356.98	\$713.96	\$1,070.94
	50-54	\$523.78	\$523.78	\$523.78	\$523.78	\$356.98	\$713.96	\$1,070.94
	55-59	\$533.13	\$533.13	\$533.13	\$533.13	\$356.98	\$713.96	\$1,070.94
	60-64	\$533.13	\$533.13	\$533.13	\$533.13	\$356.98	\$713.96	\$1,070.94
	65-69	\$533.13	\$533.13	\$533.13	\$533.13	\$356.98	\$713.96	\$1,070.94
	70-74	\$533.13	\$533.13	\$533.13	\$533.13	\$356.98	\$713.96	\$1,070.94
	>74	\$533.13	\$533.13	\$533.13	\$533.13	\$356.98	\$713.96	\$1,070.94

Premium Rates (Continued)

Health Coverage	Age Bands	Employee		Spouse		1 Child	2 Children	3+ Children
nearth coverage	Age ballus	Male	Female	Male	Female	I Cillu	2 Gillurell	3+ Gillureli
Alternate Option: Blue Access Option 60 with Rx Option AE, Blue 6	<25	\$348.65	\$839.65	\$348.65	\$839.65	\$388.23	\$776.46	\$1,164.69
	25-29	\$366.92	\$963.73	\$366.92	\$963.73	\$388.23	\$776.46	\$1,164.69
	30-34	\$425.53	\$942.42	\$425.53	\$942.42	\$388.23	\$776.46	\$1,164.69
	35-39	\$534.39	\$924.91	\$534.39	\$924.91	\$388.23	\$776.46	\$1,164.69
	40-44	\$668.37	\$968.30	\$668.37	\$968.30	\$388.23	\$776.46	\$1,164.69
	45-49	\$875.43	\$1,100.75	\$875.43	\$1,100.75	\$388.23	\$776.46	\$1,164.69
	50-54	\$1,163.17	\$1,163.17	\$1,163.17	\$1,163.17	\$388.23	\$776.46	\$1,164.69
	55-59	\$1,184.49	\$1,184.49	\$1,184.49	\$1,184.49	\$388.23	\$776.46	\$1,164.69
	60-64	\$1,184.49	\$1,184.49	\$1,184.49	\$1,184.49	\$388.23	\$776.46	\$1,164.69
	65-69	\$1,184.49	\$1,184.49	\$1,184.49	\$1,184.49	\$388.23	\$776.46	\$1,164.69
	70-74	\$1,184.49	\$1,184.49	\$1,184.49	\$1,184.49	\$388.23	\$776.46	\$1,164.69
	>74	\$1,184.49	\$1,184.49	\$1,184.49	\$1,184.49	\$388.23	\$776.46	\$1,164.69
					Medicare Primary	1		
	<25	\$348.65	\$369.20	\$348.65	\$369.20	\$348.65	\$697.30	\$1,045.95
	25-29	\$348.65	\$424.01	\$348.65	\$424.01	\$348.65	\$697.30	\$1,045.95
	30-34	\$348.65	\$414.88	\$348.65	\$414.88	\$348.65	\$697.30	\$1,045.95
	35-39	\$348.65	\$407.26	\$348.65	\$407.26	\$348.65	\$697.30	\$1,045.95
	40-44	\$348.65	\$426.29	\$348.65	\$426.29	\$348.65	\$697.30	\$1,045.95
	45-49	\$385.19	\$484.15	\$385.19	\$484.15	\$348.65	\$697.30	\$1,045.95
	50-54	\$511.55	\$511.55	\$511.55	\$511.55	\$348.65	\$697.30	\$1,045.95
	55-59	\$520.69	\$520.69	\$520.69	\$520.69	\$348.65	\$697.30	\$1,045.95
	60-64	\$520.69	\$520.69	\$520.69	\$520.69	\$348.65	\$697.30	\$1,045.95
	65-69	\$520.69	\$520.69	\$520.69	\$520.69	\$348.65	\$697.30	\$1,045.95
	70-74	\$520.69	\$520.69	\$520.69	\$520.69	\$348.65	\$697.30	\$1,045.95
	>74	\$520.69	\$520.69	\$520.69	\$520.69	\$348.65	\$697.30	\$1,045.95

Premium Rates (Continued)

Health Coverage	Age Bands	Employee		Spouse		1 Child	2 Children	3+ Children
nearth Goverage		Male	Female	Male	Female	1 Gilliu	2 Gilluren	J+ Gilluren
Alternate Option: Blue Access Option 60 with Rx Option AA, Blue 6	<25	\$344.90	\$830.63	\$344.90	\$830.63	\$384.06	\$768.12	\$1,152.18
	25-29	\$362.98	\$953.38	\$362.98	\$953.38	\$384.06	\$768.12	\$1,152.18
	30-34	\$420.96	\$932.29	\$420.96	\$932.29	\$384.06	\$768.12	\$1,152.18
	35-39	\$528.65	\$914.97	\$528.65	\$914.97	\$384.06	\$768.12	\$1,152.18
	40-44	\$661.19	\$957.89	\$661.19	\$957.89	\$384.06	\$768.12	\$1,152.18
	45-49	\$866.02	\$1,088.93	\$866.02	\$1,088.93	\$384.06	\$768.12	\$1,152.18
	50-54	\$1,150.68	\$1,150.68	\$1,150.68	\$1,150.68	\$384.06	\$768.12	\$1,152.18
	55-59	\$1,171.76	\$1,171.76	\$1,171.76	\$1,171.76	\$384.06	\$768.12	\$1,152.18
	60-64	\$1,171.76	\$1,171.76	\$1,171.76	\$1,171.76	\$384.06	\$768.12	\$1,152.18
	65-69	\$1,171.76	\$1,171.76	\$1,171.76	\$1,171.76	\$384.06	\$768.12	\$1,152.18
	70-74	\$1,171.76	\$1,171.76	\$1,171.76	\$1,171.76	\$384.06	\$768.12	\$1,152.18
	>74	\$1,171.76	\$1,171.76	\$1,171.76	\$1,171.76	\$384.06	\$768.12	\$1,152.18
					Medicare Primary	1		
	<25	\$344.90	\$365.23	\$344.90	\$365.23	\$344.90	\$689.80	\$1,034.70
	25-29	\$344.90	\$419.46	\$344.90	\$419.46	\$344.90	\$689.80	\$1,034.70
	30-34	\$344.90	\$410.42	\$344.90	\$410.42	\$344.90	\$689.80	\$1,034.70
	35-39	\$344.90	\$402.89	\$344.90	\$402.89	\$344.90	\$689.80	\$1,034.70
	40-44	\$344.90	\$421.71	\$344.90	\$421.71	\$344.90	\$689.80	\$1,034.70
	45-49	\$381.05	\$478.95	\$381.05	\$478.95	\$344.90	\$689.80	\$1,034.70
	50-54	\$506.06	\$506.06	\$506.06	\$506.06	\$344.90	\$689.80	\$1,034.70
	55-59	\$515.09	\$515.09	\$515.09	\$515.09	\$344.90	\$689.80	\$1,034.70
	60-64	\$515.09	\$515.09	\$515.09	\$515.09	\$344.90	\$689.80	\$1,034.70
	65-69	\$515.09	\$515.09	\$515.09	\$515.09	\$344.90	\$689.80	\$1,034.70
	70-74	\$515.09	\$515.09	\$515.09	\$515.09	\$344.90	\$689.80	\$1,034.70
	>74	\$515.09	\$515.09	\$515.09	\$515.09	\$344.90	\$689.80	\$1,034.70

Premium Rates (Continued)

Health Coverage	Age Bands	Employee		Spouse		1 Child	2 Children	3+ Children
nearth coverage	Age Dallus	Male	Female	Male	Female	I Gillu	2 Gilliaren	3+ Gilluren
Alternate Option: Blue Access Option 61 with Rx Option 7, Blue 6	<25	\$340.84	\$820.84	\$340.84	\$820.84	\$379.54	\$759.08	\$1,138.62
	25-29	\$358.70	\$942.15	\$358.70	\$942.15	\$379.54	\$759.08	\$1,138.62
	30-34	\$416.00	\$921.31	\$416.00	\$921.31	\$379.54	\$759.08	\$1,138.62
	35-39	\$522.42	\$904.19	\$522.42	\$904.19	\$379.54	\$759.08	\$1,138.62
	40-44	\$653.40	\$946.61	\$653.40	\$946.61	\$379.54	\$759.08	\$1,138.62
	45-49	\$855.82	\$1,076.10	\$855.82	\$1,076.10	\$379.54	\$759.08	\$1,138.62
	50-54	\$1,137.12	\$1,137.12	\$1,137.12	\$1,137.12	\$379.54	\$759.08	\$1,138.62
	55-59	\$1,157.96	\$1,157.96	\$1,157.96	\$1,157.96	\$379.54	\$759.08	\$1,138.62
	60-64	\$1,157.96	\$1,157.96	\$1,157.96	\$1,157.96	\$379.54	\$759.08	\$1,138.62
	65-69	\$1,157.96	\$1,157.96	\$1,157.96	\$1,157.96	\$379.54	\$759.08	\$1,138.62
	70-74	\$1,157.96	\$1,157.96	\$1,157.96	\$1,157.96	\$379.54	\$759.08	\$1,138.62
	>74	\$1,157.96	\$1,157.96	\$1,157.96	\$1,157.96	\$379.54	\$759.08	\$1,138.62
					Medicare Primary	1		
	<25	\$340.84	\$360.93	\$340.84	\$360.93	\$340.84	\$681.68	\$1,022.52
	25-29	\$340.84	\$414.51	\$340.84	\$414.51	\$340.84	\$681.68	\$1,022.52
	30-34	\$340.84	\$405.58	\$340.84	\$405.58	\$340.84	\$681.68	\$1,022.52
	35-39	\$340.84	\$398.14	\$340.84	\$398.14	\$340.84	\$681.68	\$1,022.52
	40-44	\$340.84	\$416.75	\$340.84	\$416.75	\$340.84	\$681.68	\$1,022.52
	45-49	\$376.56	\$473.31	\$376.56	\$473.31	\$340.84	\$681.68	\$1,022.52
	50-54	\$500.10	\$500.10	\$500.10	\$500.10	\$340.84	\$681.68	\$1,022.52
	55-59	\$509.03	\$509.03	\$509.03	\$509.03	\$340.84	\$681.68	\$1,022.52
	60-64	\$509.03	\$509.03	\$509.03	\$509.03	\$340.84	\$681.68	\$1,022.52
	65-69	\$509.03	\$509.03	\$509.03	\$509.03	\$340.84	\$681.68	\$1,022.52
	70-74	\$509.03	\$509.03	\$509.03	\$509.03	\$340.84	\$681.68	\$1,022.52
	>74	\$509.03	\$509.03	\$509.03	\$509.03	\$340.84	\$681.68	\$1,022.52

Premium Rates (Continued)

Health Coverage	Age Bands	Employee		Spouse		1 Child	2 Children	3+ Children
incarni ouverage		Male	Female	Male	Female	T CIIIIU	2 onliuren	5+ Gindlen
Alternate Option: Blue Access Option 61 with Rx Option AE, Blue 6	<25	\$332.47	\$800.69	\$332.47	\$800.69	\$370.22	\$740.44	\$1,110.66
	25-29	\$349.89	\$919.02	\$349.89	\$919.02	\$370.22	\$740.44	\$1,110.66
	30-34	\$405.79	\$898.69	\$405.79	\$898.69	\$370.22	\$740.44	\$1,110.66
	35-39	\$509.60	\$882.00	\$509.60	\$882.00	\$370.22	\$740.44	\$1,110.66
	40-44	\$637.36	\$923.37	\$637.36	\$923.37	\$370.22	\$740.44	\$1,110.66
	45-49	\$834.81	\$1,049.68	\$834.81	\$1,049.68	\$370.22	\$740.44	\$1,110.66
	50-54	\$1,109.21	\$1,109.21	\$1,109.21	\$1,109.21	\$370.22	\$740.44	\$1,110.66
	55-59	\$1,129.53	\$1,129.53	\$1,129.53	\$1,129.53	\$370.22	\$740.44	\$1,110.66
	60-64	\$1,129.53	\$1,129.53	\$1,129.53	\$1,129.53	\$370.22	\$740.44	\$1,110.66
	65-69	\$1,129.53	\$1,129.53	\$1,129.53	\$1,129.53	\$370.22	\$740.44	\$1,110.66
	70-74	\$1,129.53	\$1,129.53	\$1,129.53	\$1,129.53	\$370.22	\$740.44	\$1,110.66
	>74	\$1,129.53	\$1,129.53	\$1,129.53	\$1,129.53	\$370.22	\$740.44	\$1,110.66
					Medicare Primary	1		
	<25	\$332.47	\$352.07	\$332.47	\$352.07	\$332.47	\$664.94	\$997.41
	25-29	\$332.47	\$404.34	\$332.47	\$404.34	\$332.47	\$664.94	\$997.41
	30-34	\$332.47	\$395.63	\$332.47	\$395.63	\$332.47	\$664.94	\$997.41
	35-39	\$332.47	\$388.37	\$332.47	\$388.37	\$332.47	\$664.94	\$997.41
	40-44	\$332.47	\$406.52	\$332.47	\$406.52	\$332.47	\$664.94	\$997.41
	45-49	\$367.32	\$461.69	\$367.32	\$461.69	\$332.47	\$664.94	\$997.41
	50-54	\$487.82	\$487.82	\$487.82	\$487.82	\$332.47	\$664.94	\$997.41
	55-59	\$496.53	\$496.53	\$496.53	\$496.53	\$332.47	\$664.94	\$997.41
	60-64	\$496.53	\$496.53	\$496.53	\$496.53	\$332.47	\$664.94	\$997.41
	65-69	\$496.53	\$496.53	\$496.53	\$496.53	\$332.47	\$664.94	\$997.41
	70-74	\$496.53	\$496.53	\$496.53	\$496.53	\$332.47	\$664.94	\$997.41
	>74	\$496.53	\$496.53	\$496.53	\$496.53	\$332.47	\$664.94	\$997.41
Premium Rates (Continued)

Health Coverage	Age Bands		ployee		ouse	1 Child	2 Children	3+ Children
nearri coverage	Age ballus	Male	Female	Male	Female	I Cillu	2 Gillureli	3+ Gilliureli
Alternate Option: Blue Access Option 61 with Rx Option AA, Blue 6	<25	\$328.85	\$791.98	\$328.85	\$791.98	\$366.19	\$732.38	\$1,098.57
	25-29	\$346.09	\$909.01	\$346.09	\$909.01	\$366.19	\$732.38	\$1,098.57
	30-34	\$401.37	\$888.91	\$401.37	\$888.91	\$366.19	\$732.38	\$1,098.57
	35-39	\$504.05	\$872.39	\$504.05	\$872.39	\$366.19	\$732.38	\$1,098.57
	40-44	\$630.42	\$913.32	\$630.42	\$913.32	\$366.19	\$732.38	\$1,098.57
	45-49	\$825.72	\$1,038.26	\$825.72	\$1,038.26	\$366.19	\$732.38	\$1,098.57
	50-54	\$1,097.13	\$1,097.13	\$1,097.13	\$1,097.13	\$366.19	\$732.38	\$1,098.57
	55-59	\$1,117.24	\$1,117.24	\$1,117.24	\$1,117.24	\$366.19	\$732.38	\$1,098.57
	60-64	\$1,117.24	\$1,117.24	\$1,117.24	\$1,117.24	\$366.19	\$732.38	\$1,098.57
	65-69	\$1,117.24	\$1,117.24	\$1,117.24	\$1,117.24	\$366.19	\$732.38	\$1,098.57
	70-74	\$1,117.24	\$1,117.24	\$1,117.24	\$1,117.24	\$366.19	\$732.38	\$1,098.57
	>74	\$1,117.24	\$1,117.24	\$1,117.24	\$1,117.24	\$366.19	\$732.38	\$1,098.57
					Medicare Primary	1		
	<25	\$328.85	\$348.24	\$328.85	\$348.24	\$328.85	\$657.70	\$986.55
	25-29	\$328.85	\$399.94	\$328.85	\$399.94	\$328.85	\$657.70	\$986.55
	30-34	\$328.85	\$391.32	\$328.85	\$391.32	\$328.85	\$657.70	\$986.55
	35-39	\$328.85	\$384.14	\$328.85	\$384.14	\$328.85	\$657.70	\$986.55
	40-44	\$328.85	\$402.09	\$328.85	\$402.09	\$328.85	\$657.70	\$986.55
	45-49	\$363.32	\$456.66	\$363.32	\$456.66	\$328.85	\$657.70	\$986.55
	50-54	\$482.51	\$482.51	\$482.51	\$482.51	\$328.85	\$657.70	\$986.55
	55-59	\$491.13	\$491.13	\$491.13	\$491.13	\$328.85	\$657.70	\$986.55
	60-64	\$491.13	\$491.13	\$491.13	\$491.13	\$328.85	\$657.70	\$986.55
	65-69	\$491.13	\$491.13	\$491.13	\$491.13	\$328.85	\$657.70	\$986.55
	70-74	\$491.13	\$491.13	\$491.13	\$491.13	\$328.85	\$657.70	\$986.55
	>74	\$491.13	\$491.13	\$491.13	\$491.13	\$328.85	\$657.70	\$986.55

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spo	Duse	1 Child	2 Children \$756.16 \$679.06 \$679.06 \$679.06 \$679.06 \$679.06 \$679.06 \$679.06 \$679.06 \$679.06 \$679.06 \$679.06 \$679.06 \$679.06	3+ Children
nearth coverage	Age Dallus	Male	Female	Male	Female	I Gillu	2 Gilluren	3+ Gilluren
Alternate Option: Blue Access Option 62 with Rx Option 7, Blue 6	<25	\$339.53	\$817.70	\$339.53	\$817.70	\$378.08	\$756.16	\$1,134.24
	25-29	\$357.33	\$938.54	\$357.33	\$938.54	\$378.08	\$756.16	\$1,134.24
	30-34	\$414.41	\$917.78	\$414.41	\$917.78	\$378.08	\$756.16	\$1,134.24
	35-39	\$520.42	\$900.73	\$520.42	\$900.73	\$378.08	\$756.16	\$1,134.24
	40-44	\$650.90	\$942.99	\$650.90	\$942.99	\$378.08	\$756.16	\$1,134.24
	45-49	\$852.54	\$1,071.98	\$852.54	\$1,071.98	\$378.08	\$756.16	\$1,134.24
	50-54	\$1,132.77	\$1,132.77	\$1,132.77	\$1,132.77	\$378.08	\$756.16	\$1,134.24
	55-59	\$1,153.53	\$1,153.53	\$1,153.53	\$1,153.53	\$378.08	\$756.16	\$1,134.24
	60-64	\$1,153.53	\$1,153.53	\$1,153.53	\$1,153.53	\$378.08	\$756.16	\$1,134.24
	65-69	\$1,153.53	\$1,153.53	\$1,153.53	\$1,153.53	\$378.08	\$756.16	\$1,134.24
	70-74	\$1,153.53	\$1,153.53	\$1,153.53	\$1,153.53	\$378.08	\$756.16	\$1,134.24
	>74	\$1,153.53	\$1,153.53	\$1,153.53	\$1,153.53	\$378.08	\$756.16	\$1,134.24
					Medicare Primary	1		
	<25	\$339.53	\$359.55	\$339.53	\$359.55	\$339.53	\$679.06	\$1,018.59
	25-29	\$339.53	\$412.93	\$339.53	\$412.93	\$339.53	\$679.06	\$1,018.59
	30-34	\$339.53	\$404.03	\$339.53	\$404.03	\$339.53	\$679.06	\$1,018.59
	35-39	\$339.53	\$396.62	\$339.53	\$396.62	\$339.53	\$679.06	\$1,018.59
	40-44	\$339.53	\$415.15	\$339.53	\$415.15	\$339.53	\$679.06	\$1,018.59
	45-49	\$375.12	\$471.49	\$375.12	\$471.49	\$339.53	\$679.06	\$1,018.59
	50-54	\$498.18	\$498.18	\$498.18	\$498.18	\$339.53	\$679.06	\$1,018.59
	55-59	\$507.08	\$507.08	\$507.08	\$507.08	\$339.53	\$679.06	\$1,018.59
	60-64	\$507.08	\$507.08	\$507.08	\$507.08	\$339.53	\$679.06	\$1,018.59
	65-69	\$507.08	\$507.08	\$507.08	\$507.08	\$339.53	\$679.06	\$1,018.59
	70-74	\$507.08	\$507.08	\$507.08	\$507.08	\$339.53	\$679.06	\$1,018.59
	>74	\$507.08	\$507.08	\$507.08	\$507.08	\$339.53	\$679.06	\$1,018.59

Premium Rates (Continued)

Health Coverage	Age Bands		ployee		ouse	1 Child	2 Children	3+ Children
nearri coverage	Age ballus	Male	Female	Male	Female	1 Cilliu	2 Gillureli	3+ Gilluren
Alternate Option: Blue Access Option 62 with Rx Option AE, Blue 6	<25	\$331.27	\$797.80	\$331.27	\$797.80	\$368.88	\$737.76	\$1,106.64
	25-29	\$348.63	\$915.69	\$348.63	\$915.69	\$368.88	\$737.76	\$1,106.64
	30-34	\$404.32	\$895.44	\$404.32	\$895.44	\$368.88	\$737.76	\$1,106.64
	35-39	\$507.75	\$878.81	\$507.75	\$878.81	\$368.88	\$737.76	\$1,106.64
	40-44	\$635.05	\$920.03	\$635.05	\$920.03	\$368.88	\$737.76	\$1,106.64
	45-49	\$831.79	\$1,045.89	\$831.79	\$1,045.89	\$368.88	\$737.76	\$1,106.64
	50-54	\$1,105.20	\$1,105.20	\$1,105.20	\$1,105.20	\$368.88	\$737.76	\$1,106.64
	55-59	\$1,125.45	\$1,125.45	\$1,125.45	\$1,125.45	\$368.88	\$737.76	\$1,106.64
	60-64	\$1,125.45	\$1,125.45	\$1,125.45	\$1,125.45	\$368.88	\$737.76	\$1,106.64
	65-69	\$1,125.45	\$1,125.45	\$1,125.45	\$1,125.45	\$368.88	\$737.76	\$1,106.64
	70-74	\$1,125.45	\$1,125.45	\$1,125.45	\$1,125.45	\$368.88	\$737.76	\$1,106.64
	>74	\$1,125.45	\$1,125.45	\$1,125.45	\$1,125.45	\$368.88	\$737.76	\$1,106.64
					Medicare Primary	/		
	<25	\$331.27	\$350.80	\$331.27	\$350.80	\$331.27	\$662.54	\$993.81
	25-29	\$331.27	\$402.88	\$331.27	\$402.88	\$331.27	\$662.54	\$993.81
	30-34	\$331.27	\$394.20	\$331.27	\$394.20	\$331.27	\$662.54	\$993.81
	35-39	\$331.27	\$386.96	\$331.27	\$386.96	\$331.27	\$662.54	\$993.81
	40-44	\$331.27	\$405.05	\$331.27	\$405.05	\$331.27	\$662.54	\$993.81
	45-49	\$365.99	\$460.02	\$365.99	\$460.02	\$331.27	\$662.54	\$993.81
	50-54	\$486.06	\$486.06	\$486.06	\$486.06	\$331.27	\$662.54	\$993.81
	55-59	\$494.74	\$494.74	\$494.74	\$494.74	\$331.27	\$662.54	\$993.81
	60-64	\$494.74	\$494.74	\$494.74	\$494.74	\$331.27	\$662.54	\$993.81
	65-69	\$494.74	\$494.74	\$494.74	\$494.74	\$331.27	\$662.54	\$993.81
	70-74	\$494.74	\$494.74	\$494.74	\$494.74	\$331.27	\$662.54	\$993.81
	>74	\$494.74	\$494.74	\$494.74	\$494.74	\$331.27	\$662.54	\$993.81

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spo	Duse	1 Child	2 Children	3+ Children
nearth coverage	Age ballus	Male	Female	Male	Female	1 Gilliu	2 Gilluren	3+ Gilliuren
Alternate Option: Blue Access Option 62 with Rx Option AA, Blue 6	<25	\$327.55	\$788.83	\$327.55	\$788.83	\$364.74	\$729.48	\$1,094.22
	25-29	\$344.71	\$905.40	\$344.71	\$905.40	\$364.74	\$729.48	\$1,094.22
	30-34	\$399.78	\$885.38	\$399.78	\$885.38	\$364.74	\$729.48	\$1,094.22
	35-39	\$502.05	\$868.93	\$502.05	\$868.93	\$364.74	\$729.48	\$1,094.22
	40-44	\$627.92	\$909.70	\$627.92	\$909.70	\$364.74	\$729.48	\$1,094.22
	45-49	\$822.45	\$1,034.14	\$822.45	\$1,034.14	\$364.74	\$729.48	\$1,094.22
	50-54	\$1,092.78	\$1,092.78	\$1,092.78	\$1,092.78	\$364.74	\$729.48	\$1,094.22
	55-59	\$1,112.80	\$1,112.80	\$1,112.80	\$1,112.80	\$364.74	\$729.48	\$1,094.22
	60-64	\$1,112.80	\$1,112.80	\$1,112.80	\$1,112.80	\$364.74	\$729.48	\$1,094.22
	65-69	\$1,112.80	\$1,112.80	\$1,112.80	\$1,112.80	\$364.74	\$729.48	\$1,094.22
	70-74	\$1,112.80	\$1,112.80	\$1,112.80	\$1,112.80	\$364.74	\$729.48	\$1,094.22
	>74	\$1,112.80	\$1,112.80	\$1,112.80	\$1,112.80	\$364.74	\$729.48	\$1,094.22
					Medicare Primary	,		
	<25	\$327.55	\$346.86	\$327.55	\$346.86	\$327.55	\$655.10	\$982.65
	25-29	\$327.55	\$398.35	\$327.55	\$398.35	\$327.55	\$655.10	\$982.65
	30-34	\$327.55	\$389.77	\$327.55	\$389.77	\$327.55	\$655.10	\$982.65
	35-39	\$327.55	\$382.62	\$327.55	\$382.62	\$327.55	\$655.10	\$982.65
	40-44	\$327.55	\$400.50	\$327.55	\$400.50	\$327.55	\$655.10	\$982.65
	45-49	\$361.88	\$454.85	\$361.88	\$454.85	\$327.55	\$655.10	\$982.65
	50-54	\$480.59	\$480.59	\$480.59	\$480.59	\$327.55	\$655.10	\$982.65
	55-59	\$489.18	\$489.18	\$489.18	\$489.18	\$327.55	\$655.10	\$982.65
	60-64	\$489.18	\$489.18	\$489.18	\$489.18	\$327.55	\$655.10	\$982.65
	65-69	\$489.18	\$489.18	\$489.18	\$489.18	\$327.55	\$655.10	\$982.65
	70-74	\$489.18	\$489.18	\$489.18	\$489.18	\$327.55	\$655.10	\$982.65
	>74	\$489.18	\$489.18	\$489.18	\$489.18	\$327.55	\$655.10	\$982.65

Premium Rates (Continued)

Health Coverege			oloyee	Spo	ouse	1 Child	2 Children	2. Children
Health Coverage	Age Bands	Male	Female	Male	Female	T CIIIIU	2 Gilluren	3+ Children
Alternate Option: Blue Access Option D51 with Rx Option 7, Blue 6	<25	\$537.70	\$1,294.94	\$537.70	\$1,294.94	\$598.75	\$1,197.50	\$1,796.25
	25-29	\$565.88	\$1,486.31	\$565.88	\$1,486.31	\$598.75	\$1,197.50	\$1,796.25
	30-34	\$656.28	\$1,453.44	\$656.28	\$1,453.44	\$598.75	\$1,197.50	\$1,796.25
	35-39	\$824.16	\$1,426.43	\$824.16	\$1,426.43	\$598.75	\$1,197.50	\$1,796.25
	40-44	\$1,030.79	\$1,493.35	\$1,030.79	\$1,493.35	\$598.75	\$1,197.50	\$1,796.25
	45-49	\$1,350.12	\$1,697.63	\$1,350.12	\$1,697.63	\$598.75	\$1,197.50	\$1,796.25
	50-54	\$1,793.90	\$1,793.90	\$1,793.90	\$1,793.90	\$598.75	\$1,197.50	\$1,796.25
	55-59	\$1,826.77	\$1,826.77	\$1,826.77	\$1,826.77	\$598.75	\$1,197.50	\$1,796.25
	60-64	\$1,826.77	\$1,826.77	\$1,826.77	\$1,826.77	\$598.75	\$1,197.50	\$1,796.25
	65-69	\$1,826.77	\$1,826.77	\$1,826.77	\$1,826.77	\$598.75	\$1,197.50	\$1,796.25
	70-74	\$1,826.77	\$1,826.77	\$1,826.77	\$1,826.77	\$598.75	\$1,197.50	\$1,796.25
	>74	\$1,826.77	\$1,826.77	\$1,826.77	\$1,826.77	\$598.75	\$1,197.50	\$1,796.25
					Medicare Primary	1		
	<25	\$537.70	\$569.40	\$537.70	\$569.40	\$537.70	\$1,075.40	\$1,613.10
	25-29	\$537.70	\$653.93	\$537.70	\$653.93	\$537.70	\$1,075.40	\$1,613.10
	30-34	\$537.70	\$639.84	\$537.70	\$639.84	\$537.70	\$1,075.40	\$1,613.10
	35-39	\$537.70	\$628.10	\$537.70	\$628.10	\$537.70	\$1,075.40	\$1,613.10
	40-44	\$537.70	\$657.45	\$537.70	\$657.45	\$537.70	\$1,075.40	\$1,613.10
	45-49	\$594.05	\$746.68	\$594.05	\$746.68	\$537.70	\$1,075.40	\$1,613.10
	50-54	\$788.94	\$788.94	\$788.94	\$788.94	\$537.70	\$1,075.40	\$1,613.10
	55-59	\$803.03	\$803.03	\$803.03	\$803.03	\$537.70	\$1,075.40	\$1,613.10
	60-64	\$803.03	\$803.03	\$803.03	\$803.03	\$537.70	\$1,075.40	\$1,613.10
	65-69	\$803.03	\$803.03	\$803.03	\$803.03	\$537.70	\$1,075.40	\$1,613.10
	70-74	\$803.03	\$803.03	\$803.03	\$803.03	\$537.70	\$1,075.40	\$1,613.10
	>74	\$803.03	\$803.03	\$803.03	\$803.03	\$537.70	\$1,075.40	\$1,613.10

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spo	ouse	1 Child	2 Children \$1,174.64 \$1,054.88	3+ Children
nearri overage	Age ballus	Male	Female	Male	Female	T CIIIIU	2 Gilluren	3+ Gilluren
Alternate Option: Blue Access Option D51 with Rx Option AE, Blue 6	<25	\$527.44	\$1,270.23	\$527.44	\$1,270.23	\$587.32	\$1,174.64	\$1,761.96
	25-29	\$555.08	\$1,457.95	\$555.08	\$1,457.95	\$587.32	\$1,174.64	\$1,761.96
	30-34	\$643.75	\$1,425.70	\$643.75	\$1,425.70	\$587.32	\$1,174.64	\$1,761.96
	35-39	\$808.44	\$1,399.22	\$808.44	\$1,399.22	\$587.32	\$1,174.64	\$1,761.96
	40-44	\$1,011.12	\$1,464.86	\$1,011.12	\$1,464.86	\$587.32	\$1,174.64	\$1,761.96
	45-49	\$1,324.36	\$1,665.24	\$1,324.36	\$1,665.24	\$587.32	\$1,174.64	\$1,761.96
	50-54	\$1,759.67	\$1,759.67	\$1,759.67	\$1,759.67	\$587.32	\$1,174.64	\$1,761.96
	55-59	\$1,791.92	\$1,791.92	\$1,791.92	\$1,791.92	\$587.32	\$1,174.64	\$1,761.96
	60-64	\$1,791.92	\$1,791.92	\$1,791.92	\$1,791.92	\$587.32	\$1,174.64	\$1,761.96
	65-69	\$1,791.92	\$1,791.92	\$1,791.92	\$1,791.92	\$587.32	\$1,174.64	\$1,761.96
	70-74	\$1,791.92	\$1,791.92	\$1,791.92	\$1,791.92	\$587.32	\$1,174.64	\$1,761.96
	>74	\$1,791.92	\$1,791.92	\$1,791.92	\$1,791.92	\$587.32	\$1,174.64	\$1,761.96
					Medicare Primary	1		
	<25	\$527.44	\$558.53	\$527.44	\$558.53	\$527.44	\$1,054.88	\$1,582.32
	25-29	\$527.44	\$641.45	\$527.44	\$641.45	\$527.44	\$1,054.88	\$1,582.32
	30-34	\$527.44	\$627.63	\$527.44	\$627.63	\$527.44	\$1,054.88	\$1,582.32
	35-39	\$527.44	\$616.12	\$527.44	\$616.12	\$527.44	\$1,054.88	\$1,582.32
	40-44	\$527.44	\$644.91	\$527.44	\$644.91	\$527.44	\$1,054.88	\$1,582.32
	45-49	\$582.72	\$732.43	\$582.72	\$732.43	\$527.44	\$1,054.88	\$1,582.32
	50-54	\$773.89	\$773.89	\$773.89	\$773.89	\$527.44	\$1,054.88	\$1,582.32
	55-59	\$787.71	\$787.71	\$787.71	\$787.71	\$527.44	\$1,054.88	\$1,582.32
	60-64	\$787.71	\$787.71	\$787.71	\$787.71	\$527.44	\$1,054.88	\$1,582.32
	65-69	\$787.71	\$787.71	\$787.71	\$787.71	\$527.44	\$1,054.88	\$1,582.32
	70-74	\$787.71	\$787.71	\$787.71	\$787.71	\$527.44	\$1,054.88	\$1,582.32
	>74	\$787.71	\$787.71	\$787.71	\$787.71	\$527.44	\$1,054.88	\$1,582.32

Premium Rates (Continued)

Health Coverage	Age Bands		oloyee		ouse	1 Child	2 Children \$1,164.76 \$1,164.76 \$1,164.76 \$1,164.76 \$1,164.76 \$1,164.76 \$1,164.76 \$1,164.76 \$1,164.76 \$1,164.76 \$1,164.76 \$1,164.76 \$1,164.76 \$1,046.00	3+ Children
nearri coverage	Age ballus	Male	Female	Male	Female	1 Gilliu	2 Gillureli	3+ Gilluren
Alternate Option: Blue Access Option D51 with Rx Option AA, Blue 6	<25	\$523.00	\$1,259.55	\$523.00	\$1,259.55	\$582.38	\$1,164.76	\$1,747.14
	25-29	\$550.41	\$1,445.68	\$550.41	\$1,445.68	\$582.38	\$1,164.76	\$1,747.14
	30-34	\$638.34	\$1,413.71	\$638.34	\$1,413.71	\$582.38	\$1,164.76	\$1,747.14
	35-39	\$801.63	\$1,387.44	\$801.63	\$1,387.44	\$582.38	\$1,164.76	\$1,747.14
	40-44	\$1,002.61	\$1,452.53	\$1,002.61	\$1,452.53	\$582.38	\$1,164.76	\$1,747.14
	45-49	\$1,313.22	\$1,651.23	\$1,313.22	\$1,651.23	\$582.38	\$1,164.76	\$1,747.14
	50-54	\$1,744.87	\$1,744.87	\$1,744.87	\$1,744.87	\$582.38	\$1,164.76	\$1,747.14
	55-59	\$1,776.84	\$1,776.84	\$1,776.84	\$1,776.84	\$582.38	\$1,164.76	\$1,747.14
	60-64	\$1,776.84	\$1,776.84	\$1,776.84	\$1,776.84	\$582.38	\$1,164.76	\$1,747.14
	65-69	\$1,776.84	\$1,776.84	\$1,776.84	\$1,776.84	\$582.38	\$1,164.76	\$1,747.14
	70-74	\$1,776.84	\$1,776.84	\$1,776.84	\$1,776.84	\$582.38	\$1,164.76	\$1,747.14
	>74	\$1,776.84	\$1,776.84	\$1,776.84	\$1,776.84	\$582.38	\$1,164.76	\$1,747.14
					Medicare Primary	1		
	<25	\$523.00	\$553.83	\$523.00	\$553.83	\$523.00	\$1,046.00	\$1,569.00
	25-29	\$523.00	\$636.05	\$523.00	\$636.05	\$523.00	\$1,046.00	\$1,569.00
	30-34	\$523.00	\$622.35	\$523.00	\$622.35	\$523.00	\$1,046.00	\$1,569.00
	35-39	\$523.00	\$610.93	\$523.00	\$610.93	\$523.00	\$1,046.00	\$1,569.00
	40-44	\$523.00	\$639.48	\$523.00	\$639.48	\$523.00	\$1,046.00	\$1,569.00
	45-49	\$577.82	\$726.27	\$577.82	\$726.27	\$523.00	\$1,046.00	\$1,569.00
	50-54	\$767.38	\$767.38	\$767.38	\$767.38	\$523.00	\$1,046.00	\$1,569.00
	55-59	\$781.08	\$781.08	\$781.08	\$781.08	\$523.00	\$1,046.00	\$1,569.00
	60-64	\$781.08	\$781.08	\$781.08	\$781.08	\$523.00	\$1,046.00	\$1,569.00
	65-69	\$781.08	\$781.08	\$781.08	\$781.08	\$523.00	\$1,046.00	\$1,569.00
	70-74	\$781.08	\$781.08	\$781.08	\$781.08	\$523.00	\$1,046.00	\$1,569.00
	>74	\$781.08	\$781.08	\$781.08	\$781.08	\$523.00	\$1,046.00	\$1,569.00

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	loyee	Spo	ouse	\$519.08 \$3 \$519.08 \$3	2 Children	3+ Children
nearth coverage	Age banus	Male	Female	Male	Female	1 Gilliu	2 Gilluren	3+ Gilliuren
Alternate Option: Blue Access Option D52 with Rx Option 7, Blue 6	<25	\$466.15	\$1,122.64	\$466.15	\$1,122.64	\$519.08	\$1,038.16	\$1,557.24
	25-29	\$490.58	\$1,288.54	\$490.58	\$1,288.54	\$519.08	\$1,038.16	\$1,557.24
	30-34	\$568.95	\$1,260.04	\$568.95	\$1,260.04	\$519.08	\$1,038.16	\$1,557.24
	35-39	\$714.50	\$1,236.63	\$714.50	\$1,236.63	\$519.08	\$1,038.16	\$1,557.24
	40-44	\$893.63	\$1,294.65	\$893.63	\$1,294.65	\$519.08	\$1,038.16	\$1,557.24
	45-49	\$1,170.47	\$1,471.74	\$1,170.47	\$1,471.74	\$519.08	\$1,038.16	\$1,557.24
	50-54	\$1,555.20	\$1,555.20	\$1,555.20	\$1,555.20	\$519.08	\$1,038.16	\$1,557.24
	55-59	\$1,583.70	\$1,583.70	\$1,583.70	\$1,583.70	\$519.08	\$1,038.16	\$1,557.24
	60-64	\$1,583.70	\$1,583.70	\$1,583.70	\$1,583.70	\$519.08	\$1,038.16	\$1,557.24
	65-69	\$1,583.70	\$1,583.70	\$1,583.70	\$1,583.70	\$519.08	\$1,038.16	\$1,557.24
	70-74	\$1,583.70	\$1,583.70	\$1,583.70	\$1,583.70	\$519.08	\$1,038.16	\$1,557.24
	>74	\$1,583.70	\$1,583.70	\$1,583.70	\$1,583.70	\$519.08	\$1,038.16	\$1,557.24
					Medicare Primary			
	<25	\$466.15	\$493.63	\$466.15	\$493.63	\$466.15	\$932.30	\$1,398.45
	25-29	\$466.15	\$566.92	\$466.15	\$566.92	\$466.15	\$932.30	\$1,398.45
	30-34	\$466.15	\$554.70	\$466.15	\$554.70	\$466.15	\$932.30	\$1,398.45
	35-39	\$466.15	\$544.53	\$466.15	\$544.53	\$466.15	\$932.30	\$1,398.45
	40-44	\$466.15	\$569.97	\$466.15	\$569.97	\$466.15	\$932.30	\$1,398.45
	45-49	\$515.01	\$647.32	\$515.01	\$647.32	\$466.15	\$932.30	\$1,398.45
	50-54	\$683.96	\$683.96	\$683.96	\$683.96	\$466.15	\$932.30	\$1,398.45
	55-59	\$696.18	\$696.18	\$696.18	\$696.18	\$466.15	\$932.30	\$1,398.45
	60-64	\$696.18	\$696.18	\$696.18	\$696.18	\$466.15	\$932.30	\$1,398.45
	65-69	\$696.18	\$696.18	\$696.18	\$696.18	\$466.15	\$932.30	\$1,398.45
	70-74	\$696.18	\$696.18	\$696.18	\$696.18	\$466.15	\$932.30	\$1,398.45
	>74	\$696.18	\$696.18	\$696.18	\$696.18	\$466.15	\$932.30	\$1,398.45

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spo	ouse	1 Child	2 Children	3+ Children
	Age Dallus	Male	Female	Male	Female	T CIIIIU		3+ Gillurell
Alternate Option: Blue Access Option D52 with Rx Option AE, Blue 6	<25	\$456.69	\$1,099.86	\$456.69	\$1,099.86	\$508.55	\$1,017.10	\$1,525.65
	25-29	\$480.63	\$1,262.39	\$480.63	\$1,262.39	\$508.55	\$1,017.10	\$1,525.65
	30-34	\$557.41	\$1,234.47	\$557.41	\$1,234.47	\$508.55	\$1,017.10	\$1,525.65
	35-39	\$700.00	\$1,211.54	\$700.00	\$1,211.54	\$508.55	\$1,017.10	\$1,525.65
	40-44	\$875.50	\$1,268.37	\$875.50	\$1,268.37	\$508.55	\$1,017.10	\$1,525.65
	45-49	\$1,146.72	\$1,441.88	\$1,146.72	\$1,441.88	\$508.55	\$1,017.10	\$1,525.65
	50-54	\$1,523.65	\$1,523.65	\$1,523.65	\$1,523.65	\$508.55	\$1,017.10	\$1,525.65
	55-59	\$1,551.57	\$1,551.57	\$1,551.57	\$1,551.57	\$508.55	\$1,017.10	\$1,525.65
	60-64	\$1,551.57	\$1,551.57	\$1,551.57	\$1,551.57	\$508.55	\$1,017.10	\$1,525.65
	65-69	\$1,551.57	\$1,551.57	\$1,551.57	\$1,551.57	\$508.55	\$1,017.10	\$1,525.65
	70-74	\$1,551.57	\$1,551.57	\$1,551.57	\$1,551.57	\$508.55	\$1,017.10	\$1,525.65
	>74	\$1,551.57	\$1,551.57	\$1,551.57	\$1,551.57	\$508.55	\$1,017.10	\$1,525.65
					Medicare Primary			
	<25	\$456.69	\$483.62	\$456.69	\$483.62	\$456.69	\$913.38	\$1,370.07
	25-29	\$456.69	\$555.41	\$456.69	\$555.41	\$456.69	\$913.38	\$1,370.07
	30-34	\$456.69	\$543.45	\$456.69	\$543.45	\$456.69	\$913.38	\$1,370.07
	35-39	\$456.69	\$533.48	\$456.69	\$533.48	\$456.69	\$913.38	\$1,370.07
	40-44	\$456.69	\$558.40	\$456.69	\$558.40	\$456.69	\$913.38	\$1,370.07
	45-49	\$504.56	\$634.19	\$504.56	\$634.19	\$456.69	\$913.38	\$1,370.07
	50-54	\$670.08	\$670.08	\$670.08	\$670.08	\$456.69	\$913.38	\$1,370.07
	55-59	\$682.05	\$682.05	\$682.05	\$682.05	\$456.69	\$913.38	\$1,370.07
	60-64	\$682.05	\$682.05	\$682.05	\$682.05	\$456.69	\$913.38	\$1,370.07
	65-69	\$682.05	\$682.05	\$682.05	\$682.05	\$456.69	\$913.38	\$1,370.07
	70-74	\$682.05	\$682.05	\$682.05	\$682.05	\$456.69	\$913.38	\$1,370.07
	>74	\$682.05	\$682.05	\$682.05	\$682.05	\$456.69	\$913.38	\$1,370.07

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spo	ouse	1 Child	2 Children	3+ Children
nearth Goverage	Age ballus	Male	Female	Male	Female	T CIIIIU	2 Gillureli	3+ Gilliuren
Alternate Option: Blue Access Option D52 with Rx Option AA, Blue 6	<25	\$452.44	\$1,089.61	\$452.44	\$1,089.61	\$503.81	\$1,007.62	\$1,511.43
	25-29	\$476.15	\$1,250.63	\$476.15	\$1,250.63	\$503.81	\$1,007.62	\$1,511.43
	30-34	\$552.22	\$1,222.97	\$552.22	\$1,222.97	\$503.81	\$1,007.62	\$1,511.43
	35-39	\$693.48	\$1,200.25	\$693.48	\$1,200.25	\$503.81	\$1,007.62	\$1,511.43
	40-44	\$867.34	\$1,256.56	\$867.34	\$1,256.56	\$503.81	\$1,007.62	\$1,511.43
	45-49	\$1,136.04	\$1,428.45	\$1,136.04	\$1,428.45	\$503.81	\$1,007.62	\$1,511.43
	50-54	\$1,509.45	\$1,509.45	\$1,509.45	\$1,509.45	\$503.81	\$1,007.62	\$1,511.43
	55-59	\$1,537.11	\$1,537.11	\$1,537.11	\$1,537.11	\$503.81	\$1,007.62	\$1,511.43
	60-64	\$1,537.11	\$1,537.11	\$1,537.11	\$1,537.11	\$503.81	\$1,007.62	\$1,511.43
	65-69	\$1,537.11	\$1,537.11	\$1,537.11	\$1,537.11	\$503.81	\$1,007.62	\$1,511.43
	70-74	\$1,537.11	\$1,537.11	\$1,537.11	\$1,537.11	\$503.81	\$1,007.62	\$1,511.43
	>74	\$1,537.11	\$1,537.11	\$1,537.11	\$1,537.11	\$503.81	\$1,007.62	\$1,511.43
					Medicare Primary	,		
	<25	\$452.44	\$479.11	\$452.44	\$479.11	\$452.44	\$904.88	\$1,357.32
	25-29	\$452.44	\$550.24	\$452.44	\$550.24	\$452.44	\$904.88	\$1,357.32
	30-34	\$452.44	\$538.39	\$452.44	\$538.39	\$452.44	\$904.88	\$1,357.32
	35-39	\$452.44	\$528.51	\$452.44	\$528.51	\$452.44	\$904.88	\$1,357.32
	40-44	\$452.44	\$553.20	\$452.44	\$553.20	\$452.44	\$904.88	\$1,357.32
	45-49	\$499.86	\$628.28	\$499.86	\$628.28	\$452.44	\$904.88	\$1,357.32
	50-54	\$663.84	\$663.84	\$663.84	\$663.84	\$452.44	\$904.88	\$1,357.32
	55-59	\$675.70	\$675.70	\$675.70	\$675.70	\$452.44	\$904.88	\$1,357.32
	60-64	\$675.70	\$675.70	\$675.70	\$675.70	\$452.44	\$904.88	\$1,357.32
	65-69	\$675.70	\$675.70	\$675.70	\$675.70	\$452.44	\$904.88	\$1,357.32
	70-74	\$675.70	\$675.70	\$675.70	\$675.70	\$452.44	\$904.88	\$1,357.32
	>74	\$675.70	\$675.70	\$675.70	\$675.70	\$452.44	\$904.88	\$1,357.32

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	loyee	Spo	ouse	1 Child	2 Children	3+ Children
nearth coverage	Age ballus	Male	Female	Male	Female	1 Gilliu	2 Gilluren	3+ Gilluren
Alternate Option: Blue Access Option D53 with Rx Option 7, Blue 6	<25	\$435.95	\$1,049.89	\$435.95	\$1,049.89	\$485.44	\$970.88	\$1,456.32
	25-29	\$458.79	\$1,205.04	\$458.79	\$1,205.04	\$485.44	\$970.88	\$1,456.32
	30-34	\$532.08	\$1,178.39	\$532.08	\$1,178.39	\$485.44	\$970.88	\$1,456.32
	35-39	\$668.20	\$1,156.50	\$668.20	\$1,156.50	\$485.44	\$970.88	\$1,456.32
	40-44	\$835.72	\$1,210.75	\$835.72	\$1,210.75	\$485.44	\$970.88	\$1,456.32
	45-49	\$1,094.63	\$1,376.37	\$1,094.63	\$1,376.37	\$485.44	\$970.88	\$1,456.32
	50-54	\$1,454.42	\$1,454.42	\$1,454.42	\$1,454.42	\$485.44	\$970.88	\$1,456.32
	55-59	\$1,481.08	\$1,481.08	\$1,481.08	\$1,481.08	\$485.44	\$970.88	\$1,456.32
	60-64	\$1,481.08	\$1,481.08	\$1,481.08	\$1,481.08	\$485.44	\$970.88	\$1,456.32
	65-69	\$1,481.08	\$1,481.08	\$1,481.08	\$1,481.08	\$485.44	\$970.88	\$1,456.32
	70-74	\$1,481.08	\$1,481.08	\$1,481.08	\$1,481.08	\$485.44	\$970.88	\$1,456.32
	>74	\$1,481.08	\$1,481.08	\$1,481.08	\$1,481.08	\$485.44	\$970.88	\$1,456.32
					Medicare Primary	,		
	<25	\$435.95	\$461.65	\$435.95	\$461.65	\$435.95	\$871.90	\$1,307.85
	25-29	\$435.95	\$530.18	\$435.95	\$530.18	\$435.95	\$871.90	\$1,307.85
	30-34	\$435.95	\$518.76	\$435.95	\$518.76	\$435.95	\$871.90	\$1,307.85
	35-39	\$435.95	\$509.24	\$435.95	\$509.24	\$435.95	\$871.90	\$1,307.85
	40-44	\$435.95	\$533.04	\$435.95	\$533.04	\$435.95	\$871.90	\$1,307.85
	45-49	\$481.64	\$605.38	\$481.64	\$605.38	\$435.95	\$871.90	\$1,307.85
	50-54	\$639.64	\$639.64	\$639.64	\$639.64	\$435.95	\$871.90	\$1,307.85
	55-59	\$651.06	\$651.06	\$651.06	\$651.06	\$435.95	\$871.90	\$1,307.85
	60-64	\$651.06	\$651.06	\$651.06	\$651.06	\$435.95	\$871.90	\$1,307.85
	65-69	\$651.06	\$651.06	\$651.06	\$651.06	\$435.95	\$871.90	\$1,307.85
	70-74	\$651.06	\$651.06	\$651.06	\$651.06	\$435.95	\$871.90	\$1,307.85
	>74	\$651.06	\$651.06	\$651.06	\$651.06	\$435.95	\$871.90	\$1,307.85

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spo	Duse	1 Child	2 Children	3+ Children
incarui ouverage	Age Danus	Male	Female	Male	Female	T CIIIIU		3+ Gimuren
Alternate Option: Blue Access Option D53 with Rx Option AE, Blue 6	<25	\$426.88	\$1,028.06	\$426.88	\$1,028.06	\$475.35	\$950.70	\$1,426.05
	25-29	\$449.25	\$1,179.98	\$449.25	\$1,179.98	\$475.35	\$950.70	\$1,426.05
	30-34	\$521.02	\$1,153.89	\$521.02	\$1,153.89	\$475.35	\$950.70	\$1,426.05
	35-39	\$654.30	\$1,132.45	\$654.30	\$1,132.45	\$475.35	\$950.70	\$1,426.05
	40-44	\$818.35	\$1,185.58	\$818.35	\$1,185.58	\$475.35	\$950.70	\$1,426.05
	45-49	\$1,071.86	\$1,347.75	\$1,071.86	\$1,347.75	\$475.35	\$950.70	\$1,426.05
	50-54	\$1,424.18	\$1,424.18	\$1,424.18	\$1,424.18	\$475.35	\$950.70	\$1,426.05
	55-59	\$1,450.28	\$1,450.28	\$1,450.28	\$1,450.28	\$475.35	\$950.70	\$1,426.05
	60-64	\$1,450.28	\$1,450.28	\$1,450.28	\$1,450.28	\$475.35	\$950.70	\$1,426.05
	65-69	\$1,450.28	\$1,450.28	\$1,450.28	\$1,450.28	\$475.35	\$950.70	\$1,426.05
	70-74	\$1,450.28	\$1,450.28	\$1,450.28	\$1,450.28	\$475.35	\$950.70	\$1,426.05
	>74	\$1,450.28	\$1,450.28	\$1,450.28	\$1,450.28	\$475.35	\$950.70	\$1,426.05
					Medicare Primary	,		
	<25	\$426.88	\$452.05	\$426.88	\$452.05	\$426.88	\$853.76	\$1,280.64
	25-29	\$426.88	\$519.16	\$426.88	\$519.16	\$426.88	\$853.76	\$1,280.64
	30-34	\$426.88	\$507.97	\$426.88	\$507.97	\$426.88	\$853.76	\$1,280.64
	35-39	\$426.88	\$498.65	\$426.88	\$498.65	\$426.88	\$853.76	\$1,280.64
	40-44	\$426.88	\$521.95	\$426.88	\$521.95	\$426.88	\$853.76	\$1,280.64
	45-49	\$471.62	\$592.79	\$471.62	\$592.79	\$426.88	\$853.76	\$1,280.64
	50-54	\$626.34	\$626.34	\$626.34	\$626.34	\$426.88	\$853.76	\$1,280.64
	55-59	\$637.53	\$637.53	\$637.53	\$637.53	\$426.88	\$853.76	\$1,280.64
	60-64	\$637.53	\$637.53	\$637.53	\$637.53	\$426.88	\$853.76	\$1,280.64
	65-69	\$637.53	\$637.53	\$637.53	\$637.53	\$426.88	\$853.76	\$1,280.64
	70-74	\$637.53	\$637.53	\$637.53	\$637.53	\$426.88	\$853.76	\$1,280.64
	>74	\$637.53	\$637.53	\$637.53	\$637.53	\$426.88	\$853.76	\$1,280.64

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spo	Duse	1 Child 2 (2 Children \$941.96 \$945.92 \$94	3+ Children
nearri coverage	Age ballus	Male	Female	Male	Female	1 Giniu	2 Gilluren	3+ Gilluren
Alternate Option: Blue Access Option D53 with Rx Option AA, Blue 6	<25	\$422.96	\$1,018.60	\$422.96	\$1,018.60	\$470.98	\$941.96	\$1,412.94
	25-29	\$445.12	\$1,169.13	\$445.12	\$1,169.13	\$470.98	\$941.96	\$1,412.94
	30-34	\$516.23	\$1,143.27	\$516.23	\$1,143.27	\$470.98	\$941.96	\$1,412.94
	35-39	\$648.29	\$1,122.03	\$648.29	\$1,122.03	\$470.98	\$941.96	\$1,412.94
	40-44	\$810.82	\$1,174.67	\$810.82	\$1,174.67	\$470.98	\$941.96	\$1,412.94
	45-49	\$1,062.01	\$1,335.36	\$1,062.01	\$1,335.36	\$470.98	\$941.96	\$1,412.94
	50-54	\$1,411.08	\$1,411.08	\$1,411.08	\$1,411.08	\$470.98	\$941.96	\$1,412.94
	55-59	\$1,436.94	\$1,436.94	\$1,436.94	\$1,436.94	\$470.98	\$941.96	\$1,412.94
	60-64	\$1,436.94	\$1,436.94	\$1,436.94	\$1,436.94	\$470.98	\$941.96	\$1,412.94
	65-69	\$1,436.94	\$1,436.94	\$1,436.94	\$1,436.94	\$470.98	\$941.96	\$1,412.94
	70-74	\$1,436.94	\$1,436.94	\$1,436.94	\$1,436.94	\$470.98	\$941.96	\$1,412.94
	>74	\$1,436.94	\$1,436.94	\$1,436.94	\$1,436.94	\$470.98	\$941.96	\$1,412.94
					Medicare Primary	1		
	<25	\$422.96	\$447.89	\$422.96	\$447.89	\$422.96	\$845.92	\$1,268.88
	25-29	\$422.96	\$514.38	\$422.96	\$514.38	\$422.96	\$845.92	\$1,268.88
	30-34	\$422.96	\$503.30	\$422.96	\$503.30	\$422.96	\$845.92	\$1,268.88
	35-39	\$422.96	\$494.06	\$422.96	\$494.06	\$422.96	\$845.92	\$1,268.88
	40-44	\$422.96	\$517.15	\$422.96	\$517.15	\$422.96	\$845.92	\$1,268.88
	45-49	\$467.28	\$587.34	\$467.28	\$587.34	\$422.96	\$845.92	\$1,268.88
	50-54	\$620.58	\$620.58	\$620.58	\$620.58	\$422.96	\$845.92	\$1,268.88
	55-59	\$631.66	\$631.66	\$631.66	\$631.66	\$422.96	\$845.92	\$1,268.88
	60-64	\$631.66	\$631.66	\$631.66	\$631.66	\$422.96	\$845.92	\$1,268.88
	65-69	\$631.66	\$631.66	\$631.66	\$631.66	\$422.96	\$845.92	\$1,268.88
	70-74	\$631.66	\$631.66	\$631.66	\$631.66	\$422.96	\$845.92	\$1,268.88
	>74	\$631.66	\$631.66	\$631.66	\$631.66	\$422.96	\$845.92	\$1,268.88

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spo	Duse	1 Child	2 Children \$894.16 \$894.16 \$894.16 \$894.16 \$894.16 \$894.16 \$894.16 \$894.16 \$894.16 \$894.16 \$894.16 \$894.16 \$894.16 \$894.10 \$803.00 \$803.00 \$803.00 \$803.00 \$803.00	3+ Children
nearth coverage	Age ballus	Male	Female	Male	Female	1 Gilliu	2 Gilluren	3+ Gilluren
Alternate Option: Blue Access Option D54 with Rx Option 7, Blue 6	<25	\$401.50	\$966.92	\$401.50	\$966.92	\$447.08	\$894.16	\$1,341.24
	25-29	\$422.54	\$1,109.81	\$422.54	\$1,109.81	\$447.08	\$894.16	\$1,341.24
	30-34	\$490.04	\$1,085.27	\$490.04	\$1,085.27	\$447.08	\$894.16	\$1,341.24
	35-39	\$615.39	\$1,065.11	\$615.39	\$1,065.11	\$447.08	\$894.16	\$1,341.24
	40-44	\$769.68	\$1,115.07	\$769.68	\$1,115.07	\$447.08	\$894.16	\$1,341.24
	45-49	\$1,008.12	\$1,267.61	\$1,008.12	\$1,267.61	\$447.08	\$894.16	\$1,341.24
	50-54	\$1,339.49	\$1,339.49	\$1,339.49	\$1,339.49	\$447.08	\$894.16	\$1,341.24
	55-59	\$1,364.04	\$1,364.04	\$1,364.04	\$1,364.04	\$447.08	\$894.16	\$1,341.24
	60-64	\$1,364.04	\$1,364.04	\$1,364.04	\$1,364.04	\$447.08	\$894.16	\$1,341.24
	65-69	\$1,364.04	\$1,364.04	\$1,364.04	\$1,364.04	\$447.08	\$894.16	\$1,341.24
	70-74	\$1,364.04	\$1,364.04	\$1,364.04	\$1,364.04	\$447.08	\$894.16	\$1,341.24
	>74	\$1,364.04	\$1,364.04	\$1,364.04	\$1,364.04	\$447.08	\$894.16	\$1,341.24
					Medicare Primary	,		
	<25	\$401.50	\$425.17	\$401.50	\$425.17	\$401.50	\$803.00	\$1,204.50
	25-29	\$401.50	\$488.28	\$401.50	\$488.28	\$401.50	\$803.00	\$1,204.50
	30-34	\$401.50	\$477.76	\$401.50	\$477.76	\$401.50	\$803.00	\$1,204.50
	35-39	\$401.50	\$469.00	\$401.50	\$469.00	\$401.50	\$803.00	\$1,204.50
	40-44	\$401.50	\$490.91	\$401.50	\$490.91	\$401.50	\$803.00	\$1,204.50
	45-49	\$443.57	\$557.54	\$443.57	\$557.54	\$401.50	\$803.00	\$1,204.50
	50-54	\$589.10	\$589.10	\$589.10	\$589.10	\$401.50	\$803.00	\$1,204.50
	55-59	\$599.62	\$599.62	\$599.62	\$599.62	\$401.50	\$803.00	\$1,204.50
	60-64	\$599.62	\$599.62	\$599.62	\$599.62	\$401.50	\$803.00	\$1,204.50
	65-69	\$599.62	\$599.62	\$599.62	\$599.62	\$401.50	\$803.00	\$1,204.50
	70-74	\$599.62	\$599.62	\$599.62	\$599.62	\$401.50	\$803.00	\$1,204.50
	>74	\$599.62	\$599.62	\$599.62	\$599.62	\$401.50	\$803.00	\$1,204.50

Premium Rates (Continued)

Health Coverage			loyee	Spo	Duse	1 Child	2 Children	3+ Children
nearth coverage	Age Bands	Male	Female	Male	Female	T CIIIIU	2 Gilluren	3+ Gilluren
Alternate Option: Blue Access Option D54 with Rx Option AE, Blue 6	<25	\$392.80	\$945.98	\$392.80	\$945.98	\$437.40	\$874.80	\$1,312.20
	25-29	\$413.38	\$1,085.77	\$413.38	\$1,085.77	\$437.40	\$874.80	\$1,312.20
	30-34	\$479.42	\$1,061.76	\$479.42	\$1,061.76	\$437.40	\$874.80	\$1,312.20
	35-39	\$602.06	\$1,042.03	\$602.06	\$1,042.03	\$437.40	\$874.80	\$1,312.20
	40-44	\$753.01	\$1,090.92	\$753.01	\$1,090.92	\$437.40	\$874.80	\$1,312.20
	45-49	\$986.29	\$1,240.15	\$986.29	\$1,240.15	\$437.40	\$874.80	\$1,312.20
	50-54	\$1,310.48	\$1,310.48	\$1,310.48	\$1,310.48	\$437.40	\$874.80	\$1,312.20
	55-59	\$1,334.49	\$1,334.49	\$1,334.49	\$1,334.49	\$437.40	\$874.80	\$1,312.20
	60-64	\$1,334.49	\$1,334.49	\$1,334.49	\$1,334.49	\$437.40	\$874.80	\$1,312.20
	65-69	\$1,334.49	\$1,334.49	\$1,334.49	\$1,334.49	\$437.40	\$874.80	\$1,312.20
	70-74	\$1,334.49	\$1,334.49	\$1,334.49	\$1,334.49	\$437.40	\$874.80	\$1,312.20
	>74	\$1,334.49	\$1,334.49	\$1,334.49	\$1,334.49	\$437.40	\$874.80	\$1,312.20
					Medicare Primary	1		
	<25	\$392.80	\$415.96	\$392.80	\$415.96	\$392.80	\$785.60	\$1,178.40
	25-29	\$392.80	\$477.71	\$392.80	\$477.71	\$392.80	\$785.60	\$1,178.40
	30-34	\$392.80	\$467.41	\$392.80	\$467.41	\$392.80	\$785.60	\$1,178.40
	35-39	\$392.80	\$458.84	\$392.80	\$458.84	\$392.80	\$785.60	\$1,178.40
	40-44	\$392.80	\$480.28	\$392.80	\$480.28	\$392.80	\$785.60	\$1,178.40
	45-49	\$433.97	\$545.46	\$433.97	\$545.46	\$392.80	\$785.60	\$1,178.40
	50-54	\$576.34	\$576.34	\$576.34	\$576.34	\$392.80	\$785.60	\$1,178.40
	55-59	\$586.63	\$586.63	\$586.63	\$586.63	\$392.80	\$785.60	\$1,178.40
	60-64	\$586.63	\$586.63	\$586.63	\$586.63	\$392.80	\$785.60	\$1,178.40
	65-69	\$586.63	\$586.63	\$586.63	\$586.63	\$392.80	\$785.60	\$1,178.40
	70-74	\$586.63	\$586.63	\$586.63	\$586.63	\$392.80	\$785.60	\$1,178.40
	>74	\$586.63	\$586.63	\$586.63	\$586.63	\$392.80	\$785.60	\$1,178.40

Premium Rates (Continued)

Health Coverage	Age Bands		oloyee		ouse	1 Child	2 Children	3+ Children
nearri coverage	Age ballus	Male	Female	Male	Female	1 Cilliu	2 Gilluren	3+ Gilliureli
Alternate Option: Blue Access Option D54 with Rx Option AA, Blue 6	<25	\$388.89	\$936.56	\$388.89	\$936.56	\$433.04	\$866.08	\$1,299.12
	25-29	\$409.27	\$1,074.96	\$409.27	\$1,074.96	\$433.04	\$866.08	\$1,299.12
	30-34	\$474.65	\$1,051.19	\$474.65	\$1,051.19	\$433.04	\$866.08	\$1,299.12
	35-39	\$596.07	\$1,031.66	\$596.07	\$1,031.66	\$433.04	\$866.08	\$1,299.12
	40-44	\$745.51	\$1,080.06	\$745.51	\$1,080.06	\$433.04	\$866.08	\$1,299.12
	45-49	\$976.47	\$1,227.80	\$976.47	\$1,227.80	\$433.04	\$866.08	\$1,299.12
	50-54	\$1,297.43	\$1,297.43	\$1,297.43	\$1,297.43	\$433.04	\$866.08	\$1,299.12
	55-59	\$1,321.20	\$1,321.20	\$1,321.20	\$1,321.20	\$433.04	\$866.08	\$1,299.12
	60-64	\$1,321.20	\$1,321.20	\$1,321.20	\$1,321.20	\$433.04	\$866.08	\$1,299.12
	65-69	\$1,321.20	\$1,321.20	\$1,321.20	\$1,321.20	\$433.04	\$866.08	\$1,299.12
	70-74	\$1,321.20	\$1,321.20	\$1,321.20	\$1,321.20	\$433.04	\$866.08	\$1,299.12
	>74	\$1,321.20	\$1,321.20	\$1,321.20	\$1,321.20	\$433.04	\$866.08	\$1,299.12
					Medicare Primary	1		
	<25	\$388.89	\$411.81	\$388.89	\$411.81	\$388.89	\$777.78	\$1,166.67
	25-29	\$388.89	\$472.95	\$388.89	\$472.95	\$388.89	\$777.78	\$1,166.67
	30-34	\$388.89	\$462.76	\$388.89	\$462.76	\$388.89	\$777.78	\$1,166.67
	35-39	\$388.89	\$454.27	\$388.89	\$454.27	\$388.89	\$777.78	\$1,166.67
	40-44	\$388.89	\$475.50	\$388.89	\$475.50	\$388.89	\$777.78	\$1,166.67
	45-49	\$429.65	\$540.03	\$429.65	\$540.03	\$388.89	\$777.78	\$1,166.67
	50-54	\$570.60	\$570.60	\$570.60	\$570.60	\$388.89	\$777.78	\$1,166.67
	55-59	\$580.79	\$580.79	\$580.79	\$580.79	\$388.89	\$777.78	\$1,166.67
	60-64	\$580.79	\$580.79	\$580.79	\$580.79	\$388.89	\$777.78	\$1,166.67
	65-69	\$580.79	\$580.79	\$580.79	\$580.79	\$388.89	\$777.78	\$1,166.67
	70-74	\$580.79	\$580.79	\$580.79	\$580.79	\$388.89	\$777.78	\$1,166.67
	>74	\$580.79	\$580.79	\$580.79	\$580.79	\$388.89	\$777.78	\$1,166.67

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spo	ouse	\$396.33 \$396.33 \$396.33 \$396.33 \$396.33	2 Children	3+ Children
iicailii oovciago	Age Dallus	Male	Female	Male	Female	T CIIIIU		o+ Giniufeli
Alternate Option: Blue Access Option D55 with Rx Option 7, Blue 6	<25	\$396.33	\$954.49	\$396.33	\$954.49	\$441.33	\$882.66	\$1,323.99
	25-29	\$417.10	\$1,095.54	\$417.10	\$1,095.54	\$441.33	\$882.66	\$1,323.99
	30-34	\$483.73	\$1,071.31	\$483.73	\$1,071.31	\$441.33	\$882.66	\$1,323.99
	35-39	\$607.48	\$1,051.41	\$607.48	\$1,051.41	\$441.33	\$882.66	\$1,323.99
	40-44	\$759.78	\$1,100.73	\$759.78	\$1,100.73	\$441.33	\$882.66	\$1,323.99
	45-49	\$995.16	\$1,251.30	\$995.16	\$1,251.30	\$441.33	\$882.66	\$1,323.99
	50-54	\$1,322.26	\$1,322.26	\$1,322.26	\$1,322.26	\$441.33	\$882.66	\$1,323.99
	55-59	\$1,346.49	\$1,346.49	\$1,346.49	\$1,346.49	\$441.33	\$882.66	\$1,323.99
	60-64	\$1,346.49	\$1,346.49	\$1,346.49	\$1,346.49	\$441.33	\$882.66	\$1,323.99
	65-69	\$1,346.49	\$1,346.49	\$1,346.49	\$1,346.49	\$441.33	\$882.66	\$1,323.99
	70-74	\$1,346.49	\$1,346.49	\$1,346.49	\$1,346.49	\$441.33	\$882.66	\$1,323.99
	>74	\$1,346.49	\$1,346.49	\$1,346.49	\$1,346.49	\$441.33	\$882.66	\$1,323.99
					Medicare Primary	,		
	<25	\$396.33	\$419.70	\$396.33	\$419.70	\$396.33	\$792.66	\$1,188.99
	25-29	\$396.33	\$482.00	\$396.33	\$482.00	\$396.33	\$792.66	\$1,188.99
	30-34	\$396.33	\$471.62	\$396.33	\$471.62	\$396.33	\$792.66	\$1,188.99
	35-39	\$396.33	\$462.96	\$396.33	\$462.96	\$396.33	\$792.66	\$1,188.99
	40-44	\$396.33	\$484.60	\$396.33	\$484.60	\$396.33	\$792.66	\$1,188.99
	45-49	\$437.87	\$550.37	\$437.87	\$550.37	\$396.33	\$792.66	\$1,188.99
	50-54	\$581.52	\$581.52	\$581.52	\$581.52	\$396.33	\$792.66	\$1,188.99
	55-59	\$591.90	\$591.90	\$591.90	\$591.90	\$396.33	\$792.66	\$1,188.99
	60-64	\$591.90	\$591.90	\$591.90	\$591.90	\$396.33	\$792.66	\$1,188.99
	65-69	\$591.90	\$591.90	\$591.90	\$591.90	\$396.33	\$792.66	\$1,188.99
	70-74	\$591.90	\$591.90	\$591.90	\$591.90	\$396.33	\$792.66	\$1,188.99
	>74	\$591.90	\$591.90	\$591.90	\$591.90	\$396.33	\$792.66	\$1,188.99

Premium Rates (Continued)

Health Coverage	Age Bands		oloyee		ouse	1 Child	2 Children	3+ Children
nearur coverage	Age ballus	Male	Female	Male	Female	T CIIIIU	2 Gilluren	5+ Gilluren
Alternate Option: Blue Access Option D55 with Rx Option AE, Blue 6	<25	\$387.74	\$933.80	\$387.74	\$933.80	\$431.77	\$863.54	\$1,295.31
	25-29	\$408.06	\$1,071.80	\$408.06	\$1,071.80	\$431.77	\$863.54	\$1,295.31
	30-34	\$473.25	\$1,048.09	\$473.25	\$1,048.09	\$431.77	\$863.54	\$1,295.31
	35-39	\$594.31	\$1,028.62	\$594.31	\$1,028.62	\$431.77	\$863.54	\$1,295.31
	40-44	\$743.32	\$1,076.88	\$743.32	\$1,076.88	\$431.77	\$863.54	\$1,295.31
	45-49	\$973.59	\$1,224.19	\$973.59	\$1,224.19	\$431.77	\$863.54	\$1,295.31
	50-54	\$1,293.61	\$1,293.61	\$1,293.61	\$1,293.61	\$431.77	\$863.54	\$1,295.31
	55-59	\$1,317.31	\$1,317.31	\$1,317.31	\$1,317.31	\$431.77	\$863.54	\$1,295.31
	60-64	\$1,317.31	\$1,317.31	\$1,317.31	\$1,317.31	\$431.77	\$863.54	\$1,295.31
	65-69	\$1,317.31	\$1,317.31	\$1,317.31	\$1,317.31	\$431.77	\$863.54	\$1,295.31
	70-74	\$1,317.31	\$1,317.31	\$1,317.31	\$1,317.31	\$431.77	\$863.54	\$1,295.31
	>74	\$1,317.31	\$1,317.31	\$1,317.31	\$1,317.31	\$431.77	\$863.54	\$1,295.31
					Medicare Primary	1		
	<25	\$387.74	\$410.60	\$387.74	\$410.60	\$387.74	\$775.48	\$1,163.22
	25-29	\$387.74	\$471.56	\$387.74	\$471.56	\$387.74	\$775.48	\$1,163.22
	30-34	\$387.74	\$461.40	\$387.74	\$461.40	\$387.74	\$775.48	\$1,163.22
	35-39	\$387.74	\$452.93	\$387.74	\$452.93	\$387.74	\$775.48	\$1,163.22
	40-44	\$387.74	\$474.10	\$387.74	\$474.10	\$387.74	\$775.48	\$1,163.22
	45-49	\$428.38	\$538.44	\$428.38	\$538.44	\$387.74	\$775.48	\$1,163.22
	50-54	\$568.92	\$568.92	\$568.92	\$568.92	\$387.74	\$775.48	\$1,163.22
	55-59	\$579.08	\$579.08	\$579.08	\$579.08	\$387.74	\$775.48	\$1,163.22
	60-64	\$579.08	\$579.08	\$579.08	\$579.08	\$387.74	\$775.48	\$1,163.22
	65-69	\$579.08	\$579.08	\$579.08	\$579.08	\$387.74	\$775.48	\$1,163.22
	70-74	\$579.08	\$579.08	\$579.08	\$579.08	\$387.74	\$775.48	\$1,163.22
	>74	\$579.08	\$579.08	\$579.08	\$579.08	\$387.74	\$775.48	\$1,163.22

Premium Rates (Continued)

Health Coverage	Ago Pando		oloyee	Spo	Duse	1 Child	2 Childron	3+ Children
nearth coverage	Age Bands	Male	Female	Male	Female	I Cillu	2 Children \$855.26 \$85	3+ Gillureli
Alternate Option: Blue Access Option D55 with Rx Option AA, Blue 6	<25	\$384.02	\$924.84	\$384.02	\$924.84	\$427.63	\$855.26	\$1,282.89
	25-29	\$404.15	\$1,061.52	\$404.15	\$1,061.52	\$427.63	\$855.26	\$1,282.89
	30-34	\$468.71	\$1,038.04	\$468.71	\$1,038.04	\$427.63	\$855.26	\$1,282.89
	35-39	\$588.61	\$1,018.75	\$588.61	\$1,018.75	\$427.63	\$855.26	\$1,282.89
	40-44	\$736.19	\$1,066.55	\$736.19	\$1,066.55	\$427.63	\$855.26	\$1,282.89
	45-49	\$964.25	\$1,212.44	\$964.25	\$1,212.44	\$427.63	\$855.26	\$1,282.89
	50-54	\$1,281.20	\$1,281.20	\$1,281.20	\$1,281.20	\$427.63	\$855.26	\$1,282.89
	55-59	\$1,304.68	\$1,304.68	\$1,304.68	\$1,304.68	\$427.63	\$855.26	\$1,282.89
	60-64	\$1,304.68	\$1,304.68	\$1,304.68	\$1,304.68	\$427.63	\$855.26	\$1,282.89
	65-69	\$1,304.68	\$1,304.68	\$1,304.68	\$1,304.68	\$427.63	\$855.26	\$1,282.89
	70-74	\$1,304.68	\$1,304.68	\$1,304.68	\$1,304.68	\$427.63	\$855.26	\$1,282.89
	>74	\$1,304.68	\$1,304.68	\$1,304.68	\$1,304.68	\$427.63	\$855.26	\$1,282.89
					Medicare Primary	1		
	<25	\$384.02	\$406.66	\$384.02	\$406.66	\$384.02	\$768.04	\$1,152.06
	25-29	\$384.02	\$467.03	\$384.02	\$467.03	\$384.02	\$768.04	\$1,152.06
	30-34	\$384.02	\$456.97	\$384.02	\$456.97	\$384.02	\$768.04	\$1,152.06
	35-39	\$384.02	\$448.59	\$384.02	\$448.59	\$384.02	\$768.04	\$1,152.06
	40-44	\$384.02	\$469.55	\$384.02	\$469.55	\$384.02	\$768.04	\$1,152.06
	45-49	\$424.27	\$533.27	\$424.27	\$533.27	\$384.02	\$768.04	\$1,152.06
	50-54	\$563.46	\$563.46	\$563.46	\$563.46	\$384.02	\$768.04	\$1,152.06
	55-59	\$573.52	\$573.52	\$573.52	\$573.52	\$384.02	\$768.04	\$1,152.06
	60-64	\$573.52	\$573.52	\$573.52	\$573.52	\$384.02	\$768.04	\$1,152.06
	65-69	\$573.52	\$573.52	\$573.52	\$573.52	\$384.02	\$768.04	\$1,152.06
	70-74	\$573.52	\$573.52	\$573.52	\$573.52	\$384.02	\$768.04	\$1,152.06
	>74	\$573.52	\$573.52	\$573.52	\$573.52	\$384.02	\$768.04	\$1,152.06

Premium Rates (Continued)

			oloyee	Spo	ouse	1 Child	2 Children	0. Ohildren
Health Coverage	Age Bands	Male	Female	Male	Female	I Cillu	2 Gillureli	3+ Children
Alternate Option: Blue Access Option D56 with Rx Option 7, Blue 6	<25	\$371.21	\$893.98	\$371.21	\$893.98	\$413.35	\$826.70	\$1,240.05
	25-29	\$390.66	\$1,026.09	\$390.66	\$1,026.09	\$413.35	\$826.70	\$1,240.05
	30-34	\$453.07	\$1,003.39	\$453.07	\$1,003.39	\$413.35	\$826.70	\$1,240.05
	35-39	\$568.97	\$984.75	\$568.97	\$984.75	\$413.35	\$826.70	\$1,240.05
	40-44	\$711.61	\$1,030.95	\$711.61	\$1,030.95	\$413.35	\$826.70	\$1,240.05
	45-49	\$932.07	\$1,171.97	\$932.07	\$1,171.97	\$413.35	\$826.70	\$1,240.05
	50-54	\$1,238.44	\$1,238.44	\$1,238.44	\$1,238.44	\$413.35	\$826.70	\$1,240.05
	55-59	\$1,261.13	\$1,261.13	\$1,261.13	\$1,261.13	\$413.35	\$826.70	\$1,240.05
	60-64	\$1,261.13	\$1,261.13	\$1,261.13	\$1,261.13	\$413.35	\$826.70	\$1,240.05
	65-69	\$1,261.13	\$1,261.13	\$1,261.13	\$1,261.13	\$413.35	\$826.70	\$1,240.05
	70-74	\$1,261.13	\$1,261.13	\$1,261.13	\$1,261.13	\$413.35	\$826.70	\$1,240.05
	>74	\$1,261.13	\$1,261.13	\$1,261.13	\$1,261.13	\$413.35	\$826.70	\$1,240.05
					Medicare Primary	1		
	<25	\$371.21	\$393.09	\$371.21	\$393.09	\$371.21	\$742.42	\$1,113.63
	25-29	\$371.21	\$451.45	\$371.21	\$451.45	\$371.21	\$742.42	\$1,113.63
	30-34	\$371.21	\$441.72	\$371.21	\$441.72	\$371.21	\$742.42	\$1,113.63
	35-39	\$371.21	\$433.61	\$371.21	\$433.61	\$371.21	\$742.42	\$1,113.63
	40-44	\$371.21	\$453.88	\$371.21	\$453.88	\$371.21	\$742.42	\$1,113.63
	45-49	\$410.11	\$515.47	\$410.11	\$515.47	\$371.21	\$742.42	\$1,113.63
	50-54	\$544.65	\$544.65	\$544.65	\$544.65	\$371.21	\$742.42	\$1,113.63
	55-59	\$554.38	\$554.38	\$554.38	\$554.38	\$371.21	\$742.42	\$1,113.63
	60-64	\$554.38	\$554.38	\$554.38	\$554.38	\$371.21	\$742.42	\$1,113.63
	65-69	\$554.38	\$554.38	\$554.38	\$554.38	\$371.21	\$742.42	\$1,113.63
	70-74	\$554.38	\$554.38	\$554.38	\$554.38	\$371.21	\$742.42	\$1,113.63
	>74	\$554.38	\$554.38	\$554.38	\$554.38	\$371.21	\$742.42	\$1,113.63

Premium Rates (Continued)

Health Coverage			loyee	Spo	Duse	1 Child	2 Children	3+ Children
nealul covel age	Age Bands	Male	Female	Male	Female	T CIIIIU	2 Gilluren	3+ Gilluren
Alternate Option: Blue Access Option D56 with Rx Option AE, Blue 6	<25	\$362.88	\$873.91	\$362.88	\$873.91	\$404.08	\$808.16	\$1,212.24
	25-29	\$381.89	\$1,003.06	\$381.89	\$1,003.06	\$404.08	\$808.16	\$1,212.24
	30-34	\$442.90	\$980.88	\$442.90	\$980.88	\$404.08	\$808.16	\$1,212.24
	35-39	\$556.20	\$962.65	\$556.20	\$962.65	\$404.08	\$808.16	\$1,212.24
	40-44	\$695.64	\$1,007.81	\$695.64	\$1,007.81	\$404.08	\$808.16	\$1,212.24
	45-49	\$911.15	\$1,145.67	\$911.15	\$1,145.67	\$404.08	\$808.16	\$1,212.24
	50-54	\$1,210.64	\$1,210.64	\$1,210.64	\$1,210.64	\$404.08	\$808.16	\$1,212.24
	55-59	\$1,232.83	\$1,232.83	\$1,232.83	\$1,232.83	\$404.08	\$808.16	\$1,212.24
	60-64	\$1,232.83	\$1,232.83	\$1,232.83	\$1,232.83	\$404.08	\$808.16	\$1,212.24
	65-69	\$1,232.83	\$1,232.83	\$1,232.83	\$1,232.83	\$404.08	\$808.16	\$1,212.24
	70-74	\$1,232.83	\$1,232.83	\$1,232.83	\$1,232.83	\$404.08	\$808.16	\$1,212.24
	>74	\$1,232.83	\$1,232.83	\$1,232.83	\$1,232.83	\$404.08	\$808.16	\$1,212.24
					Medicare Primary	1		
	<25	\$362.88	\$384.27	\$362.88	\$384.27	\$362.88	\$725.76	\$1,088.64
	25-29	\$362.88	\$441.31	\$362.88	\$441.31	\$362.88	\$725.76	\$1,088.64
	30-34	\$362.88	\$431.81	\$362.88	\$431.81	\$362.88	\$725.76	\$1,088.64
	35-39	\$362.88	\$423.88	\$362.88	\$423.88	\$362.88	\$725.76	\$1,088.64
	40-44	\$362.88	\$443.69	\$362.88	\$443.69	\$362.88	\$725.76	\$1,088.64
	45-49	\$400.91	\$503.91	\$400.91	\$503.91	\$362.88	\$725.76	\$1,088.64
	50-54	\$532.43	\$532.43	\$532.43	\$532.43	\$362.88	\$725.76	\$1,088.64
	55-59	\$541.94	\$541.94	\$541.94	\$541.94	\$362.88	\$725.76	\$1,088.64
	60-64	\$541.94	\$541.94	\$541.94	\$541.94	\$362.88	\$725.76	\$1,088.64
	65-69	\$541.94	\$541.94	\$541.94	\$541.94	\$362.88	\$725.76	\$1,088.64
	70-74	\$541.94	\$541.94	\$541.94	\$541.94	\$362.88	\$725.76	\$1,088.64
	>74	\$541.94	\$541.94	\$541.94	\$541.94	\$362.88	\$725.76	\$1,088.64

Premium Rates (Continued)

Health Coverage	Age Bands		ployee		ouse	1 Child	2 Children \$799.82 \$799.82 \$799.82 \$799.82 \$799.82 \$799.82 \$799.82 \$799.82 \$799.82 \$799.82 \$799.82 \$799.82 \$799.82 \$799.82 \$799.82 \$799.82 \$799.82 \$718.26 \$718.26 \$718.26 \$718.26	3+ Children
nearri coverage	Age ballus	Male	Female	Male	Female	1 Gilliu	2 Gillureli	3+ Gilliureli
Alternate Option: Blue Access Option D56 with Rx Option AA, Blue 6	<25	\$359.13	\$864.89	\$359.13	\$864.89	\$399.91	\$799.82	\$1,199.73
	25-29	\$377.95	\$992.71	\$377.95	\$992.71	\$399.91	\$799.82	\$1,199.73
	30-34	\$438.33	\$970.75	\$438.33	\$970.75	\$399.91	\$799.82	\$1,199.73
	35-39	\$550.46	\$952.72	\$550.46	\$952.72	\$399.91	\$799.82	\$1,199.73
	40-44	\$688.46	\$997.41	\$688.46	\$997.41	\$399.91	\$799.82	\$1,199.73
	45-49	\$901.75	\$1,133.85	\$901.75	\$1,133.85	\$399.91	\$799.82	\$1,199.73
	50-54	\$1,198.15	\$1,198.15	\$1,198.15	\$1,198.15	\$399.91	\$799.82	\$1,199.73
	55-59	\$1,220.10	\$1,220.10	\$1,220.10	\$1,220.10	\$399.91	\$799.82	\$1,199.73
	60-64	\$1,220.10	\$1,220.10	\$1,220.10	\$1,220.10	\$399.91	\$799.82	\$1,199.73
	65-69	\$1,220.10	\$1,220.10	\$1,220.10	\$1,220.10	\$399.91	\$799.82	\$1,199.73
	70-74	\$1,220.10	\$1,220.10	\$1,220.10	\$1,220.10	\$399.91	\$799.82	\$1,199.73
	>74	\$1,220.10	\$1,220.10	\$1,220.10	\$1,220.10	\$399.91	\$799.82	\$1,199.73
					Medicare Primary	1		
	<25	\$359.13	\$380.30	\$359.13	\$380.30	\$359.13	\$718.26	\$1,077.39
	25-29	\$359.13	\$436.76	\$359.13	\$436.76	\$359.13	\$718.26	\$1,077.39
	30-34	\$359.13	\$427.35	\$359.13	\$427.35	\$359.13	\$718.26	\$1,077.39
	35-39	\$359.13	\$419.51	\$359.13	\$419.51	\$359.13	\$718.26	\$1,077.39
	40-44	\$359.13	\$439.11	\$359.13	\$439.11	\$359.13	\$718.26	\$1,077.39
	45-49	\$396.77	\$498.71	\$396.77	\$498.71	\$359.13	\$718.26	\$1,077.39
	50-54	\$526.93	\$526.93	\$526.93	\$526.93	\$359.13	\$718.26	\$1,077.39
	55-59	\$536.34	\$536.34	\$536.34	\$536.34	\$359.13	\$718.26	\$1,077.39
	60-64	\$536.34	\$536.34	\$536.34	\$536.34	\$359.13	\$718.26	\$1,077.39
	65-69	\$536.34	\$536.34	\$536.34	\$536.34	\$359.13	\$718.26	\$1,077.39
	70-74	\$536.34	\$536.34	\$536.34	\$536.34	\$359.13	\$718.26	\$1,077.39
	>74	\$536.34	\$536.34	\$536.34	\$536.34	\$359.13	\$718.26	\$1,077.39

Premium Rates (Continued)

Health Coverage	Age Bands		oloyee		ouse	1 Child	2 Children \$804.52 \$80	3+ Children
nearth coverage	Age ballus	Male	Female	Male	Female	1 Cilliu	2 Gilluren	3+ Gilliuren
Alternate Option: Blue Access Option D57 with Rx Option 7, Blue 6	<25	\$361.25	\$870.00	\$361.25	\$870.00	\$402.26	\$804.52	\$1,206.78
	25-29	\$380.18	\$998.56	\$380.18	\$998.56	\$402.26	\$804.52	\$1,206.78
	30-34	\$440.91	\$976.48	\$440.91	\$976.48	\$402.26	\$804.52	\$1,206.78
	35-39	\$553.71	\$958.34	\$553.71	\$958.34	\$402.26	\$804.52	\$1,206.78
	40-44	\$692.53	\$1,003.29	\$692.53	\$1,003.29	\$402.26	\$804.52	\$1,206.78
	45-49	\$907.07	\$1,140.54	\$907.07	\$1,140.54	\$402.26	\$804.52	\$1,206.78
	50-54	\$1,205.22	\$1,205.22	\$1,205.22	\$1,205.22	\$402.26	\$804.52	\$1,206.78
	55-59	\$1,227.30	\$1,227.30	\$1,227.30	\$1,227.30	\$402.26	\$804.52	\$1,206.78
	60-64	\$1,227.30	\$1,227.30	\$1,227.30	\$1,227.30	\$402.26	\$804.52	\$1,206.78
	65-69	\$1,227.30	\$1,227.30	\$1,227.30	\$1,227.30	\$402.26	\$804.52	\$1,206.78
	70-74	\$1,227.30	\$1,227.30	\$1,227.30	\$1,227.30	\$402.26	\$804.52	\$1,206.78
	>74	\$1,227.30	\$1,227.30	\$1,227.30	\$1,227.30	\$402.26	\$804.52	\$1,206.78
					Medicare Primary	1		
	<25	\$361.25	\$382.55	\$361.25	\$382.55	\$361.25	\$722.50	\$1,083.75
	25-29	\$361.25	\$439.34	\$361.25	\$439.34	\$361.25	\$722.50	\$1,083.75
	30-34	\$361.25	\$429.87	\$361.25	\$429.87	\$361.25	\$722.50	\$1,083.75
	35-39	\$361.25	\$421.98	\$361.25	\$421.98	\$361.25	\$722.50	\$1,083.75
	40-44	\$361.25	\$441.70	\$361.25	\$441.70	\$361.25	\$722.50	\$1,083.75
	45-49	\$399.11	\$501.65	\$399.11	\$501.65	\$361.25	\$722.50	\$1,083.75
	50-54	\$530.04	\$530.04	\$530.04	\$530.04	\$361.25	\$722.50	\$1,083.75
	55-59	\$539.51	\$539.51	\$539.51	\$539.51	\$361.25	\$722.50	\$1,083.75
	60-64	\$539.51	\$539.51	\$539.51	\$539.51	\$361.25	\$722.50	\$1,083.75
	65-69	\$539.51	\$539.51	\$539.51	\$539.51	\$361.25	\$722.50	\$1,083.75
	70-74	\$539.51	\$539.51	\$539.51	\$539.51	\$361.25	\$722.50	\$1,083.75
	>74	\$539.51	\$539.51	\$539.51	\$539.51	\$361.25	\$722.50	\$1,083.75

Premium Rates (Continued)

Haalth Oswaraza			oloyee	Spo	ouse	1 Child	2 Children	0. Obildren
Health Coverage	Age Bands	Male	Female	Male	Female	I Cillu	2 Gilluren	3+ Children
Alternate Option: Blue Access Option D57 with Rx Option AE, Blue 6	<25	\$352.95	\$850.00	\$352.95	\$850.00	\$393.02	\$786.04	\$1,179.06
	25-29	\$371.44	\$975.61	\$371.44	\$975.61	\$393.02	\$786.04	\$1,179.06
	30-34	\$430.78	\$954.03	\$430.78	\$954.03	\$393.02	\$786.04	\$1,179.06
	35-39	\$540.98	\$936.31	\$540.98	\$936.31	\$393.02	\$786.04	\$1,179.06
	40-44	\$676.61	\$980.23	\$676.61	\$980.23	\$393.02	\$786.04	\$1,179.06
	45-49	\$886.22	\$1,114.32	\$886.22	\$1,114.32	\$393.02	\$786.04	\$1,179.06
	50-54	\$1,177.51	\$1,177.51	\$1,177.51	\$1,177.51	\$393.02	\$786.04	\$1,179.06
	55-59	\$1,199.09	\$1,199.09	\$1,199.09	\$1,199.09	\$393.02	\$786.04	\$1,179.06
	60-64	\$1,199.09	\$1,199.09	\$1,199.09	\$1,199.09	\$393.02	\$786.04	\$1,179.06
	65-69	\$1,199.09	\$1,199.09	\$1,199.09	\$1,199.09	\$393.02	\$786.04	\$1,179.06
	70-74	\$1,199.09	\$1,199.09	\$1,199.09	\$1,199.09	\$393.02	\$786.04	\$1,179.06
	>74	\$1,199.09	\$1,199.09	\$1,199.09	\$1,199.09	\$393.02	\$786.04	\$1,179.06
					Medicare Primary	1		
	<25	\$352.95	\$373.75	\$352.95	\$373.75	\$352.95	\$705.90	\$1,058.85
	25-29	\$352.95	\$429.24	\$352.95	\$429.24	\$352.95	\$705.90	\$1,058.85
	30-34	\$352.95	\$419.99	\$352.95	\$419.99	\$352.95	\$705.90	\$1,058.85
	35-39	\$352.95	\$412.28	\$352.95	\$412.28	\$352.95	\$705.90	\$1,058.85
	40-44	\$352.95	\$431.55	\$352.95	\$431.55	\$352.95	\$705.90	\$1,058.85
	45-49	\$389.94	\$490.12	\$389.94	\$490.12	\$352.95	\$705.90	\$1,058.85
	50-54	\$517.86	\$517.86	\$517.86	\$517.86	\$352.95	\$705.90	\$1,058.85
	55-59	\$527.11	\$527.11	\$527.11	\$527.11	\$352.95	\$705.90	\$1,058.85
	60-64	\$527.11	\$527.11	\$527.11	\$527.11	\$352.95	\$705.90	\$1,058.85
	65-69	\$527.11	\$527.11	\$527.11	\$527.11	\$352.95	\$705.90	\$1,058.85
	70-74	\$527.11	\$527.11	\$527.11	\$527.11	\$352.95	\$705.90	\$1,058.85
	>74	\$527.11	\$527.11	\$527.11	\$527.11	\$352.95	\$705.90	\$1,058.85

Premium Rates (Continued)

Health Coverage	Age Bands		oloyee		ouse	1 Child	2 Children 3 \$778.02 3 \$698.70 3 \$698.70 3 \$698.70 3 \$698.70 3 \$698.7	2 Childron	3+ Children
nearun Goverage	Age ballus	Male	Female	Male	Female	T CIIIIU	2 Gilluren	3+ Gilluren	
Alternate Option: Blue Access Option D57 with Rx Option AA, Blue 6	<25	\$349.35	\$841.34	\$349.35	\$841.34	\$389.01	\$778.02	\$1,167.03	
	25-29	\$367.66	\$965.67	\$367.66	\$965.67	\$389.01	\$778.02	\$1,167.03	
	30-34	\$426.39	\$944.31	\$426.39	\$944.31	\$389.01	\$778.02	\$1,167.03	
	35-39	\$535.47	\$926.77	\$535.47	\$926.77	\$389.01	\$778.02	\$1,167.03	
	40-44	\$669.72	\$970.25	\$669.72	\$970.25	\$389.01	\$778.02	\$1,167.03	
	45-49	\$877.19	\$1,102.97	\$877.19	\$1,102.97	\$389.01	\$778.02	\$1,167.03	
	50-54	\$1,165.52	\$1,165.52	\$1,165.52	\$1,165.52	\$389.01	\$778.02	\$1,167.03	
	55-59	\$1,186.88	\$1,186.88	\$1,186.88	\$1,186.88	\$389.01	\$778.02	\$1,167.03	
	60-64	\$1,186.88	\$1,186.88	\$1,186.88	\$1,186.88	\$389.01	\$778.02	\$1,167.03	
	65-69	\$1,186.88	\$1,186.88	\$1,186.88	\$1,186.88	\$389.01	\$778.02	\$1,167.03	
	70-74	\$1,186.88	\$1,186.88	\$1,186.88	\$1,186.88	\$389.01	\$778.02	\$1,167.03	
	>74	\$1,186.88	\$1,186.88	\$1,186.88	\$1,186.88	\$389.01	\$778.02	\$1,167.03	
					Medicare Primary	1			
	<25	\$349.35	\$369.95	\$349.35	\$369.95	\$349.35	\$698.70	\$1,048.05	
	25-29	\$349.35	\$424.87	\$349.35	\$424.87	\$349.35	\$698.70	\$1,048.05	
	30-34	\$349.35	\$415.71	\$349.35	\$415.71	\$349.35	\$698.70	\$1,048.05	
	35-39	\$349.35	\$408.08	\$349.35	\$408.08	\$349.35	\$698.70	\$1,048.05	
	40-44	\$349.35	\$427.15	\$349.35	\$427.15	\$349.35	\$698.70	\$1,048.05	
	45-49	\$385.96	\$485.12	\$385.96	\$485.12	\$349.35	\$698.70	\$1,048.05	
	50-54	\$512.58	\$512.58	\$512.58	\$512.58	\$349.35	\$698.70	\$1,048.05	
	55-59	\$521.74	\$521.74	\$521.74	\$521.74	\$349.35	\$698.70	\$1,048.05	
	60-64	\$521.74	\$521.74	\$521.74	\$521.74	\$349.35	\$698.70	\$1,048.05	
	65-69	\$521.74	\$521.74	\$521.74	\$521.74	\$349.35	\$698.70	\$1,048.05	
	70-74	\$521.74	\$521.74	\$521.74	\$521.74	\$349.35	\$698.70	\$1,048.05	
	>74	\$521.74	\$521.74	\$521.74	\$521.74	\$349.35	\$698.70	\$1,048.05	

Premium Rates (Continued)

Health Coverage	Age Bands		ployee		ouse	1 Child	2 Children	3+ Children
nearth coverage	Age ballus	Male	Female	Male	Female	1 Gilliu	2 Gillureli	3+ Gilliureli
Alternate Option: Blue Access Option D58 with Rx Option 7, Blue 6	<25	\$354.92	\$854.74	\$354.92	\$854.74	\$395.21	\$790.42	\$1,185.63
	25-29	\$373.51	\$981.05	\$373.51	\$981.05	\$395.21	\$790.42	\$1,185.63
	30-34	\$433.18	\$959.36	\$433.18	\$959.36	\$395.21	\$790.42	\$1,185.63
	35-39	\$544.00	\$941.53	\$544.00	\$941.53	\$395.21	\$790.42	\$1,185.63
	40-44	\$680.38	\$985.70	\$680.38	\$985.70	\$395.21	\$790.42	\$1,185.63
	45-49	\$891.16	\$1,120.54	\$891.16	\$1,120.54	\$395.21	\$790.42	\$1,185.63
	50-54	\$1,184.08	\$1,184.08	\$1,184.08	\$1,184.08	\$395.21	\$790.42	\$1,185.63
	55-59	\$1,205.78	\$1,205.78	\$1,205.78	\$1,205.78	\$395.21	\$790.42	\$1,185.63
	60-64	\$1,205.78	\$1,205.78	\$1,205.78	\$1,205.78	\$395.21	\$790.42	\$1,185.63
	65-69	\$1,205.78	\$1,205.78	\$1,205.78	\$1,205.78	\$395.21	\$790.42	\$1,185.63
	70-74	\$1,205.78	\$1,205.78	\$1,205.78	\$1,205.78	\$395.21	\$790.42	\$1,185.63
	>74	\$1,205.78	\$1,205.78	\$1,205.78	\$1,205.78	\$395.21	\$790.42	\$1,185.63
					Medicare Primary	1		
	<25	\$354.92	\$375.84	\$354.92	\$375.84	\$354.92	\$709.84	\$1,064.76
	25-29	\$354.92	\$431.63	\$354.92	\$431.63	\$354.92	\$709.84	\$1,064.76
	30-34	\$354.92	\$422.33	\$354.92	\$422.33	\$354.92	\$709.84	\$1,064.76
	35-39	\$354.92	\$414.58	\$354.92	\$414.58	\$354.92	\$709.84	\$1,064.76
	40-44	\$354.92	\$433.96	\$354.92	\$433.96	\$354.92	\$709.84	\$1,064.76
	45-49	\$392.11	\$492.85	\$392.11	\$492.85	\$354.92	\$709.84	\$1,064.76
	50-54	\$520.75	\$520.75	\$520.75	\$520.75	\$354.92	\$709.84	\$1,064.76
	55-59	\$530.05	\$530.05	\$530.05	\$530.05	\$354.92	\$709.84	\$1,064.76
	60-64	\$530.05	\$530.05	\$530.05	\$530.05	\$354.92	\$709.84	\$1,064.76
	65-69	\$530.05	\$530.05	\$530.05	\$530.05	\$354.92	\$709.84	\$1,064.76
	70-74	\$530.05	\$530.05	\$530.05	\$530.05	\$354.92	\$709.84	\$1,064.76
	>74	\$530.05	\$530.05	\$530.05	\$530.05	\$354.92	\$709.84	\$1,064.76

Premium Rates (Continued)

Health Coverage	Age Bands		oloyee		ouse	1 Child	2 Children	3+ Children
nearun Goverage	Age ballus	Male	Female	Male	Female	1 Gilliu	2 Gillureli	3+ Gillureli
Alternate Option: Blue Access Option D58 with Rx Option AE, Blue 6	<25	\$346.59	\$834.68	\$346.59	\$834.68	\$385.94	\$771.88	\$1,157.82
	25-29	\$364.75	\$958.03	\$364.75	\$958.03	\$385.94	\$771.88	\$1,157.82
	30-34	\$423.02	\$936.84	\$423.02	\$936.84	\$385.94	\$771.88	\$1,157.82
	35-39	\$531.23	\$919.43	\$531.23	\$919.43	\$385.94	\$771.88	\$1,157.82
	40-44	\$664.41	\$962.57	\$664.41	\$962.57	\$385.94	\$771.88	\$1,157.82
	45-49	\$870.25	\$1,094.24	\$870.25	\$1,094.24	\$385.94	\$771.88	\$1,157.82
	50-54	\$1,156.29	\$1,156.29	\$1,156.29	\$1,156.29	\$385.94	\$771.88	\$1,157.82
	55-59	\$1,177.48	\$1,177.48	\$1,177.48	\$1,177.48	\$385.94	\$771.88	\$1,157.82
	60-64	\$1,177.48	\$1,177.48	\$1,177.48	\$1,177.48	\$385.94	\$771.88	\$1,157.82
	65-69	\$1,177.48	\$1,177.48	\$1,177.48	\$1,177.48	\$385.94	\$771.88	\$1,157.82
	70-74	\$1,177.48	\$1,177.48	\$1,177.48	\$1,177.48	\$385.94	\$771.88	\$1,157.82
	>74	\$1,177.48	\$1,177.48	\$1,177.48	\$1,177.48	\$385.94	\$771.88	\$1,157.82
					Medicare Primary	1		
	<25	\$346.59	\$367.02	\$346.59	\$367.02	\$346.59	\$693.18	\$1,039.77
	25-29	\$346.59	\$421.50	\$346.59	\$421.50	\$346.59	\$693.18	\$1,039.77
	30-34	\$346.59	\$412.42	\$346.59	\$412.42	\$346.59	\$693.18	\$1,039.77
	35-39	\$346.59	\$404.85	\$346.59	\$404.85	\$346.59	\$693.18	\$1,039.77
	40-44	\$346.59	\$423.77	\$346.59	\$423.77	\$346.59	\$693.18	\$1,039.77
	45-49	\$382.91	\$481.28	\$382.91	\$481.28	\$346.59	\$693.18	\$1,039.77
	50-54	\$508.53	\$508.53	\$508.53	\$508.53	\$346.59	\$693.18	\$1,039.77
	55-59	\$517.61	\$517.61	\$517.61	\$517.61	\$346.59	\$693.18	\$1,039.77
	60-64	\$517.61	\$517.61	\$517.61	\$517.61	\$346.59	\$693.18	\$1,039.77
	65-69	\$517.61	\$517.61	\$517.61	\$517.61	\$346.59	\$693.18	\$1,039.77
	70-74	\$517.61	\$517.61	\$517.61	\$517.61	\$346.59	\$693.18	\$1,039.77
	>74	\$517.61	\$517.61	\$517.61	\$517.61	\$346.59	\$693.18	\$1,039.77

Premium Rates (Continued)

Health Coverage	Age Bands		oloyee		ouse	1 Child	2 Children	3+ Children
nearri coverage	Age ballus	Male	Female	Male	Female	1 Cilliu	2 Gillureli	3+ Gilliureli
Alternate Option: Blue Access Option D58 with Rx Option AA, Blue 6	<25	\$342.84	\$825.66	\$342.84	\$825.66	\$381.76	\$763.52	\$1,145.28
	25-29	\$360.80	\$947.67	\$360.80	\$947.67	\$381.76	\$763.52	\$1,145.28
	30-34	\$418.44	\$926.71	\$418.44	\$926.71	\$381.76	\$763.52	\$1,145.28
	35-39	\$525.49	\$909.50	\$525.49	\$909.50	\$381.76	\$763.52	\$1,145.28
	40-44	\$657.23	\$952.17	\$657.23	\$952.17	\$381.76	\$763.52	\$1,145.28
	45-49	\$860.84	\$1,082.41	\$860.84	\$1,082.41	\$381.76	\$763.52	\$1,145.28
	50-54	\$1,143.80	\$1,143.80	\$1,143.80	\$1,143.80	\$381.76	\$763.52	\$1,145.28
	55-59	\$1,164.76	\$1,164.76	\$1,164.76	\$1,164.76	\$381.76	\$763.52	\$1,145.28
	60-64	\$1,164.76	\$1,164.76	\$1,164.76	\$1,164.76	\$381.76	\$763.52	\$1,145.28
	65-69	\$1,164.76	\$1,164.76	\$1,164.76	\$1,164.76	\$381.76	\$763.52	\$1,145.28
	70-74	\$1,164.76	\$1,164.76	\$1,164.76	\$1,164.76	\$381.76	\$763.52	\$1,145.28
	>74	\$1,164.76	\$1,164.76	\$1,164.76	\$1,164.76	\$381.76	\$763.52	\$1,145.28
					Medicare Primary	1		
	<25	\$342.84	\$363.05	\$342.84	\$363.05	\$342.84	\$685.68	\$1,028.52
	25-29	\$342.84	\$416.95	\$342.84	\$416.95	\$342.84	\$685.68	\$1,028.52
	30-34	\$342.84	\$407.96	\$342.84	\$407.96	\$342.84	\$685.68	\$1,028.52
	35-39	\$342.84	\$400.48	\$342.84	\$400.48	\$342.84	\$685.68	\$1,028.52
	40-44	\$342.84	\$419.19	\$342.84	\$419.19	\$342.84	\$685.68	\$1,028.52
	45-49	\$378.77	\$476.08	\$378.77	\$476.08	\$342.84	\$685.68	\$1,028.52
	50-54	\$503.03	\$503.03	\$503.03	\$503.03	\$342.84	\$685.68	\$1,028.52
	55-59	\$512.01	\$512.01	\$512.01	\$512.01	\$342.84	\$685.68	\$1,028.52
	60-64	\$512.01	\$512.01	\$512.01	\$512.01	\$342.84	\$685.68	\$1,028.52
	65-69	\$512.01	\$512.01	\$512.01	\$512.01	\$342.84	\$685.68	\$1,028.52
	70-74	\$512.01	\$512.01	\$512.01	\$512.01	\$342.84	\$685.68	\$1,028.52
	>74	\$512.01	\$512.01	\$512.01	\$512.01	\$342.84	\$685.68	\$1,028.52

Premium Rates (Continued)

Haalth Oswaraza			oloyee	Spo	ouse	1 Child	2 Children	0. Ohildren
Health Coverage	Age Bands	Male	Female	Male	Female	I Cillu	2 Gillureli	3+ Children
Alternate Option: Blue Access Option D59 with Rx Option 7, Blue 6	<25	\$336.84	\$811.22	\$336.84	\$811.22	\$375.09	\$750.18	\$1,125.27
	25-29	\$354.49	\$931.10	\$354.49	\$931.10	\$375.09	\$750.18	\$1,125.27
	30-34	\$411.12	\$910.51	\$411.12	\$910.51	\$375.09	\$750.18	\$1,125.27
	35-39	\$516.30	\$893.59	\$516.30	\$893.59	\$375.09	\$750.18	\$1,125.27
	40-44	\$645.74	\$935.51	\$645.74	\$935.51	\$375.09	\$750.18	\$1,125.27
	45-49	\$845.78	\$1,063.48	\$845.78	\$1,063.48	\$375.09	\$750.18	\$1,125.27
	50-54	\$1,123.79	\$1,123.79	\$1,123.79	\$1,123.79	\$375.09	\$750.18	\$1,125.27
	55-59	\$1,144.38	\$1,144.38	\$1,144.38	\$1,144.38	\$375.09	\$750.18	\$1,125.27
	60-64	\$1,144.38	\$1,144.38	\$1,144.38	\$1,144.38	\$375.09	\$750.18	\$1,125.27
	65-69	\$1,144.38	\$1,144.38	\$1,144.38	\$1,144.38	\$375.09	\$750.18	\$1,125.27
	70-74	\$1,144.38	\$1,144.38	\$1,144.38	\$1,144.38	\$375.09	\$750.18	\$1,125.27
	>74	\$1,144.38	\$1,144.38	\$1,144.38	\$1,144.38	\$375.09	\$750.18	\$1,125.27
					Medicare Primary	1		
	<25	\$336.84	\$356.70	\$336.84	\$356.70	\$336.84	\$673.68	\$1,010.52
	25-29	\$336.84	\$409.65	\$336.84	\$409.65	\$336.84	\$673.68	\$1,010.52
	30-34	\$336.84	\$400.83	\$336.84	\$400.83	\$336.84	\$673.68	\$1,010.52
	35-39	\$336.84	\$393.47	\$336.84	\$393.47	\$336.84	\$673.68	\$1,010.52
	40-44	\$336.84	\$411.86	\$336.84	\$411.86	\$336.84	\$673.68	\$1,010.52
	45-49	\$372.15	\$467.76	\$372.15	\$467.76	\$336.84	\$673.68	\$1,010.52
	50-54	\$494.23	\$494.23	\$494.23	\$494.23	\$336.84	\$673.68	\$1,010.52
	55-59	\$503.06	\$503.06	\$503.06	\$503.06	\$336.84	\$673.68	\$1,010.52
	60-64	\$503.06	\$503.06	\$503.06	\$503.06	\$336.84	\$673.68	\$1,010.52
	65-69	\$503.06	\$503.06	\$503.06	\$503.06	\$336.84	\$673.68	\$1,010.52
	70-74	\$503.06	\$503.06	\$503.06	\$503.06	\$336.84	\$673.68	\$1,010.52
	>74	\$503.06	\$503.06	\$503.06	\$503.06	\$336.84	\$673.68	\$1,010.52

Premium Rates (Continued)

Health Coverege			oloyee	Spo	ouse	1 Child	2 Children	2 . Children
Health Coverage	Age Bands	Male	Female	Male	Female	T CIIIIU	2 Gilluren	3+ Children
Alternate Option: Blue Access Option D59 with Rx Option AE, Blue 6	<25	\$328.51	\$791.16	\$328.51	\$791.16	\$365.81	\$731.62	\$1,097.43
	25-29	\$345.73	\$908.07	\$345.73	\$908.07	\$365.81	\$731.62	\$1,097.43
	30-34	\$400.96	\$887.99	\$400.96	\$887.99	\$365.81	\$731.62	\$1,097.43
	35-39	\$503.53	\$871.49	\$503.53	\$871.49	\$365.81	\$731.62	\$1,097.43
	40-44	\$629.77	\$912.38	\$629.77	\$912.38	\$365.81	\$731.62	\$1,097.43
	45-49	\$824.87	\$1,037.18	\$824.87	\$1,037.18	\$365.81	\$731.62	\$1,097.43
	50-54	\$1,096.00	\$1,096.00	\$1,096.00	\$1,096.00	\$365.81	\$731.62	\$1,097.43
	55-59	\$1,116.08	\$1,116.08	\$1,116.08	\$1,116.08	\$365.81	\$731.62	\$1,097.43
	60-64	\$1,116.08	\$1,116.08	\$1,116.08	\$1,116.08	\$365.81	\$731.62	\$1,097.43
	65-69	\$1,116.08	\$1,116.08	\$1,116.08	\$1,116.08	\$365.81	\$731.62	\$1,097.43
	70-74	\$1,116.08	\$1,116.08	\$1,116.08	\$1,116.08	\$365.81	\$731.62	\$1,097.43
	>74	\$1,116.08	\$1,116.08	\$1,116.08	\$1,116.08	\$365.81	\$731.62	\$1,097.43
					Medicare Primary	1		
	<25	\$328.51	\$347.88	\$328.51	\$347.88	\$328.51	\$657.02	\$985.53
	25-29	\$328.51	\$399.52	\$328.51	\$399.52	\$328.51	\$657.02	\$985.53
	30-34	\$328.51	\$390.92	\$328.51	\$390.92	\$328.51	\$657.02	\$985.53
	35-39	\$328.51	\$383.74	\$328.51	\$383.74	\$328.51	\$657.02	\$985.53
	40-44	\$328.51	\$401.68	\$328.51	\$401.68	\$328.51	\$657.02	\$985.53
	45-49	\$362.94	\$456.19	\$362.94	\$456.19	\$328.51	\$657.02	\$985.53
	50-54	\$482.01	\$482.01	\$482.01	\$482.01	\$328.51	\$657.02	\$985.53
	55-59	\$490.62	\$490.62	\$490.62	\$490.62	\$328.51	\$657.02	\$985.53
	60-64	\$490.62	\$490.62	\$490.62	\$490.62	\$328.51	\$657.02	\$985.53
	65-69	\$490.62	\$490.62	\$490.62	\$490.62	\$328.51	\$657.02	\$985.53
	70-74	\$490.62	\$490.62	\$490.62	\$490.62	\$328.51	\$657.02	\$985.53
	>74	\$490.62	\$490.62	\$490.62	\$490.62	\$328.51	\$657.02	\$985.53

Premium Rates (Continued)

Health Courses			oloyee	Spo	ouse	1 Child	2 Children	2. Children
Health Coverage	Age Bands	Male	Female	Male	Female	T CIIIIU	2 Gillureli	3+ Children
Alternate Option: Blue Access Option D59 with Rx Option AA, Blue 6	<25	\$324.77	\$782.14	\$324.77	\$782.14	\$361.64	\$723.28	\$1,084.92
	25-29	\$341.79	\$897.72	\$341.79	\$897.72	\$361.64	\$723.28	\$1,084.92
	30-34	\$396.39	\$877.86	\$396.39	\$877.86	\$361.64	\$723.28	\$1,084.92
	35-39	\$497.79	\$861.55	\$497.79	\$861.55	\$361.64	\$723.28	\$1,084.92
	40-44	\$622.59	\$901.97	\$622.59	\$901.97	\$361.64	\$723.28	\$1,084.92
	45-49	\$815.46	\$1,025.36	\$815.46	\$1,025.36	\$361.64	\$723.28	\$1,084.92
	50-54	\$1,083.50	\$1,083.50	\$1,083.50	\$1,083.50	\$361.64	\$723.28	\$1,084.92
	55-59	\$1,103.36	\$1,103.36	\$1,103.36	\$1,103.36	\$361.64	\$723.28	\$1,084.92
	60-64	\$1,103.36	\$1,103.36	\$1,103.36	\$1,103.36	\$361.64	\$723.28	\$1,084.92
	65-69	\$1,103.36	\$1,103.36	\$1,103.36	\$1,103.36	\$361.64	\$723.28	\$1,084.92
	70-74	\$1,103.36	\$1,103.36	\$1,103.36	\$1,103.36	\$361.64	\$723.28	\$1,084.92
	>74	\$1,103.36	\$1,103.36	\$1,103.36	\$1,103.36	\$361.64	\$723.28	\$1,084.92
					Medicare Primary	1		
	<25	\$324.77	\$343.91	\$324.77	\$343.91	\$324.77	\$649.54	\$974.31
	25-29	\$324.77	\$394.97	\$324.77	\$394.97	\$324.77	\$649.54	\$974.31
	30-34	\$324.77	\$386.46	\$324.77	\$386.46	\$324.77	\$649.54	\$974.31
	35-39	\$324.77	\$379.37	\$324.77	\$379.37	\$324.77	\$649.54	\$974.31
	40-44	\$324.77	\$397.10	\$324.77	\$397.10	\$324.77	\$649.54	\$974.31
	45-49	\$358.80	\$450.99	\$358.80	\$450.99	\$324.77	\$649.54	\$974.31
	50-54	\$476.51	\$476.51	\$476.51	\$476.51	\$324.77	\$649.54	\$974.31
	55-59	\$485.02	\$485.02	\$485.02	\$485.02	\$324.77	\$649.54	\$974.31
	60-64	\$485.02	\$485.02	\$485.02	\$485.02	\$324.77	\$649.54	\$974.31
	65-69	\$485.02	\$485.02	\$485.02	\$485.02	\$324.77	\$649.54	\$974.31
	70-74	\$485.02	\$485.02	\$485.02	\$485.02	\$324.77	\$649.54	\$974.31
	>74	\$485.02	\$485.02	\$485.02	\$485.02	\$324.77	\$649.54	\$974.31

Premium Rates (Continued)

Health Coverage	Age Bands		ployee		ouse	1 Child	2 Children	3+ Children
nearth coverage	Age ballus	Male	Female	Male	Female	T CIIIIU	2 Gilluren	5+ Gilliuren
Alternate Option: Blue Access Option D60 with Rx Option 7, Blue 6	<25	\$331.45	\$798.24	\$331.45	\$798.24	\$369.09	\$738.18	\$1,107.27
	25-29	\$348.82	\$916.20	\$348.82	\$916.20	\$369.09	\$738.18	\$1,107.27
	30-34	\$404.55	\$895.94	\$404.55	\$895.94	\$369.09	\$738.18	\$1,107.27
	35-39	\$508.04	\$879.30	\$508.04	\$879.30	\$369.09	\$738.18	\$1,107.27
	40-44	\$635.41	\$920.55	\$635.41	\$920.55	\$369.09	\$738.18	\$1,107.27
	45-49	\$832.25	\$1,046.47	\$832.25	\$1,046.47	\$369.09	\$738.18	\$1,107.27
	50-54	\$1,105.81	\$1,105.81	\$1,105.81	\$1,105.81	\$369.09	\$738.18	\$1,107.27
	55-59	\$1,126.08	\$1,126.08	\$1,126.08	\$1,126.08	\$369.09	\$738.18	\$1,107.27
	60-64	\$1,126.08	\$1,126.08	\$1,126.08	\$1,126.08	\$369.09	\$738.18	\$1,107.27
	65-69	\$1,126.08	\$1,126.08	\$1,126.08	\$1,126.08	\$369.09	\$738.18	\$1,107.27
	70-74	\$1,126.08	\$1,126.08	\$1,126.08	\$1,126.08	\$369.09	\$738.18	\$1,107.27
	>74	\$1,126.08	\$1,126.08	\$1,126.08	\$1,126.08	\$369.09	\$738.18	\$1,107.27
					Medicare Primary	,		
	<25	\$331.45	\$350.99	\$331.45	\$350.99	\$331.45	\$662.90	\$994.35
	25-29	\$331.45	\$403.10	\$331.45	\$403.10	\$331.45	\$662.90	\$994.35
	30-34	\$331.45	\$394.42	\$331.45	\$394.42	\$331.45	\$662.90	\$994.35
	35-39	\$331.45	\$387.18	\$331.45	\$387.18	\$331.45	\$662.90	\$994.35
	40-44	\$331.45	\$405.27	\$331.45	\$405.27	\$331.45	\$662.90	\$994.35
	45-49	\$366.19	\$460.27	\$366.19	\$460.27	\$331.45	\$662.90	\$994.35
	50-54	\$486.33	\$486.33	\$486.33	\$486.33	\$331.45	\$662.90	\$994.35
	55-59	\$495.01	\$495.01	\$495.01	\$495.01	\$331.45	\$662.90	\$994.35
	60-64	\$495.01	\$495.01	\$495.01	\$495.01	\$331.45	\$662.90	\$994.35
	65-69	\$495.01	\$495.01	\$495.01	\$495.01	\$331.45	\$662.90	\$994.35
	70-74	\$495.01	\$495.01	\$495.01	\$495.01	\$331.45	\$662.90	\$994.35
	>74	\$495.01	\$495.01	\$495.01	\$495.01	\$331.45	\$662.90	\$994.35

Premium Rates (Continued)

Haalth Oswaraza			oloyee	Spo	ouse	1 Child	2 Children	0. Ohildren
Health Coverage	Age Bands	Male	Female	Male	Female	I Cillu	2 Gillureli	3+ Children
Alternate Option: Blue Access Option D60 with Rx Option AE, Blue 6	<25	\$323.22	\$778.41	\$323.22	\$778.41	\$359.92	\$719.84	\$1,079.76
	25-29	\$340.16	\$893.45	\$340.16	\$893.45	\$359.92	\$719.84	\$1,079.76
	30-34	\$394.50	\$873.69	\$394.50	\$873.69	\$359.92	\$719.84	\$1,079.76
	35-39	\$495.42	\$857.46	\$495.42	\$857.46	\$359.92	\$719.84	\$1,079.76
	40-44	\$619.63	\$897.68	\$619.63	\$897.68	\$359.92	\$719.84	\$1,079.76
	45-49	\$811.58	\$1,020.48	\$811.58	\$1,020.48	\$359.92	\$719.84	\$1,079.76
	50-54	\$1,078.35	\$1,078.35	\$1,078.35	\$1,078.35	\$359.92	\$719.84	\$1,079.76
	55-59	\$1,098.11	\$1,098.11	\$1,098.11	\$1,098.11	\$359.92	\$719.84	\$1,079.76
	60-64	\$1,098.11	\$1,098.11	\$1,098.11	\$1,098.11	\$359.92	\$719.84	\$1,079.76
	65-69	\$1,098.11	\$1,098.11	\$1,098.11	\$1,098.11	\$359.92	\$719.84	\$1,079.76
	70-74	\$1,098.11	\$1,098.11	\$1,098.11	\$1,098.11	\$359.92	\$719.84	\$1,079.76
	>74	\$1,098.11	\$1,098.11	\$1,098.11	\$1,098.11	\$359.92	\$719.84	\$1,079.76
					Medicare Primary	1		
	<25	\$323.22	\$342.28	\$323.22	\$342.28	\$323.22	\$646.44	\$969.66
	25-29	\$323.22	\$393.09	\$323.22	\$393.09	\$323.22	\$646.44	\$969.66
	30-34	\$323.22	\$384.62	\$323.22	\$384.62	\$323.22	\$646.44	\$969.66
	35-39	\$323.22	\$377.56	\$323.22	\$377.56	\$323.22	\$646.44	\$969.66
	40-44	\$323.22	\$395.21	\$323.22	\$395.21	\$323.22	\$646.44	\$969.66
	45-49	\$357.10	\$448.84	\$357.10	\$448.84	\$323.22	\$646.44	\$969.66
	50-54	\$474.25	\$474.25	\$474.25	\$474.25	\$323.22	\$646.44	\$969.66
	55-59	\$482.72	\$482.72	\$482.72	\$482.72	\$323.22	\$646.44	\$969.66
	60-64	\$482.72	\$482.72	\$482.72	\$482.72	\$323.22	\$646.44	\$969.66
	65-69	\$482.72	\$482.72	\$482.72	\$482.72	\$323.22	\$646.44	\$969.66
	70-74	\$482.72	\$482.72	\$482.72	\$482.72	\$323.22	\$646.44	\$969.66
	>74	\$482.72	\$482.72	\$482.72	\$482.72	\$323.22	\$646.44	\$969.66

Premium Rates (Continued)

Haalth Oswaraza			oloyee	Spo	ouse	1 Child	2 Children	0. Obildren
Health Coverage	Age Bands	Male	Female	Male	Female	T CIIIIU	2 Gilluren	3+ Children
Alternate Option: Blue Access Option D60 with Rx Option AA, Blue 6	<25	\$319.51	\$769.48	\$319.51	\$769.48	\$355.79	\$711.58	\$1,067.37
	25-29	\$336.25	\$883.19	\$336.25	\$883.19	\$355.79	\$711.58	\$1,067.37
	30-34	\$389.97	\$863.66	\$389.97	\$863.66	\$355.79	\$711.58	\$1,067.37
	35-39	\$489.73	\$847.61	\$489.73	\$847.61	\$355.79	\$711.58	\$1,067.37
	40-44	\$612.51	\$887.37	\$612.51	\$887.37	\$355.79	\$711.58	\$1,067.37
	45-49	\$802.26	\$1,008.76	\$802.26	\$1,008.76	\$355.79	\$711.58	\$1,067.37
	50-54	\$1,065.97	\$1,065.97	\$1,065.97	\$1,065.97	\$355.79	\$711.58	\$1,067.37
	55-59	\$1,085.50	\$1,085.50	\$1,085.50	\$1,085.50	\$355.79	\$711.58	\$1,067.37
	60-64	\$1,085.50	\$1,085.50	\$1,085.50	\$1,085.50	\$355.79	\$711.58	\$1,067.37
	65-69	\$1,085.50	\$1,085.50	\$1,085.50	\$1,085.50	\$355.79	\$711.58	\$1,067.37
	70-74	\$1,085.50	\$1,085.50	\$1,085.50	\$1,085.50	\$355.79	\$711.58	\$1,067.37
	>74	\$1,085.50	\$1,085.50	\$1,085.50	\$1,085.50	\$355.79	\$711.58	\$1,067.37
					Medicare Primary	1		
	<25	\$319.51	\$338.35	\$319.51	\$338.35	\$319.51	\$639.02	\$958.53
	25-29	\$319.51	\$388.58	\$319.51	\$388.58	\$319.51	\$639.02	\$958.53
	30-34	\$319.51	\$380.20	\$319.51	\$380.20	\$319.51	\$639.02	\$958.53
	35-39	\$319.51	\$373.23	\$319.51	\$373.23	\$319.51	\$639.02	\$958.53
	40-44	\$319.51	\$390.67	\$319.51	\$390.67	\$319.51	\$639.02	\$958.53
	45-49	\$353.00	\$443.69	\$353.00	\$443.69	\$319.51	\$639.02	\$958.53
	50-54	\$468.80	\$468.80	\$468.80	\$468.80	\$319.51	\$639.02	\$958.53
	55-59	\$477.17	\$477.17	\$477.17	\$477.17	\$319.51	\$639.02	\$958.53
	60-64	\$477.17	\$477.17	\$477.17	\$477.17	\$319.51	\$639.02	\$958.53
	65-69	\$477.17	\$477.17	\$477.17	\$477.17	\$319.51	\$639.02	\$958.53
	70-74	\$477.17	\$477.17	\$477.17	\$477.17	\$319.51	\$639.02	\$958.53
	>74	\$477.17	\$477.17	\$477.17	\$477.17	\$319.51	\$639.02	\$958.53

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spo	ouse	1 Child	2 Children	3+ Children
incardi ooverage	Age Dallus	Male	Female	Male	Female	1 Gilliu	Z onnuren	JT UIIIUIEII
Alternate Option: Blue Access Option 70 with Rx Option 7, Blue 6	<25	\$558.25	\$1,344.44	\$558.25	\$1,344.44	\$621.63	\$1,243.26	\$1,864.89
	25-29	\$587.50	\$1,543.11	\$587.50	\$1,543.11	\$621.63	\$1,243.26	\$1,864.89
	30-34	\$681.36	\$1,508.99	\$681.36	\$1,508.99	\$621.63	\$1,243.26	\$1,864.89
	35-39	\$855.66	\$1,480.95	\$855.66	\$1,480.95	\$621.63	\$1,243.26	\$1,864.89
	40-44	\$1,070.18	\$1,550.43	\$1,070.18	\$1,550.43	\$621.63	\$1,243.26	\$1,864.89
	45-49	\$1,401.72	\$1,762.51	\$1,401.72	\$1,762.51	\$621.63	\$1,243.26	\$1,864.89
	50-54	\$1,862.46	\$1,862.46	\$1,862.46	\$1,862.46	\$621.63	\$1,243.26	\$1,864.89
	55-59	\$1,896.59	\$1,896.59	\$1,896.59	\$1,896.59	\$621.63	\$1,243.26	\$1,864.89
	60-64	\$1,896.59	\$1,896.59	\$1,896.59	\$1,896.59	\$621.63	\$1,243.26	\$1,864.89
	65-69	\$1,896.59	\$1,896.59	\$1,896.59	\$1,896.59	\$621.63	\$1,243.26	\$1,864.89
	70-74	\$1,896.59	\$1,896.59	\$1,896.59	\$1,896.59	\$621.63	\$1,243.26	\$1,864.89
	>74	\$1,896.59	\$1,896.59	\$1,896.59	\$1,896.59	\$621.63	\$1,243.26	\$1,864.89
					Medicare Primary	1		
	<25	\$558.25	\$591.16	\$558.25	\$591.16	\$558.25	\$1,116.50	\$1,674.75
	25-29	\$558.25	\$678.92	\$558.25	\$678.92	\$558.25	\$1,116.50	\$1,674.75
	30-34	\$558.25	\$664.29	\$558.25	\$664.29	\$558.25	\$1,116.50	\$1,674.75
	35-39	\$558.25	\$652.11	\$558.25	\$652.11	\$558.25	\$1,116.50	\$1,674.75
	40-44	\$558.25	\$682.58	\$558.25	\$682.58	\$558.25	\$1,116.50	\$1,674.75
	45-49	\$616.76	\$775.21	\$616.76	\$775.21	\$558.25	\$1,116.50	\$1,674.75
	50-54	\$819.09	\$819.09	\$819.09	\$819.09	\$558.25	\$1,116.50	\$1,674.75
	55-59	\$833.72	\$833.72	\$833.72	\$833.72	\$558.25	\$1,116.50	\$1,674.75
	60-64	\$833.72	\$833.72	\$833.72	\$833.72	\$558.25	\$1,116.50	\$1,674.75
	65-69	\$833.72	\$833.72	\$833.72	\$833.72	\$558.25	\$1,116.50	\$1,674.75
	70-74	\$833.72	\$833.72	\$833.72	\$833.72	\$558.25	\$1,116.50	\$1,674.75
	>74	\$833.72	\$833.72	\$833.72	\$833.72	\$558.25	\$1,116.50	\$1,674.75

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spo	ouse	1 Child	2 Children	3+ Children
	Age ballus	Male	Female	Male	Female	1 OIIIU	2 onliuren	5+ Gimuren
Alternate Option: Blue Access Option 70 with Rx Option AE, Blue 6	<25	\$547.70	\$1,319.03	\$547.70	\$1,319.03	\$609.89	\$1,219.78	\$1,829.67
	25-29	\$576.40	\$1,513.96	\$576.40	\$1,513.96	\$609.89	\$1,219.78	\$1,829.67
	30-34	\$668.48	\$1,480.47	\$668.48	\$1,480.47	\$609.89	\$1,219.78	\$1,829.67
	35-39	\$839.49	\$1,452.97	\$839.49	\$1,452.97	\$609.89	\$1,219.78	\$1,829.67
	40-44	\$1,049.96	\$1,521.13	\$1,049.96	\$1,521.13	\$609.89	\$1,219.78	\$1,829.67
	45-49	\$1,375.24	\$1,729.21	\$1,375.24	\$1,729.21	\$609.89	\$1,219.78	\$1,829.67
	50-54	\$1,827.27	\$1,827.27	\$1,827.27	\$1,827.27	\$609.89	\$1,219.78	\$1,829.67
	55-59	\$1,860.76	\$1,860.76	\$1,860.76	\$1,860.76	\$609.89	\$1,219.78	\$1,829.67
	60-64	\$1,860.76	\$1,860.76	\$1,860.76	\$1,860.76	\$609.89	\$1,219.78	\$1,829.67
	65-69	\$1,860.76	\$1,860.76	\$1,860.76	\$1,860.76	\$609.89	\$1,219.78	\$1,829.67
	70-74	\$1,860.76	\$1,860.76	\$1,860.76	\$1,860.76	\$609.89	\$1,219.78	\$1,829.67
	>74	\$1,860.76	\$1,860.76	\$1,860.76	\$1,860.76	\$609.89	\$1,219.78	\$1,829.67
					Medicare Primary	1		
	<25	\$547.70	\$579.99	\$547.70	\$579.99	\$547.70	\$1,095.40	\$1,643.10
	25-29	\$547.70	\$666.09	\$547.70	\$666.09	\$547.70	\$1,095.40	\$1,643.10
	30-34	\$547.70	\$651.74	\$547.70	\$651.74	\$547.70	\$1,095.40	\$1,643.10
	35-39	\$547.70	\$639.78	\$547.70	\$639.78	\$547.70	\$1,095.40	\$1,643.10
	40-44	\$547.70	\$669.68	\$547.70	\$669.68	\$547.70	\$1,095.40	\$1,643.10
	45-49	\$605.10	\$760.57	\$605.10	\$760.57	\$547.70	\$1,095.40	\$1,643.10
	50-54	\$803.62	\$803.62	\$803.62	\$803.62	\$547.70	\$1,095.40	\$1,643.10
	55-59	\$817.97	\$817.97	\$817.97	\$817.97	\$547.70	\$1,095.40	\$1,643.10
	60-64	\$817.97	\$817.97	\$817.97	\$817.97	\$547.70	\$1,095.40	\$1,643.10
	65-69	\$817.97	\$817.97	\$817.97	\$817.97	\$547.70	\$1,095.40	\$1,643.10
	70-74	\$817.97	\$817.97	\$817.97	\$817.97	\$547.70	\$1,095.40	\$1,643.10
	>74	\$817.97	\$817.97	\$817.97	\$817.97	\$547.70	\$1,095.40	\$1,643.10
Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spe	ouse	1 Child	2 Children	3+ Children
nearth Goverage	Age ballus	Male	Female	Male	Female	1 Gilliu	2 Gilluren	3+ Gilliuren
Alternate Option: Blue Access Option 71 with Rx Option AE, Blue 6	<25	\$530.96	\$1,278.70	\$530.96	\$1,278.70	\$591.24	\$1,182.48	\$1,773.72
	25-29	\$558.78	\$1,467.67	\$558.78	\$1,467.67	\$591.24	\$1,182.48	\$1,773.72
	30-34	\$648.05	\$1,435.21	\$648.05	\$1,435.21	\$591.24	\$1,182.48	\$1,773.72
	35-39	\$813.83	\$1,408.54	\$813.83	\$1,408.54	\$591.24	\$1,182.48	\$1,773.72
	40-44	\$1,017.86	\$1,474.62	\$1,017.86	\$1,474.62	\$591.24	\$1,182.48	\$1,773.72
	45-49	\$1,333.19	\$1,676.34	\$1,333.19	\$1,676.34	\$591.24	\$1,182.48	\$1,773.72
	50-54	\$1,771.40	\$1,771.40	\$1,771.40	\$1,771.40	\$591.24	\$1,182.48	\$1,773.72
	55-59	\$1,803.86	\$1,803.86	\$1,803.86	\$1,803.86	\$591.24	\$1,182.48	\$1,773.72
	60-64	\$1,803.86	\$1,803.86	\$1,803.86	\$1,803.86	\$591.24	\$1,182.48	\$1,773.72
	65-69	\$1,803.86	\$1,803.86	\$1,803.86	\$1,803.86	\$591.24	\$1,182.48	\$1,773.72
	70-74	\$1,803.86	\$1,803.86	\$1,803.86	\$1,803.86	\$591.24	\$1,182.48	\$1,773.72
	>74	\$1,803.86	\$1,803.86	\$1,803.86	\$1,803.86	\$591.24	\$1,182.48	\$1,773.72
					Medicare Primary	,		
	<25	\$530.96	\$562.26	\$530.96	\$562.26	\$530.96	\$1,061.92	\$1,592.88
	25-29	\$530.96	\$645.73	\$530.96	\$645.73	\$530.96	\$1,061.92	\$1,592.88
	30-34	\$530.96	\$631.82	\$530.96	\$631.82	\$530.96	\$1,061.92	\$1,592.88
	35-39	\$530.96	\$620.22	\$530.96	\$620.22	\$530.96	\$1,061.92	\$1,592.88
	40-44	\$530.96	\$649.21	\$530.96	\$649.21	\$530.96	\$1,061.92	\$1,592.88
	45-49	\$586.60	\$737.31	\$586.60	\$737.31	\$530.96	\$1,061.92	\$1,592.88
	50-54	\$779.05	\$779.05	\$779.05	\$779.05	\$530.96	\$1,061.92	\$1,592.88
	55-59	\$792.96	\$792.96	\$792.96	\$792.96	\$530.96	\$1,061.92	\$1,592.88
	60-64	\$792.96	\$792.96	\$792.96	\$792.96	\$530.96	\$1,061.92	\$1,592.88
	65-69	\$792.96	\$792.96	\$792.96	\$792.96	\$530.96	\$1,061.92	\$1,592.88
	70-74	\$792.96	\$792.96	\$792.96	\$792.96	\$530.96	\$1,061.92	\$1,592.88
	>74	\$792.96	\$792.96	\$792.96	\$792.96	\$530.96	\$1,061.92	\$1,592.88

Premium Rates (Continued)

Hoalth Coverage			loyee	Spo	Duse	1 Child	2 Children	2. Children
Health Coverage	Age Bands	Male	Female	Male	Female	T CIIIIU	2 Gilluren	3+ Children
Alternate Option: Blue Access Option 72 with Rx Option AE, Blue 6	<25	\$516.56	\$1,244.02	\$516.56	\$1,244.02	\$575.21	\$1,150.42	\$1,725.63
	25-29	\$543.63	\$1,427.86	\$543.63	\$1,427.86	\$575.21	\$1,150.42	\$1,725.63
	30-34	\$630.47	\$1,396.29	\$630.47	\$1,396.29	\$575.21	\$1,150.42	\$1,725.63
	35-39	\$791.75	\$1,370.34	\$791.75	\$1,370.34	\$575.21	\$1,150.42	\$1,725.63
	40-44	\$990.26	\$1,434.63	\$990.26	\$1,434.63	\$575.21	\$1,150.42	\$1,725.63
	45-49	\$1,297.03	\$1,630.88	\$1,297.03	\$1,630.88	\$575.21	\$1,150.42	\$1,725.63
	50-54	\$1,723.36	\$1,723.36	\$1,723.36	\$1,723.36	\$575.21	\$1,150.42	\$1,725.63
	55-59	\$1,754.94	\$1,754.94	\$1,754.94	\$1,754.94	\$575.21	\$1,150.42	\$1,725.63
	60-64	\$1,754.94	\$1,754.94	\$1,754.94	\$1,754.94	\$575.21	\$1,150.42	\$1,725.63
	65-69	\$1,754.94	\$1,754.94	\$1,754.94	\$1,754.94	\$575.21	\$1,150.42	\$1,725.63
	70-74	\$1,754.94	\$1,754.94	\$1,754.94	\$1,754.94	\$575.21	\$1,150.42	\$1,725.63
	>74	\$1,754.94	\$1,754.94	\$1,754.94	\$1,754.94	\$575.21	\$1,150.42	\$1,725.63
					Medicare Primary	1		
	<25	\$516.56	\$547.01	\$516.56	\$547.01	\$516.56	\$1,033.12	\$1,549.68
	25-29	\$516.56	\$628.22	\$516.56	\$628.22	\$516.56	\$1,033.12	\$1,549.68
	30-34	\$516.56	\$614.68	\$516.56	\$614.68	\$516.56	\$1,033.12	\$1,549.68
	35-39	\$516.56	\$603.40	\$516.56	\$603.40	\$516.56	\$1,033.12	\$1,549.68
	40-44	\$516.56	\$631.60	\$516.56	\$631.60	\$516.56	\$1,033.12	\$1,549.68
	45-49	\$570.69	\$717.32	\$570.69	\$717.32	\$516.56	\$1,033.12	\$1,549.68
	50-54	\$757.92	\$757.92	\$757.92	\$757.92	\$516.56	\$1,033.12	\$1,549.68
	55-59	\$771.45	\$771.45	\$771.45	\$771.45	\$516.56	\$1,033.12	\$1,549.68
	60-64	\$771.45	\$771.45	\$771.45	\$771.45	\$516.56	\$1,033.12	\$1,549.68
	65-69	\$771.45	\$771.45	\$771.45	\$771.45	\$516.56	\$1,033.12	\$1,549.68
	70-74	\$771.45	\$771.45	\$771.45	\$771.45	\$516.56	\$1,033.12	\$1,549.68
	>74	\$771.45	\$771.45	\$771.45	\$771.45	\$516.56	\$1,033.12	\$1,549.68

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spo	Duse	1 Child	2 Children	3+ Children
incarni ouverage	Age Dallus	Male	Female	Male	Female	T CIIIIU		3+ Gilliuren
Alternate Option: Blue Access Option 73 with Rx Option AE, Blue 6	<25	\$494.71	\$1,191.41	\$494.71	\$1,191.41	\$550.88	\$1,101.76	\$1,652.64
	25-29	\$520.63	\$1,367.47	\$520.63	\$1,367.47	\$550.88	\$1,101.76	\$1,652.64
	30-34	\$603.81	\$1,337.23	\$603.81	\$1,337.23	\$550.88	\$1,101.76	\$1,652.64
	35-39	\$758.27	\$1,312.39	\$758.27	\$1,312.39	\$550.88	\$1,101.76	\$1,652.64
	40-44	\$948.37	\$1,373.95	\$948.37	\$1,373.95	\$550.88	\$1,101.76	\$1,652.64
	45-49	\$1,242.18	\$1,561.90	\$1,242.18	\$1,561.90	\$550.88	\$1,101.76	\$1,652.64
	50-54	\$1,650.47	\$1,650.47	\$1,650.47	\$1,650.47	\$550.88	\$1,101.76	\$1,652.64
	55-59	\$1,680.72	\$1,680.72	\$1,680.72	\$1,680.72	\$550.88	\$1,101.76	\$1,652.64
	60-64	\$1,680.72	\$1,680.72	\$1,680.72	\$1,680.72	\$550.88	\$1,101.76	\$1,652.64
	65-69	\$1,680.72	\$1,680.72	\$1,680.72	\$1,680.72	\$550.88	\$1,101.76	\$1,652.64
	70-74	\$1,680.72	\$1,680.72	\$1,680.72	\$1,680.72	\$550.88	\$1,101.76	\$1,652.64
	>74	\$1,680.72	\$1,680.72	\$1,680.72	\$1,680.72	\$550.88	\$1,101.76	\$1,652.64
					Medicare Primary	1		
	<25	\$494.71	\$523.87	\$494.71	\$523.87	\$494.71	\$989.42	\$1,484.13
	25-29	\$494.71	\$601.65	\$494.71	\$601.65	\$494.71	\$989.42	\$1,484.13
	30-34	\$494.71	\$588.68	\$494.71	\$588.68	\$494.71	\$989.42	\$1,484.13
	35-39	\$494.71	\$577.88	\$494.71	\$577.88	\$494.71	\$989.42	\$1,484.13
	40-44	\$494.71	\$604.89	\$494.71	\$604.89	\$494.71	\$989.42	\$1,484.13
	45-49	\$546.56	\$686.98	\$546.56	\$686.98	\$494.71	\$989.42	\$1,484.13
	50-54	\$725.86	\$725.86	\$725.86	\$725.86	\$494.71	\$989.42	\$1,484.13
	55-59	\$738.82	\$738.82	\$738.82	\$738.82	\$494.71	\$989.42	\$1,484.13
	60-64	\$738.82	\$738.82	\$738.82	\$738.82	\$494.71	\$989.42	\$1,484.13
	65-69	\$738.82	\$738.82	\$738.82	\$738.82	\$494.71	\$989.42	\$1,484.13
	70-74	\$738.82	\$738.82	\$738.82	\$738.82	\$494.71	\$989.42	\$1,484.13
	>74	\$738.82	\$738.82	\$738.82	\$738.82	\$494.71	\$989.42	\$1,484.13

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	loyee	Spo	ouse	1 Child	2 Children	3+ Children
	Age ballus	Male	Female	Male	Female	1 Olliu	2 onliuien	JT UIIIUICII
Alternate Option: Blue Access Option 74 with Rx Option AE, Blue 6	<25	\$483.58	\$1,164.60	\$483.58	\$1,164.60	\$538.48	\$1,076.96	\$1,615.44
	25-29	\$508.92	\$1,336.71	\$508.92	\$1,336.71	\$538.48	\$1,076.96	\$1,615.44
	30-34	\$590.22	\$1,307.15	\$590.22	\$1,307.15	\$538.48	\$1,076.96	\$1,615.44
	35-39	\$741.21	\$1,282.86	\$741.21	\$1,282.86	\$538.48	\$1,076.96	\$1,615.44
	40-44	\$927.04	\$1,343.04	\$927.04	\$1,343.04	\$538.48	\$1,076.96	\$1,615.44
	45-49	\$1,214.23	\$1,526.76	\$1,214.23	\$1,526.76	\$538.48	\$1,076.96	\$1,615.44
	50-54	\$1,613.34	\$1,613.34	\$1,613.34	\$1,613.34	\$538.48	\$1,076.96	\$1,615.44
	55-59	\$1,642.91	\$1,642.91	\$1,642.91	\$1,642.91	\$538.48	\$1,076.96	\$1,615.44
	60-64	\$1,642.91	\$1,642.91	\$1,642.91	\$1,642.91	\$538.48	\$1,076.96	\$1,615.44
	65-69	\$1,642.91	\$1,642.91	\$1,642.91	\$1,642.91	\$538.48	\$1,076.96	\$1,615.44
	70-74	\$1,642.91	\$1,642.91	\$1,642.91	\$1,642.91	\$538.48	\$1,076.96	\$1,615.44
	>74	\$1,642.91	\$1,642.91	\$1,642.91	\$1,642.91	\$538.48	\$1,076.96	\$1,615.44
					Medicare Primary			
	<25	\$483.58	\$512.09	\$483.58	\$512.09	\$483.58	\$967.16	\$1,450.74
	25-29	\$483.58	\$588.11	\$483.58	\$588.11	\$483.58	\$967.16	\$1,450.74
	30-34	\$483.58	\$575.44	\$483.58	\$575.44	\$483.58	\$967.16	\$1,450.74
	35-39	\$483.58	\$564.88	\$483.58	\$564.88	\$483.58	\$967.16	\$1,450.74
	40-44	\$483.58	\$591.28	\$483.58	\$591.28	\$483.58	\$967.16	\$1,450.74
	45-49	\$534.26	\$671.52	\$534.26	\$671.52	\$483.58	\$967.16	\$1,450.74
	50-54	\$709.53	\$709.53	\$709.53	\$709.53	\$483.58	\$967.16	\$1,450.74
	55-59	\$722.20	\$722.20	\$722.20	\$722.20	\$483.58	\$967.16	\$1,450.74
	60-64	\$722.20	\$722.20	\$722.20	\$722.20	\$483.58	\$967.16	\$1,450.74
	65-69	\$722.20	\$722.20	\$722.20	\$722.20	\$483.58	\$967.16	\$1,450.74
	70-74	\$722.20	\$722.20	\$722.20	\$722.20	\$483.58	\$967.16	\$1,450.74
	>74	\$722.20	\$722.20	\$722.20	\$722.20	\$483.58	\$967.16	\$1,450.74

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spo	ouse	1 Child	2 Children	3+ Children
nearth coverage	Age banus	Male	Female	Male	Female	1 Gilliu	2 Gilluren	3+ Gilliuren
Alternate Option: Blue Access Option 75 with Rx Option AE, Blue 6	<25	\$468.96	\$1,129.39	\$468.96	\$1,129.39	\$522.20	\$1,044.40	\$1,566.60
	25-29	\$493.53	\$1,296.29	\$493.53	\$1,296.29	\$522.20	\$1,044.40	\$1,566.60
	30-34	\$572.37	\$1,267.62	\$572.37	\$1,267.62	\$522.20	\$1,044.40	\$1,566.60
	35-39	\$718.79	\$1,244.07	\$718.79	\$1,244.07	\$522.20	\$1,044.40	\$1,566.60
	40-44	\$899.00	\$1,302.43	\$899.00	\$1,302.43	\$522.20	\$1,044.40	\$1,566.60
	45-49	\$1,177.51	\$1,480.59	\$1,177.51	\$1,480.59	\$522.20	\$1,044.40	\$1,566.60
	50-54	\$1,564.55	\$1,564.55	\$1,564.55	\$1,564.55	\$522.20	\$1,044.40	\$1,566.60
	55-59	\$1,593.22	\$1,593.22	\$1,593.22	\$1,593.22	\$522.20	\$1,044.40	\$1,566.60
	60-64	\$1,593.22	\$1,593.22	\$1,593.22	\$1,593.22	\$522.20	\$1,044.40	\$1,566.60
	65-69	\$1,593.22	\$1,593.22	\$1,593.22	\$1,593.22	\$522.20	\$1,044.40	\$1,566.60
	70-74	\$1,593.22	\$1,593.22	\$1,593.22	\$1,593.22	\$522.20	\$1,044.40	\$1,566.60
	>74	\$1,593.22	\$1,593.22	\$1,593.22	\$1,593.22	\$522.20	\$1,044.40	\$1,566.60
					Medicare Primary			
	<25	\$468.96	\$496.60	\$468.96	\$496.60	\$468.96	\$937.92	\$1,406.88
	25-29	\$468.96	\$570.32	\$468.96	\$570.32	\$468.96	\$937.92	\$1,406.88
	30-34	\$468.96	\$558.04	\$468.96	\$558.04	\$468.96	\$937.92	\$1,406.88
	35-39	\$468.96	\$547.80	\$468.96	\$547.80	\$468.96	\$937.92	\$1,406.88
	40-44	\$468.96	\$573.40	\$468.96	\$573.40	\$468.96	\$937.92	\$1,406.88
	45-49	\$518.10	\$651.21	\$518.10	\$651.21	\$468.96	\$937.92	\$1,406.88
	50-54	\$688.08	\$688.08	\$688.08	\$688.08	\$468.96	\$937.92	\$1,406.88
	55-59	\$700.36	\$700.36	\$700.36	\$700.36	\$468.96	\$937.92	\$1,406.88
	60-64	\$700.36	\$700.36	\$700.36	\$700.36	\$468.96	\$937.92	\$1,406.88
	65-69	\$700.36	\$700.36	\$700.36	\$700.36	\$468.96	\$937.92	\$1,406.88
	70-74	\$700.36	\$700.36	\$700.36	\$700.36	\$468.96	\$937.92	\$1,406.88
	>74	\$700.36	\$700.36	\$700.36	\$700.36	\$468.96	\$937.92	\$1,406.88

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	ployee	Spo	Duse	1 Child	2 Children	3+ Children
nearth Goverage	Age ballus	Male	Female	Male	Female	1 Gilliu	2 Gilluren	3+ Gilluren
Alternate Option: Blue Access Option 76 with Rx Option AE, Blue 6	<25	\$427.58	\$1,029.73	\$427.58	\$1,029.73	\$476.12	\$952.24	\$1,428.36
	25-29	\$449.98	\$1,181.90	\$449.98	\$1,181.90	\$476.12	\$952.24	\$1,428.36
	30-34	\$521.87	\$1,155.76	\$521.87	\$1,155.76	\$476.12	\$952.24	\$1,428.36
	35-39	\$655.37	\$1,134.29	\$655.37	\$1,134.29	\$476.12	\$952.24	\$1,428.36
	40-44	\$819.68	\$1,187.51	\$819.68	\$1,187.51	\$476.12	\$952.24	\$1,428.36
	45-49	\$1,073.61	\$1,349.95	\$1,073.61	\$1,349.95	\$476.12	\$952.24	\$1,428.36
	50-54	\$1,426.50	\$1,426.50	\$1,426.50	\$1,426.50	\$476.12	\$952.24	\$1,428.36
	55-59	\$1,452.64	\$1,452.64	\$1,452.64	\$1,452.64	\$476.12	\$952.24	\$1,428.36
	60-64	\$1,452.64	\$1,452.64	\$1,452.64	\$1,452.64	\$476.12	\$952.24	\$1,428.36
	65-69	\$1,452.64	\$1,452.64	\$1,452.64	\$1,452.64	\$476.12	\$952.24	\$1,428.36
	70-74	\$1,452.64	\$1,452.64	\$1,452.64	\$1,452.64	\$476.12	\$952.24	\$1,428.36
	>74	\$1,452.64	\$1,452.64	\$1,452.64	\$1,452.64	\$476.12	\$952.24	\$1,428.36
					Medicare Primary	1		
	<25	\$427.58	\$452.78	\$427.58	\$452.78	\$427.58	\$855.16	\$1,282.74
	25-29	\$427.58	\$520.00	\$427.58	\$520.00	\$427.58	\$855.16	\$1,282.74
	30-34	\$427.58	\$508.80	\$427.58	\$508.80	\$427.58	\$855.16	\$1,282.74
	35-39	\$427.58	\$499.46	\$427.58	\$499.46	\$427.58	\$855.16	\$1,282.74
	40-44	\$427.58	\$522.80	\$427.58	\$522.80	\$427.58	\$855.16	\$1,282.74
	45-49	\$472.39	\$593.75	\$472.39	\$593.75	\$427.58	\$855.16	\$1,282.74
	50-54	\$627.36	\$627.36	\$627.36	\$627.36	\$427.58	\$855.16	\$1,282.74
	55-59	\$638.56	\$638.56	\$638.56	\$638.56	\$427.58	\$855.16	\$1,282.74
	60-64	\$638.56	\$638.56	\$638.56	\$638.56	\$427.58	\$855.16	\$1,282.74
	65-69	\$638.56	\$638.56	\$638.56	\$638.56	\$427.58	\$855.16	\$1,282.74
	70-74	\$638.56	\$638.56	\$638.56	\$638.56	\$427.58	\$855.16	\$1,282.74
	>74	\$638.56	\$638.56	\$638.56	\$638.56	\$427.58	\$855.16	\$1,282.74

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spo	ouse	1 Child	2 Children	3+ Children
nealui Goverage	Age ballus	Male	Female	Male	Female	1 Giniu	2 Gilluren	3+ Gilliuren
Alternate Option: Blue Access Option 76 with Rx Option AA, Blue 6	<25	\$423.45	\$1,019.80	\$423.45	\$1,019.80	\$471.53	\$943.06	\$1,414.59
	25-29	\$445.64	\$1,170.51	\$445.64	\$1,170.51	\$471.53	\$943.06	\$1,414.59
	30-34	\$516.84	\$1,144.62	\$516.84	\$1,144.62	\$471.53	\$943.06	\$1,414.59
	35-39	\$649.05	\$1,123.35	\$649.05	\$1,123.35	\$471.53	\$943.06	\$1,414.59
	40-44	\$811.77	\$1,176.05	\$811.77	\$1,176.05	\$471.53	\$943.06	\$1,414.59
	45-49	\$1,063.26	\$1,336.93	\$1,063.26	\$1,336.93	\$471.53	\$943.06	\$1,414.59
	50-54	\$1,412.74	\$1,412.74	\$1,412.74	\$1,412.74	\$471.53	\$943.06	\$1,414.59
	55-59	\$1,438.63	\$1,438.63	\$1,438.63	\$1,438.63	\$471.53	\$943.06	\$1,414.59
	60-64	\$1,438.63	\$1,438.63	\$1,438.63	\$1,438.63	\$471.53	\$943.06	\$1,414.59
	65-69	\$1,438.63	\$1,438.63	\$1,438.63	\$1,438.63	\$471.53	\$943.06	\$1,414.59
	70-74	\$1,438.63	\$1,438.63	\$1,438.63	\$1,438.63	\$471.53	\$943.06	\$1,414.59
	>74	\$1,438.63	\$1,438.63	\$1,438.63	\$1,438.63	\$471.53	\$943.06	\$1,414.59
					Medicare Primary	1		
	<25	\$423.45	\$448.42	\$423.45	\$448.42	\$423.45	\$846.90	\$1,270.35
	25-29	\$423.45	\$514.99	\$423.45	\$514.99	\$423.45	\$846.90	\$1,270.35
	30-34	\$423.45	\$503.89	\$423.45	\$503.89	\$423.45	\$846.90	\$1,270.35
	35-39	\$423.45	\$494.65	\$423.45	\$494.65	\$423.45	\$846.90	\$1,270.35
	40-44	\$423.45	\$517.76	\$423.45	\$517.76	\$423.45	\$846.90	\$1,270.35
	45-49	\$467.83	\$588.03	\$467.83	\$588.03	\$423.45	\$846.90	\$1,270.35
	50-54	\$621.31	\$621.31	\$621.31	\$621.31	\$423.45	\$846.90	\$1,270.35
	55-59	\$632.41	\$632.41	\$632.41	\$632.41	\$423.45	\$846.90	\$1,270.35
	60-64	\$632.41	\$632.41	\$632.41	\$632.41	\$423.45	\$846.90	\$1,270.35
	65-69	\$632.41	\$632.41	\$632.41	\$632.41	\$423.45	\$846.90	\$1,270.35
	70-74	\$632.41	\$632.41	\$632.41	\$632.41	\$423.45	\$846.90	\$1,270.35
	>74	\$632.41	\$632.41	\$632.41	\$632.41	\$423.45	\$846.90	\$1,270.35

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spo	ouse	1 Child	2 Children	3+ Children
nearth coverage	Age ballus	Male	Female	Male	Female	1 Gilliu	2 Gilluren	3+ Gilluren
Alternate Option: Blue Access Option 77 with Rx Option AA, Blue 6	<25	\$420.86	\$1,013.56	\$420.86	\$1,013.56	\$468.64	\$937.28	\$1,405.92
	25-29	\$442.91	\$1,163.34	\$442.91	\$1,163.34	\$468.64	\$937.28	\$1,405.92
	30-34	\$513.67	\$1,137.61	\$513.67	\$1,137.61	\$468.64	\$937.28	\$1,405.92
	35-39	\$645.08	\$1,116.48	\$645.08	\$1,116.48	\$468.64	\$937.28	\$1,405.92
	40-44	\$806.80	\$1,168.85	\$806.80	\$1,168.85	\$468.64	\$937.28	\$1,405.92
	45-49	\$1,056.75	\$1,328.74	\$1,056.75	\$1,328.74	\$468.64	\$937.28	\$1,405.92
	50-54	\$1,404.10	\$1,404.10	\$1,404.10	\$1,404.10	\$468.64	\$937.28	\$1,405.92
	55-59	\$1,429.82	\$1,429.82	\$1,429.82	\$1,429.82	\$468.64	\$937.28	\$1,405.92
	60-64	\$1,429.82	\$1,429.82	\$1,429.82	\$1,429.82	\$468.64	\$937.28	\$1,405.92
	65-69	\$1,429.82	\$1,429.82	\$1,429.82	\$1,429.82	\$468.64	\$937.28	\$1,405.92
	70-74	\$1,429.82	\$1,429.82	\$1,429.82	\$1,429.82	\$468.64	\$937.28	\$1,405.92
	>74	\$1,429.82	\$1,429.82	\$1,429.82	\$1,429.82	\$468.64	\$937.28	\$1,405.92
					Medicare Primary	,		
	<25	\$420.86	\$445.67	\$420.86	\$445.67	\$420.86	\$841.72	\$1,262.58
	25-29	\$420.86	\$511.83	\$420.86	\$511.83	\$420.86	\$841.72	\$1,262.58
	30-34	\$420.86	\$500.81	\$420.86	\$500.81	\$420.86	\$841.72	\$1,262.58
	35-39	\$420.86	\$491.62	\$420.86	\$491.62	\$420.86	\$841.72	\$1,262.58
	40-44	\$420.86	\$514.59	\$420.86	\$514.59	\$420.86	\$841.72	\$1,262.58
	45-49	\$464.97	\$584.43	\$464.97	\$584.43	\$420.86	\$841.72	\$1,262.58
	50-54	\$617.51	\$617.51	\$617.51	\$617.51	\$420.86	\$841.72	\$1,262.58
	55-59	\$628.53	\$628.53	\$628.53	\$628.53	\$420.86	\$841.72	\$1,262.58
	60-64	\$628.53	\$628.53	\$628.53	\$628.53	\$420.86	\$841.72	\$1,262.58
	65-69	\$628.53	\$628.53	\$628.53	\$628.53	\$420.86	\$841.72	\$1,262.58
	70-74	\$628.53	\$628.53	\$628.53	\$628.53	\$420.86	\$841.72	\$1,262.58
	>74	\$628.53	\$628.53	\$628.53	\$628.53	\$420.86	\$841.72	\$1,262.58

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spo	ouse	1 Child	2 Children	3+ Children
nearth Goverage	Age ballus	Male	Female	Male	Female	1 Gilliu	2 Gilluren	3+ Gilliuren
Alternate Option: Blue Access Option 78 with Rx Option AE, Blue 6	<25	\$372.85	\$897.93	\$372.85	\$897.93	\$415.18	\$830.36	\$1,245.54
	25-29	\$392.39	\$1,030.63	\$392.39	\$1,030.63	\$415.18	\$830.36	\$1,245.54
	30-34	\$455.07	\$1,007.83	\$455.07	\$1,007.83	\$415.18	\$830.36	\$1,245.54
	35-39	\$571.49	\$989.11	\$571.49	\$989.11	\$415.18	\$830.36	\$1,245.54
	40-44	\$714.76	\$1,035.51	\$714.76	\$1,035.51	\$415.18	\$830.36	\$1,245.54
	45-49	\$936.19	\$1,177.16	\$936.19	\$1,177.16	\$415.18	\$830.36	\$1,245.54
	50-54	\$1,243.92	\$1,243.92	\$1,243.92	\$1,243.92	\$415.18	\$830.36	\$1,245.54
	55-59	\$1,266.71	\$1,266.71	\$1,266.71	\$1,266.71	\$415.18	\$830.36	\$1,245.54
	60-64	\$1,266.71	\$1,266.71	\$1,266.71	\$1,266.71	\$415.18	\$830.36	\$1,245.54
	65-69	\$1,266.71	\$1,266.71	\$1,266.71	\$1,266.71	\$415.18	\$830.36	\$1,245.54
	70-74	\$1,266.71	\$1,266.71	\$1,266.71	\$1,266.71	\$415.18	\$830.36	\$1,245.54
	>74	\$1,266.71	\$1,266.71	\$1,266.71	\$1,266.71	\$415.18	\$830.36	\$1,245.54
					Medicare Primary	,		
	<25	\$372.85	\$394.83	\$372.85	\$394.83	\$372.85	\$745.70	\$1,118.55
	25-29	\$372.85	\$453.44	\$372.85	\$453.44	\$372.85	\$745.70	\$1,118.55
	30-34	\$372.85	\$443.67	\$372.85	\$443.67	\$372.85	\$745.70	\$1,118.55
	35-39	\$372.85	\$435.53	\$372.85	\$435.53	\$372.85	\$745.70	\$1,118.55
	40-44	\$372.85	\$455.89	\$372.85	\$455.89	\$372.85	\$745.70	\$1,118.55
	45-49	\$411.93	\$517.76	\$411.93	\$517.76	\$372.85	\$745.70	\$1,118.55
	50-54	\$547.06	\$547.06	\$547.06	\$547.06	\$372.85	\$745.70	\$1,118.55
	55-59	\$556.83	\$556.83	\$556.83	\$556.83	\$372.85	\$745.70	\$1,118.55
	60-64	\$556.83	\$556.83	\$556.83	\$556.83	\$372.85	\$745.70	\$1,118.55
	65-69	\$556.83	\$556.83	\$556.83	\$556.83	\$372.85	\$745.70	\$1,118.55
	70-74	\$556.83	\$556.83	\$556.83	\$556.83	\$372.85	\$745.70	\$1,118.55
	>74	\$556.83	\$556.83	\$556.83	\$556.83	\$372.85	\$745.70	\$1,118.55

Premium Rates (Continued)

Health Coverage	Age Bands	Emp	oloyee	Spe	ouse	1 Child	2 Children	3+ Children
nealui Goverage	Age ballus	Male	Female	Male	Female	1 Gilliu	2 Gilluren	3+ Gilluren
Alternate Option: Blue Access Option 79 with Rx Option AA, Blue 6	<25	\$358.78	\$864.04	\$358.78	\$864.04	\$399.51	\$799.02	\$1,198.53
	25-29	\$377.58	\$991.73	\$377.58	\$991.73	\$399.51	\$799.02	\$1,198.53
	30-34	\$437.89	\$969.79	\$437.89	\$969.79	\$399.51	\$799.02	\$1,198.53
	35-39	\$549.91	\$951.77	\$549.91	\$951.77	\$399.51	\$799.02	\$1,198.53
	40-44	\$687.78	\$996.43	\$687.78	\$996.43	\$399.51	\$799.02	\$1,198.53
	45-49	\$900.86	\$1,132.73	\$900.86	\$1,132.73	\$399.51	\$799.02	\$1,198.53
	50-54	\$1,196.96	\$1,196.96	\$1,196.96	\$1,196.96	\$399.51	\$799.02	\$1,198.53
	55-59	\$1,218.90	\$1,218.90	\$1,218.90	\$1,218.90	\$399.51	\$799.02	\$1,198.53
	60-64	\$1,218.90	\$1,218.90	\$1,218.90	\$1,218.90	\$399.51	\$799.02	\$1,198.53
	65-69	\$1,218.90	\$1,218.90	\$1,218.90	\$1,218.90	\$399.51	\$799.02	\$1,198.53
	70-74	\$1,218.90	\$1,218.90	\$1,218.90	\$1,218.90	\$399.51	\$799.02	\$1,198.53
	>74	\$1,218.90	\$1,218.90	\$1,218.90	\$1,218.90	\$399.51	\$799.02	\$1,198.53
					Medicare Primary	,		
	<25	\$358.78	\$379.93	\$358.78	\$379.93	\$358.78	\$717.56	\$1,076.34
	25-29	\$358.78	\$436.33	\$358.78	\$436.33	\$358.78	\$717.56	\$1,076.34
	30-34	\$358.78	\$426.93	\$358.78	\$426.93	\$358.78	\$717.56	\$1,076.34
	35-39	\$358.78	\$419.09	\$358.78	\$419.09	\$358.78	\$717.56	\$1,076.34
	40-44	\$358.78	\$438.68	\$358.78	\$438.68	\$358.78	\$717.56	\$1,076.34
	45-49	\$396.38	\$498.21	\$396.38	\$498.21	\$358.78	\$717.56	\$1,076.34
	50-54	\$526.41	\$526.41	\$526.41	\$526.41	\$358.78	\$717.56	\$1,076.34
	55-59	\$535.81	\$535.81	\$535.81	\$535.81	\$358.78	\$717.56	\$1,076.34
	60-64	\$535.81	\$535.81	\$535.81	\$535.81	\$358.78	\$717.56	\$1,076.34
	65-69	\$535.81	\$535.81	\$535.81	\$535.81	\$358.78	\$717.56	\$1,076.34
	70-74	\$535.81	\$535.81	\$535.81	\$535.81	\$358.78	\$717.56	\$1,076.34
	>74	\$535.81	\$535.81	\$535.81	\$535.81	\$358.78	\$717.56	\$1,076.34

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Amendment to Master Contract Addendum A

It is agreed that in consideration of the applicable premiums paid, the Contract is amended in accordance with the terms of this Amendment.

Employer (Affiliated companies must be listed below to be included for coverage):

North Manchester

Effective Date of Amendment: 01-01-2024

Section I - Eligibility

Every Subscriber within any of the classifications set forth below shall be eligible for coverage. Family members of Subscribers shall be eligible for coverage if they meet the definition of "Dependent" contained in the Certificate applicable to the Subscriber under whom the family member claims coverage.

All active full-time hourly and salaried Employees working at least 25 hours per week in Ohio [30 hours per week in Kentucky] and who work in states in which Anthem provides coverage shall be eligible for coverage under this Contract. All active full time hourly and salaried Employees working at least 30 hours per week in Missouri and who live or work in states in which Anthem provides coverage shall be eligible for coverage under this Contract.

Coverage for eligible new Employees shall be effective on the date selected in the Employer Application or other documentation accepted by Anthem, as long as the application is received by Anthem within the time period specified in the Employer Application or other documentation accepted by Anthem.

Section II - Benefits

Anthem shall provide or cause to be provided, through a Participating Plan or otherwise, the benefits evidenced in the applicable Certificates, including any amendments to such benefits hereafter agreed to by the Employer and Anthem, and provided by the administrative practices and procedures of Anthem and/or a Participating Plan. "Participating Plan" means any Blue Cross and/or Blue Shield Plan other than Anthem that has agreed, either by written document, oral understanding, or course of dealing or conduct, to participate in providing any services to Anthem, administrative or otherwise, in connection with the provision of payment for Covered Services under this Contract.

The health care benefits to be provided by Anthem are fully described in the Certificates identified by the product identification codes thereon.

Health coverage is underwritten by one of the following companies based upon the state in which your group is located: In Indiana: Anthem Blue Cross and Blue Shield is the trade name of Anthem Insurance Companies, Inc. In Kentucky: Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Kentucky, Inc. In Ohio: Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Kentucky, Inc. Independent licensees of the Blue Cross and Blue Shield Association. Registered marks Blue Cross and Blue Shield Association.

Anthem.

00000324-0000

Anthem.

Amendment to Master Contract Addendum B

North Manchester

Group No: 00000324-0000

MONTHLY PREMIUM RATES

For Health Benefits that are age/sex rated, rather than composite rated, the monthly premium rates shall be determined from the preceding tables and shall be based upon the age and sex of each member to be covered under the Master Group Contract, and whether the employee is covering spouse only and/or dependent emmerch.

For Life Benefits, the monthly premium rates shall be determined from the preceding tables and shall be based upon the age and sex of each employee to be covered under the Group Policy, and the types of coverage for which the person is enrolled. For Health and Life Benefits, such rates shall be based on the age of each employee/spouse as of the effective date of your coverage and the effective date of any subsequent rate change. When an employee/spouse has a birthday that changes age bands, the new premium rate will be reflected on the next months billing following the change in age bands; provided, however, for KY Health Benefits only, there will be no rate change during the Contract Period. For Health and Life Benefits, when an individual is added or deleted from coverage, the monthly premium payments shall be recalculated based upon the persons to be covered that month. Such calculation shall be made by using the preceding table, as well as the rates set forth after the tables for additional types of coverage, if any. The calculation of the monthly premium payments shall ultimately be the responsibility of Anthem and Anthem Life and such calculations shall be final.

Additional Fees or Charges applicable to Health Coverage:

Premium shall be payable and received by Anthem on the due date indicated on the invoice.

Anthem shall provide the Employer with the premium rates applicable to the next Contract Period at least 30 days prior to the expiration of this Contract Period.

By payment of the appropriate premiums, the Employer accepts the terms and conditions of this Amendment to the Group Contract. Upon such acceptance, this Amendment becomes part of the Group Contract and is subject to all terms and conditions thereof not inconsistent with the specific provisions of this Amendment.

Anthem Blue Cross and Blue Shield

Hang Charges

Harry Hayes

Director, Kentucky Small Group & Association Sales

Health coverage is underwritten by one of the following companies based upon the state in which your group is located: In Indiana: Anthem Blue Cross and Blue Shield is the trade name of Anthem Insurance Companies, Inc. In Kentucky: Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Kentucky, Inc. In Ohio: Anthem Blue Cross and Blue Shield is the trade name of Community Insurance Company. Independent licensees of the Blue Cross and Blue Shield Association. Registered marks Blue Cross and Blue Shield Association.

Keeping Medicare-eligible individuals informed about creditable coverage

2024 Kentucky Small Group Grandmothered

There are certain communications needed to keep your Medicare-eligible employees and retirees up to date about their plans. Medicare Part D drug coverage helps to cover the cost of prescription drugs. To help your individuals with Medicare make an informed decision about their available medication coverage options, you are required to let them know whether their current prescription drug plan is "creditable" or "noncreditable."

Creditable prescription plans ensure that when a Medicare-eligible individual pays for prescription medication, the costs are **the same or less** than what Medicare covers. **Noncreditable** prescription plans means that drugs **cost more**, on average, than what Medicare's plan covers.

Medicare-eligible individuals with creditable plans can keep their current coverage to avoid higher costs for medications. Those with noncreditable drug plans may want to enroll in Medicare Part D to reduce their medication costs.

How to notify your Medicare-eligible individuals

Once a year, you must send a Notice of Non-Creditable Coverage to let Medicare-eligible individuals know if their current prescription drug benefit is noncreditable coverage. You need to do this every year for all Medicare eligible active employees and their dependents, Medicare eligible COBRA individuals and their dependents, Medicare eligible disabled individuals covered under the prescription drug plan, and any retirees and their dependents. A late enrollment penalty on individuals who do not maintain creditable coverage for a period of 63 days or longer following their initial enrollment period for the Medicare prescription drug benefit may apply. Accordingly, this information is essential to an individual's decision whether to enroll in a Medicare Part D prescription drug plan. For tips on what to include in your letter, take a look at the sample letter at <u>cms.hhs.gov/creditablecoverage</u>.

Anthem Blue Cross and Blue Shield is the trade name of: In Oulorado: Rocky Mountain Hospital and Medical Service, Inc. HMD products underwritten by HMD Colorado, Inc. Copies of Colorado network access glars are available on request from member services or can be obtained by going to anthem.com/co/networkaccess. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana. Anthem Insurance Companies, Inc. In Kentucky, Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans, Inc. In Missouri (exoluting 30 counties in the Kanses Cly area: Right/OHIO^{CH} Managed Cere, Inc. (R). Health Vallared - Ville Insurance Company. Inc. RIT and certain artifiliates andinistrative avoids for self-funded plans and do not underwrite benefits. In Newada: Accky Mountain Hospital and Medical Service, Inc. HMD products underwritten by HMD Clarado, Inc., de HMD Mesandi, Inc., de HMD Mesandi, Inc. RIT and certain Inc. HMD gans are administrated by Anthem Health Plans of New Hampshire, Inc. and Underwritten by HMD Clarado, Inc., de HMD Mesandi, Inc., de HMD Mesandi, Inc. HMD gans are administrated by Anthem Health Plans of New Hampshire, Inc. and Underwritten by HMD Clarado, Inc., de HMD Mesandi, Inc., de HMD Mesandi, Inc. HMD gans are administrated by Anthem Health Plans of New Hampshire, Inc. and Underwritten by HMD Clarado, Inc., de HMD Mesandi, Inc., de HMD Mesandi, Inc. HMD gans are administrated by Anthem Health Plans of New Hampshire, Inc. and Underwriten by HMD Clarado, Inc., de HMD Mesandi, Inc., de HMD Mesandi, Inc. HMD gans are constructed to the Neurons (Neurona) and the service as Clarado Neurona Intervention of Neurona, Intervention Health Plans of State Neuro ICL 31, Niesconsin Black Neurona (Neurona) and exervice as Clarado Neurona (Neurona). Compare underwrites or administrative HMD end State Neuro ICL 31, Niesconsin Black Neurona (Neurona) and thead as as Clarado Neurona Intervent Neuroffs in

You should notify Medicare-eligible members about their coverage:

- Before the person's initial enrollment period (IEP) for Part D.
- Before the annual coordinated election period (ACEP) each year, which begins October 15.
- Before the effective date of the person's enrollment in the plan.
- At the time of any change that would affect whether or not the prescription plan coverage is creditable.
- Upon request from the beneficiary.

How to notify CMS

This information must also be recorded with the Centers for Medicare & Medicaid Services (CMS). Go to cms.hhs.gov/creditablecoverage and complete the Disclosure to CMS Form unless your organization is exempt, as outlined in the disclosure to CMS guidance.

You can find details about creditable coverage, such as rules, forms, model disclosure notice language for beneficiaries, and requirements for your CMS disclosure notice, at <u>cms.hhs.gov/creditablecoverage</u>.

Are your plans creditable?

The 2024 Kentucky Small Group Grandmothered plan(s) that include **"noncreditable"** prescription drug benefits are outlined on the next page.

2024 Kentucky Small Group Grandmothered

The following plans are noncreditable:

2024 Kentucky Small Group Grandmothered	Contract code	Creditable coverage status
V05 Blue Access PPO \$2500/\$4000/0.2 RxM	N/A	Noncreditable
V05 Blue Access PPO \$500/\$1000/0.2 RxM	N/A	Noncreditable
V05 Blue Access PPO \$250/\$2000/0.2 RxM	N/A	Noncreditable
V05 Blue Access PPO \$1500/\$3000/0.2 RxM	N/A	Noncreditable
V05 Blue Access PPO \$7500/\$15000/0.2 RxM	N/A	Noncreditable
V05 Anthem Essential \$1000/\$5000/\$500/20% RxM	N/A	Noncreditable
V05 Anthem Essential \$2000/\$5000/\$750/20% RxM	N/A	Noncreditable
V05 Anthem Essential \$2500/\$5000/\$1000/20% RxM	N/A	Noncreditable
V05 Anthem Essential \$5000/\$10000/\$1000/20% RxM	N/A	Noncreditable
V06 Lumenos Health Saving Account \$5000/\$6050/0.1 Rx_	N/A	Noncreditable
V06 Lumenos Deductible First HRA \$2500/\$5000/\$10000/0.2 Rx0.2_	N/A	Noncreditable
V06 Lumenos Deductible First HRA \$5000/\$7500/\$10000/0.2 Rx0.2_	N/A	Noncreditable
VO6 Lumenos Health Savings Account w/Copay \$0/\$100/0 RxA0	N/A	Noncreditable
V06 Lumenos Health Savings Accounts \$5000/\$6050/0.1/0.1 Rx_Single	N/A	Noncreditable

We are here to help

If you have questions about creditable and noncreditable coverage, please contact your Anthem representative.

Anthem 🕾 🕅

How to access your Summary of Benefits and Coverage and Summary of <u>Dental Benefits and Coverage</u>

As you may know, employers are responsible for sending an electronic or printed copy of the Summary of Benefits and Coverage (SBC) and Summary of Dental Benefits and Coverage (SDBC) to plan participants. Here is how to access them for your Small Group plan(s):

1 Go to <u>sbc.anthem.com</u>.

- 2 Choose your state, market segment, and product type.
- 3 You can find plans using different data. You can search by:
 - Plan name (be descriptive for best results)
 - Contract code
 - State
 - Market segment (Small Group)
 - Coverage effective date
 - Language (may not be available online or may need to be requested)
- 4 Choose the plan by selecting View or the down arrow to download in the Action column.









We are here to help

If you have questions or need assistance, please contact your Anthem representative.

Anthem Blue Cross and Blue Shield is the trade nome of In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO quoteds underwritten by HMO Colorada, Inc. In Connecticut. Anthem Health Plans f. (Inc. In Connecticut. Mathem Health Plans f. (Inc. In Connect Company HAU). Cand HMO benefits underwritten by HMO follorada (Inc. In Connecticut. Mathem Health Plans f. (Inc. In Connect Medical Service), Inc. HMO genefits underwritten by HAU Cand HMO benefits underwritten by HMO benefits underwritten by HMO follorada, Inc., HBO genetical (Inc. HMO genefits underwritten by HAU) Cand HMO benefits underwritten by HMO benefits underwritten by HMO benefits underwritten by HAU Cand HMO benefits underwritten by HMO calcrada, Inc., HBO benefits underwritten by HMO calcrada, Inc., HBO benefits underwritten by HMO benefi

Important information regarding ADA/GINA

Under final rules issued by EEOC under the Americans with Disabilities Act and the Genetic Information Nondiscrimination Act, wellness incentives are subject to certain limits in some situations. Incentive limits may also apply under the Affordable Care Act. Employers are responsible for taking steps to comply with all legally-required limits. Please consult your attorneys or advisors for additional information as needed.



Life and Disability products underwritten by Anthem Life Insurance Company. Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Kentucky, Inc. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

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An independent licensee of the Blue Cross and Blue Skield Association. Asthern Blue Cross and Blue Shield is the trade name of Anthern Health Fluus of Kentucky, Inc. @Registered marks Blue Cross and Blue Shield Association.

111523 DPL372339 KYGRP 735 03

DETACH AND RETURN LOWER PORTION WITH YOUR PAYMENT

RETURN THIS WITH YOUR PAYMENT - DO NOT STAPLE

North Manchester

Group No 00000324-0		From Date 12/01/2023	Through Date 12/31/2023	Due Date 12/01/2023
Amount D	ie		Amount Paid	
	\$12,265.4	6		
Unit No.	003		FKY1-MB	

Bill Clerk Kentucky Small Group Service Number

An independent licensee of the Bine Cross and Elas Slaidd Association. Anthem Bino Cross and Bine Shield is the trade name of Anthem Health Plans of Keatucky, Inc. @Registered marks Blac Cross and Blac Shield Association.

0

MAKE CHECKS PAYABLE TO ANTHEM BLUE CROSS BLUE SHIELD

Anthem.

Group ID: 00000324

SubGroup ID: 0000

Invoice Number: 146536620

Anthem.

An independent licensee of the Blue Cruss and Elne Shield Association. Authorn Elne Cruss and Elne Shield is the trude name of Anthem Health Plans of Kenneky, Inc. @Registered marks Elne Cruss and Hlue. Shield Association.

Billing for: North Manchester 7361 N Hwy 421 Manchester, KY 40962
 Due Date:
 12/01/2023

 Billing Date:
 11/15/2023

 Coverage Period From:
 12/01/2023

 Through:
 12/31/2023

Invoice Number: 146536620

Group ID: 00000324 SubGroup ID: 0000

Account Summary

	Previous Total Due		\$10,376.60
10/18/2023	Payment	(\$2,355.01)

Outstanding Balance as of 11/15/2023	\$8,021.59	
Current Invoice	\$4,243.87	
Total Due	\$12,265.46	Please Pay This Amount

For billing questions, please call 1-888-290-9159.

PLEASE NOTE: If your premium has changed, it could be due to an age change in one or more employee and/or spouse .

Employer Access - Everything you need for more efficient plan administration of your Anthem Group Benefits. Ask about it or visit www.anthem.com today for more information

+ Remember to PAY AS BILLED - pay the total amount shown as due on the bill.

+ Do not add or delete members by writing on your bill - your payment goes to an automatic deposit box that cannot read your changes.

+ Submit membership changes to Anthem as they occur. We will adjust your premiums, when applicable, on a future bill.

IMPORTANT NOTICE REGARDING PAYMENT OF PREMIUM Please be advised that if Anthem does not receive the group premium payment within the 30 day grace period following the premium payment due date, the group health coverage will be terminated effective on the last date through which full premiums were paid. This notice serves as the 30-day notice of termination required by law.

IMPORTANT NOTICE: If this bill reflects an outstanding premium balance for the prior month's bill, Anthem's issuance of this invoice does not waive Anthem's contractual right to automatically terminate your group's coverage for failure to timely pay premiums.

IMPORTANT NOTICE: Remember to audit your bill monthly to verify the information is correct. Anthem

Page: 1 Form ID: DPL3 Group ID: 00000324 SubGroup ID: 0000

Invoice Number: 146536620

Account Detail

Health 4 Premium	Subscribers Dependents 3 0	Current \$4,243.87	Retro \$0.00	Net \$4,243.87
	Current Bill Total Balance Carried Forward	\$4,243.87	\$0.00	\$4,243.87 \$8,021.59
	Total			\$12,265.46

Page: 2 Form ID: DPL3

Group ID: 00000324 SubGroup ID: 0000

Invoice Number: 146536620

Current Subscriber Details

f3B4	SubGroup ID:	0000 SubGroup Name: North		n Manchester			
[1,737] 3 of	Subscriber	Subscriber ID	Plan	Volume	Subscriber	Dependent	Total
	Gray, Bill		Health 4		\$852.17	\$0.00	\$852.17
E E E	Jarvis, Paul		Health 4		\$1,888.86	\$0.00	\$1,888.86
	Lewis, Telo		Health 4		\$1,502.84	\$0.00	\$1,502.84
242			Subtotal for 0000		\$4,243.87	\$0.00	\$4,243.87

Page: 3 Form ID: DPL3

Invoice Number: 146536620

This page intentionally blank

Page: 4 Form ID: DPL3

STAFF DR 3-11:

Provide the contract or agreement between North Manchester Water and its health insurance provider, and any other documents to support the premium charged for each employee for whom insurance coverage is provided for both 2022 and 2023. If the premium charged is different for each employee, provide the coverage documents supporting the reasons for the differences.

Response: See attached exhibit 3-10.

STAFF DR 3-12:

Provide the meeting minutes for all North Manchester Water board meetings in the last

36 months during which health insurance was discussed or decided upon.

<u>Response:</u> No responsive meeting minutes exist.

STAFF DR 3-13:

State the individual(s) who are authorized to make changes to health insurance coverage including changes in plan benefits, employee additions, employee deletions, or changes in employee plan coverage, also state who serves as a point of contact between North Manchester Water and its health insurance provide.

Response: The NMWA governing board

STAFF DR 3-14:

Provide copies of all correspondence between North Manchester Water and its

health insurance carrier since June 30, 2021. This is a continuing request.

Response: See attached exhibit 3-10.

STAFF DR 3-15:

State which invoices and bills for North Manchester Water are sent to the utility's office and which are sent directly to the association's accountant. The response to this item should have two sponsoring witnesses, North Manchester Water's accountant and the utility employee responsible for office management.

<u>Response</u>: The Bills that come to NMWA office is Anthem health insurance, Manchester lumber, R&S hardware, Boyd Caterpillar, Clay Mobile Home Parts, Consolidate Pipe, Right quick, Core & Main, Delta Gas.

Bills that come directly to Mr. Woods area as follows: Truck Payment, Jackson Energy electric bill, Life Insurance company of Alabama, KRWA dues, Kentucky Utilities, Mineral Labs Testing, Appalachian Wireless – cell phones, East Laurel Water District, PRTC – Land phone line, City of Manchester wholesale water bill, 421 Service Station – Truck Maintenance.

Witness: Rose Lewis and Ted Woods

STAFF DR 3-16:

Provide the status of the 2022 Audited Financial Statement, including when the audit is expected to be completed and the reasons that the audit is not yet completed. Provide the names of all software programs used to produce customer bills, payroll, and general ledger as well as any programs used to pay the bills of the utility; for each program listed, state whether the program can be used to supply reports in Excel format with all formulas, columns, and rows unprotected and fully accessible, and state for what functions the software is used. **Response:** Nmwa currently owes an outstanding invoice to Sammy Lee, the account doing the audits. I spoke to him today 11/28/2023 and he said that he would complete the 2022 audit within 60 – 90 days upon final payment. NMWA is making provisions to make final payment to Mr. Lee by 12/31/2023. Eldorado is the billing software used by NMWA. It can be downloaded in excel format.

STAFF DR 3-17:

State whether the billing software used by North Manchester Water is capable of

calculating and issuing refunds to customers and explain the steps North Manchester Water must

take to issue a refund to a customer using this software.

Response: El Dorado software allows the NMWA to issues credits to accounts. Meaning the

reading is corrected and if less will result in a credit to the account in question.

STAFF DR 3-18:

Provide a copy of a 2023 customer invoice for a 5/8th inch meter for approximately 4,000

gallons of water usage.

<u>Response</u>: See attached Exhibit 3-18

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-18 Page 1 of 1



STAFF DR 3-19:

Provide all available documentation of the lease agreement between Clay County Fiscal

Court and North Manchester Water concerning a Kentucky Infrastructure Authority (KIA) loan,

for which Clay County Fiscal Court is the borrower, not already provided in this proceeding.

This is a continuing request.

Response: See previous responses and Exhibit 3-19

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff DR 3-18 Page 1 of 2



Tommy Harmon Clay County Judge/Executive

102 Richmond Road Suite 201 Manchester, Ky. 40962

(606)598-2071-phone (606)598-7849-fax (606)681-5333 Cell

MONTHLY PAYMENT INVOICE

To: NORTH MANCHESTER WATER ASSOCIATION, INC.

From: Clay County Fiscal Court

DATE: 11/10/23

ORIGINAL AMOUNT DUE FOR MONTH OF NOV , 20 35 12, 700, 9

Please be advised that the above monthly payment invoice is for the original monthly payment that would have been due should North Manchester Water Association, Inc. have been in full compliance of its payment agreement on the above date. The original amount due as shown does not include any charges, fees, interest, costs, or other monies due that are due in addition as a result of North Manchester Water Association, Inc.'s non-compliance and no amount of such due is waived.

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-18 Page 2 of 2



Clay County Fiscal Court

102 Richmond Road, Suite 201 Manchester, Ky 40962 606-598-2071

MONTHLY PAYMENT INVOICE

£ 2023:5 12,648.21

NORTH MANCHESTER WATER ASSOCIATION, INC.

DATE: 10/16/23

ORIGINAL AMOUNT DUE FOR MONTH OF

Please be advised that the above monthly payment invoice is for the original monthly payment that would have been due should North Manchester Water Association, Inc. have been in full compliance of its payment agreement on the above date. The original amount due as shown does not include any charges, fees, interest, costs, or other monies due that are due in addition as a result of North Manchester Water Association, Inc.'s non-compliance and no amount of such due is waived.

Lichebe

Vickie L. Nicholson Finance Officer Clay County Fiscal Court

STAFF DR 3-20:

Provide an aging of accounts receivable as of September 30, 2023, in the format below:

	Current (< 30 days)	30 – 60 days	60 – 90 days	>90 days	Total
Dollars	\$	\$	\$	\$	\$
Number of Customers					

Response: See attached exhibit 3-20

STAFF DR 3-21:

Provide an aging of accounts payable as of September 30, 2023, in the format below. Amounts that are current may be lumped together where "total \$" is noted below. For amounts that are greater than thirty days, list each supplier or contractor and the amounts due for each time reference period. For amounts that are greater than 60 days past due, provide an explanation for the delay of payment.

	Current (< 30 days)	30 – 60 days	60 – 90 days	> 90 days	Total
Dollars Name Name Name	total \$				
Total					
<u>Response</u> : See a	ttached Exhibit	3-21			

	CURRENT	30-60	60-90		
	(< 30 days)	days	days	> 90 days	Total
SK LEE CPAs				4,000.00	4,000.00
421 Service Station	572.00				572.00
Strugill, Turner	2,680.00				2,680.00
Taylor, Keller & Oswald	35.00				35.00
Core & Main	339.82				339.82
Payroll	5,709.45				5,709.45
Manchester Municpal Water Works	8,001.20				8,001.20
Manchester Municpal Water Works	920.20				920.20
Manchester Municpal Water Works	26,888.00				26,888.00
East Laurel Water District	705.92				705.92
Delta	37.63				37.63
Clay County Fiscal Court				?	
Sisler-Maggard Engineering, PLLC	600.00				600.00
Robert Davidson	255.00				255.00
Bowlings Town Market 2	975.82				975.82
Citco Water	1,060.00				1,060.00
Mineral Labs, Inc.	1,806.77				1,806.77
Consolidated Pipe & Supply Co., Inc	2,882.15				2,882.15
World Fuel Services, Inc.	998.59				998.59
Smith Wholesale Auto Parts	51.98				51.98
Manchester Lumber Co	345.48				345.48
Rawlings & Goins	68.98				68.98
KU	2,911.07				2,911.07
Cintas Corp	526.24				526.24
R & S Variety Tru-Value Hardware	94.68				94.68
Tax Administrator	413.93				413.93
K-1	486.73				486.73
941	1,029.82				1,029.82
UI-3	21.96				21.96
					\$ 64.418.42

\$ 64,418.42
Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff's Third Request for Information

STAFF DR 3-22:

Provide 12 months of reports, complete with all attachments, for the Utility Gross

Receipts License Tax to support the amount recorded of \$30,918.67 in account number 622,

Utility Tax, in the general ledger for the year ended December 31, 2022.

Response: See attached Exhibit 3-22

Witness: Rose Lewis

1/20/22, 1:44 AM

EEPS Payment

Print

Payment Schedule Confirmation

Your payment has been scheduled! You will receive an email when the payment is processed. Please print a copy of this receipt for your records.

Payment Details

Tax Account Number: Payment ID: 7086466 Payment Date: 01/20/2022

Account Holder Details

NORTH MANCHESTER

7362 N HWY 421 MANCHESTER, KY 40962

Payment Method	Description	Payment Amount
ACH	KY Dept of Revenue Tax Payment for Tax Type 095 - Utility Gross Receipts License Tax, Tax Period 12/31/2021	2457.31

Kentucky Department of Revenue

501 High Street Frankfort, KY 40601 (502) 564-4581

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-22 Page 2 of 60

, 1/20/22, 1:40 AM

Kentucky: Department of Revenue

KY E-Tax

JOSEPHINE . GROSS (APPROVER) (+ Logout (https://ugrlt.ky.gov/ETax/logout.aspx)

(http://revenue.ky.gov/Pages/index.aspx) / KY E-Tax (https://ugrit.ky.gov/ETax/home.aspx)

/ UGRLT (Utility Gross Receipts License Tax) (http://revenue.ky.gov/Business/Utility-Gross-Receipts-

License-Tax/Pages/default.aspx)

/ Tax Return

Tax Return

Amended Reason:

Account Number:		Period Beginning	12/01/2021
Account Name:	NORTH MANCHESTER ASSOC	Period Ending	12/31/2021
Account Manie.	CORP	Return Due	1/20/2022
Location Address 7362 N HWY 421 MANCHESTER, KY Update	40962	Web File	

Part I - Tax Computation

1. Total Gross Receipts - Enter total amount received (less utility gross receipts license tax) for furnishing utility, cable, wireless cable services and video streaming services in school districts imposing the tax.

\$ 81,910.17

1.

2a.	\$
2b.	\$
2c.	\$
2d.	\$
2e.	\$
2f.	\$
2g.	\$
З.	\$ 0.00

2. Deductions

a. Prepaid calling services
b. Interstate telephone services
c. Internet access
d. Service resold
e. Federal and state taxes
f. Energy direct pay receipts
g. Other (specify)

3. Total Deductions

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-22 Page 3 of 60

							Page
0/22, 1:40	AM		Kentucky: Dej	partment of Reven	ue		
4. Gross	Receipts Subject to Tax					4. \$8	1,910.
	sumers-Enter the amount liable for tax.	of purchases from	n utility servic	e providers fo	r which	5a. \$	
	Account HoldersEnter th return for the same period	,	orted on line 2	3b of the sale	s and	5b. \$	
Allocate	amounts from lines 4, 5a	, and/or 5b in par	t II.				
	lame-(Code)-Tax Rate-Ser DISTRICT eceipts Cons 0.00	v sumer Purchases	EDP 0.00	Amount			
10.02012.011	llar amounts, tab through the	Grid	onsumer				
		Gross Receipts	onsumer urchases	EDP Amount	Tax Rate	Tax Amount	Delete
ſo edit do	llar amounts, tab through the	Gross Receipts		EDP Amount	Tax Rate 0.0300	Tax Amount 2,457.31	Delete Delete
Fo edit do Code	llar amounts, tab through the District Name / Service Type	Grid Gross Receipts	urchases			(

Part III - Payment

6a. Total Tax Amount Due (Total Tax Amount from Part II)	6a. \$ <u>2,457.31</u>
6b. Less payments credited to account	6b. \$ 0.00
Calculate Amount Due	
7. Interest (Estimated - additional interest may apply)	7. \$ 0.00
8. Penalties (Estimated - additional Penalties may apply)	8. \$ 0.00
9. Total Amount Due	9. \$ 2,457.31

I declare, under the penalties of perjury, that this return has been examined by me and to the best of my knowledge and belief it is a true, correct and complete return.

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-22 Page 4 of 60

1/20/22, 1:44 AM	
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Electronic Payment

Demographics Taxpayer Internation Appropriet Review &

 Tax Account Number:
 Payment Date: 01/20/2022

 Payment Date: 01/20/2022
 Payment Date: 01/20/2022

 Payment Method
 Description

 ACH
 KY Dept of Revenue Tax Payment for Tax Type 095 - Utility Gross Receipts License Tax , 2457.31

 ACH
 KY Dept of Revenue Tax Payment for Tax Type 095 - Utility Gross Receipts License Tax , 2457.31

By clicking "Sign and Submit," I certify that:

- The Routing, Account numbers and Payment Information are correct; and,
- I have contacted my financial institution and authorized Kentucky.gov's originating bank, First Premier Bank (ODFI ID #1522077581) and JP Morgan Chase (ODFI ID #9006402001), to debit my account; and,
- If the ACH Debit transaction gets returned by the bank as not payable, I am responsible for any fees or penalties assessed by my financial institution and the Department of Revenue; and,
- PLEASE NOTE: If you are not protesting your liability and are not paying your tax debt in full within 60 days of the original notice date on your bill, you may be referred to the Division of Collections. If you need to negotiate a payment plan that exceeds this time frame, please contact the Division of Collections at 502-564-4921, ext. 5357 for assistance.

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-22 Page 5 of 60



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PAGE 3

23 NORTH MANCHESTER WATER ASSN 7361 NORTH HIGHWAY 421 MANCHESTER KY 40962

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SEE DISCLOSURES ON BACK

REGULAR CHECKING	604			
	BALAI	NCE INFORMATION		
DATEBALA 11/30 17,912 12/02 5,912 12/03 11,580 12/06 11,25 12/07 6,362	2.73 12/08 2.73 12/13 2.43 12/14 7.38 12/17	BALANCE 21,754.24 33,682.24 5,682.24 8,906.50	DATE 12/20 12/22 12/27 12/31	8,344.85 4,100.70 21,345.48 21,343.48
NUMBER BAL		DTAL TOT EBITSCRE 60,655.16 23 6		RVICE ENDING ARGESBALANCE 6.00 21,343.48
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201212-51 +				
042201-451				

2/19/22, 6:26 PM

EEPS Payment

Print

Payment Schedule Confirmation

Your payment has been scheduled! You will receive an email when the payment is processed. Please print a copy of this receipt for your records.

Payment Details

Tax Account Number:Payment ID: 7200030Payment Date: 02/19/2022

Account Holder Details

NORTH MANCHESTER

7362 N HWY 421 MANCHESTER, KY 40962

Payment Method	Description	Payment Amount
ACH	KY Dept of Revenue Tax Payment for Tax Type 095 - Utility Gross Receipts License Tax, Tax Period 1/31/2022	3175.55

Kentucky Department of Revenue

501 High Street Frankfort, KY 40601 (502) 564-4581

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-22 Page 7 of 60

2/19/22, 6:22 PM



Kentucky: Department of Revenue

JOSEPHINE . GROSS (APPROVER) Logout (https://ugrlt.ky.gov/ETax/logout.aspx)

骨	+ (http://revenue.ky.gov/Pages/index.aspx) /	KY E-Tax (https://ugrlt.ky.gov/ETax/home.aspx)
/	UGRLT (Utility Gross Receipts License Tax) (h	ttp://revenue.ky.gov/Business/Utility-Gross-Receipts-
Lic	cense-Tax/Pages/default.aspx)	

/ Tax Return

Tax Return

Amended Reason:	

Account Number:		Period Beginning	j 01/01/2022
Account Name:	NORTH MANCHESTER ASSOC	Period Ending	01/31/2022
Autoria and Autoria	CORP	Return Due	2/22/2022
Location Address 7362 N HWY 421		Web File	1
MANCHESTER, KY 40962 Update			

Part I - Tax Computation

1. Total Gross Receipts - Enter total amount received (less utility gross receipts license 1. tax) for furnishing utility, cable, wireless cable services and video streaming services in school districts imposing the tax.

\$ 105,851.50

2. Deductions

a. Prepaid calling services	2a.	\$
b. Interstate telephone services	2b.	\$
c. Internet access	2c.	\$
d. Service resold	2d.	\$
e. Federal and state taxes	2e.	\$
f. Energy direct pay receipts	2f.	\$
g. Other (specify)	2g.	\$
3. Total Deductions	3.	\$ 0.00
4. Gross Receipts Subject to Tax	4.	\$ 105,851.5
5a. ConsumersEnter the amount of purchases from utility service providers for which you are liable for tax.	5a.	\$
5b. EDP Account HoldersEnter the amount as reported on line 23b of the sales and use tax return for the same period.	5b.	\$

https://ugrlt.ky.gov/UGRLT/TaxReturn.aspx

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-22 Page 8 of 60

2/19/22, 6:26 PM

Electronic Payment

	Demographics		Taxpayer Informa	tion	Payment Revie	110 A
Payment R	Review					
Tax Account I Payment Date	Number: a: 02/19/2022					
Payment						
Method	Description					Payment Amount
ACH	KY Dept of Revenu	ie Tax Paymen	t for Tax Type 095	- Utility Gross	Receipts License Tax ,	3175.55

By clicking "Sign and Submit," I certify that:

The Routing, Account numbers and Payment Information are correct; and,

Tax Period 1/31/2022

- I have contacted my financial institution and authorized Kentucky.gov's originating bank, First Premier Bank (ODFI ID #1522077581) and JP Morgan Chase (ODFI ID #9006402001), to debit my account; and,
- If the ACH Debit transaction gets returned by the bank as not payable, I am responsible for any fees or penalties assessed by my financial institution and the Department of Revenue; and,
- PLEASE NOTE: If you are not protesting your liability and are not paying your tax debt in full within 60 days of the original notice date on your bill, you may be referred to the Division of Collections. If you need to negotiate a payment plan that exceeds this time frame, please contact the Division of Collections at 502-564-4921, ext. 5357 for assistance.

< PREVIOUS | SIGN AND SUBMIT > |

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-22 Page 9 of 60

3



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PAGE

22 NORTH MANCHESTER WATER ASSN 7361 NORTH HIGHWAY 421 MANCHESTER KY 40962

SEE DISCLOSURES ON BAC

PRIMARY ACCT:		604	STATEME	INT E	PERIOD: 01/0	01/2022 -	01/31/2022	
				====				:
SUMMARY:								
ACCOUNT	PREVIOUS		TOTAL		TOTAL	SERVICE	ENDING	
NUMBER	.BALANCE.							
DDA 604	21,343.48	8	70,457.31	23	89,160.53	2.00	40,044.70	
			========================			=========		:
							22	2

87866.60 68000.00 Transfes 19.866.60 89,160.53 109,027.13 = 1.03 105,851.50 x 395 3175.55 +

VIEVIEZ, Z.VI MIVI

Print

EEPS Payment

Payment Schedule Confirmation

Your payment has been scheduled! You will receive an email when the payment is processed. Please print a copy of this receipt for your records.

Payment Details

Tax Account Number: Payment ID: 7436881 Payment Date: 03/20/2022

Account Holder Details

NORTH MANCHESTER

7362 N HWY 421 MANCHESTER, KY 40962

Payment Method	Description	Payment
ACH	KY Dept of Revenue Tax Payment for Tax Type 095 - Utility Gross Receipts License Tax , Tax Period 2/28/2022	Amount 2405.29

Kentucky Department of Revenue 501 High Street Frankfort, KY 40601 (502) 564-4581 KY E-Tax

JOSEPHINE . GROSS (APPROVER) Logout (https://ugrlt.ky.gov/ETax/logout.aspx)

A (http://revenue.ky.gov/Pages/index.aspx) / KY E-Tax (https://ugrlt.ky.gov/ETax/home.aspx)

/ <u>UGRLT (Utility Gross Receipts License Tax)</u> (http://revenue.ky.gov/Business/Utility-Gross-Receipts-License-Tax/Pages/default.aspx)

/ Tax Return

Tax Return

Amended Reason:		um yanan kapate (data)an yang minim mering kapatengkan di teruh keman kapate 1
	and an and a second an analysis and a second a second second and a second	k Kieret sourcest

Account Number:		Period Beginning	g 02/01/2022
Account Name:	NORTH MANCHESTER ASSOC	Period Ending	02/28/2022
rooount nume.	CORP	Return Due	3/21/2022
Location Address			
7362 N HWY 421			1
MANCHESTER, K	40962	Web File	
Update			
			1

Part I - Tax Computation

a. Prepaid calling services

e. Federal and state taxes

f. Energy direct pay receipts

c. Internet access

d. Service resold

g. Other (specify)

3. Total Deductions

b. Interstate telephone services

2. Deductions

1. Total Gross Receipts - Enter total amount received (less utility gross receipts license tax) for furnishing utility, cable, wireless cable services and video streaming services in school districts imposing the tax.

\$ 80,176.27

1.

2a. \$
2b. \$
2c. \$
2d. \$
2e. \$
2f. \$
2g. \$
3. \$ 0.00

https://ugrlt.ky.gov/UGRLT/TaxReturn.aspx

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-22 Page 12 of 60

3/	20/22, 1:57 AM	Kentucky: Department of Revenue		
	4. Gross Receipts Subject to Tax		4.	\$ 80,176.27
	5a. Consumers—Enter the amount of purchases from you are liable for tax.	utility service providers for which	5a.	\$
	5b. EDP Account Holders-Enter the amount as reportuse tax return for the same period.	ted on line 23b of the sales and	5b.	\$

Allocate amounts from lines 4, 5a, and/or 5b in part II.

District Name-(Code)-Ta	×	
Gross Receipts	Consumer Purchases	EDP Amount
0.00	0.00	0.00

To edit dollar amounts, tab through the Grid

Code	District Name / Service Type	Gross Receipts	Consumer Purchases	EDP Amount	Tax Rate	Tax Amount	Delete
125	CLAY CO. / UTILITY	80,176.27		0.00	0.0300		
Totals	n na ser en	\$80,176.27		\$0.00	-	1. THE REPORT OF LANSING	anne er
					:		
TaxAmount	-	-	-	-	-	\$2,405.29	8

If you make changes, you must click the Calculate Amount Due button to see the correct total amount due.

Part III - Payment

6a. Total Tax Amount Due (Total Tax Amount from Part II)	6a.	\$ 2,405.29
6b. Less payments credited to account	6b.	\$ 0.00
Calculate Amount Due		
7. Interest (Estimated - additional interest may apply)	7.	\$ 0.00
8. Penalties (Estimated - additional Penalties may apply)	8.	\$ 0.00
9. Total Amount Due	9.	\$ 2,405.29

I declare, under the penalties of perjury, that this return has been examined by me and to the best of my knowledge and belief it is a true, correct and complete return.

	Kentucky: Department of Revenue	
ht		
Demographics	Taxpayer Information Payment Review	*
leview		
Description		Payment Amount
KY Dept of Revenue Tax Tax Period 2/28/2022	Payment for Tax Type 095 - Utility Gross Receipts License Tax ,	2405.29
	KY Dept of Revenue Tax	Demographics Taxpayer Information Payment Review Review Number: Description KY Dept of Revenue Tax Payment for Tax Type 095 - Utility Gross Receipts License Tax ,

- The Routing, Account numbers and Payment Information are correct; and,
- I have contacted my financial institution and authorized Kentucky.gov's originating bank, First Premier Bank (ODFI ID #1522077581) and JP Morgan Chase (ODFI ID #9006402001), to debit my account; and,
- If the ACH Debit transaction gets returned by the bank as not payable, I am responsible for any fees or penalties assessed by my financial institution and the Department of Revenue; and,
- PLEASE NOTE: If you are not protesting your liability and are not paying your tax debt in full within 60 days of the original notice date on your bill, you may be referred to the Division of Collections. If you need to negotiate a payment plan that exceeds this time frame, please contact the Division of Collections at 502-564-4921, ext. 5357 for assistance.

< PREVIOUS SIGN AND SUBMIT >

https://epayment.ky.gov/EPAY/?taxtype=095&taxid=000001239&period=02%2f28%2f2022&urid=68628&seqno=304232

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-22 Page 14 of 60



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PAGE 2

SEE DISCLOSURES ON BA

19 NORTH MANCHESTER WATER ASSN 7361 NORTH HIGHWAY 421 MANCHESTER KY 40962

STATEMENT PERIOD: 02/01/2022 - 02/28/2022 PRIMARY ACCT: 604 ______ REGULAR CHECKING 604 -- SUMMARY OF ELECTRONIC TRANSACTIONS --AMOUNT DESCRIPTION DATE TRANSFER GENERATED FROM WEB APPLICATION. 02/22 3,175.55- ACH DEBIT DEPT OF REVENUE [CCD] KY TAXPMNT in the second 30,000.00- WEB TRANSFER DEBIT 02/24 the second TRANSFER GENERATED FROM WEB APPLICATION. -- CHECKS --|z| = |z| = |z|NUMBER.....AMOUNT...DATE NUMBER.....AMOUNT...DATE NUMBER..... AMOUNT...DATE -- BALANCE INFORMATION --DATE.....BALANCE DATE.....BALANCE DATE BALANCE 02/09 28,277.76 02/22 44,175.18 01/31 40,044.70
 02/24
 27,135.02

 02/28
 27,133.02
 37,790.54 02/15 02/16 10,044.70 02/02 47,350.73 19,738.85 02/04 STIMMARY -SOMMARY:ACCOUNTPREVIOUSTOTALTOTALSERVICEENDINGNUMBER......BALANCE.....DEBITS......DEBITS......CREDITS.....CHARGES...BALANCE......BALANCE......CREDITS.....CHARGES...BALANCE...DDA60440,044.70678,175.551965,265.872.0027,133.02 19 65265.83 80176,27

5/6/22, 1:12 PM

EEPS Payment

Print

Payment Schedule Confirmation

Your payment has been scheduled! You will receive an email when the payment is processed. Please print a copy of this receipt for your records.

Payment Details

Tax Account Number:Payment ID: 7775902Payment Date: 05/06/2022

Account Holder Details

NORTH MANCHESTER

7362 N HWY 421 MANCHESTER, KY 40962

Payment Method	Description	Payment Amount
ACH	KY Dept of Revenue Tax Payment for Tax Type 095 - Utility Gross Receipts License Tax, Tax Period 3/31/2022	2939.34

Kentucky Department of Revenue 501 High Street

Frankfort, KY 40601 (502) 564-4581

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-22 Page 16 of 60

5/6/22, 1:08 PM

Kentucky: Department of Revenue

KY E-Tax

JOSEPHINE . GROSS (APPROVER) Logout (https://ugrlt.ky.gov/ETax/logout.aspx)

A (http://revenue.ky.gov/Pages/index.aspx) / KY E-Tax (https://ugrlt.ky.gov/ETax/home.aspx)

/ UGRLT (Utility Gross Receipts License Tax) (http://revenue.ky.gov/Business/Utility-Gross-Receipts-

License-Tax/Pages/default.aspx)

/ Tax Return

Tax Return

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Amended Reason:					
	5		A.,	 117 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	

Account Number:		Period Beginning	g 03/01/2022
Account Name:	NORTH MANCHESTER ASSOC	Period Ending	03/31/2022
Addount Manie.	CORP	Return Due	4/20/2022
Location Address			
7362 N HWY 421		Web File	1
MANCHESTER, KY 40962			
Update			
1			

Part I - Tax Computation

c. Internet access

d. Service resold

g. Other (specify)

3. Total Deductions

a. Prepaid calling services

e. Federal and state taxes

f. Energy direct pay receipts

b. Interstate telephone services

2. Deductions

1. Total Gross Receipts - Enter total amount received (less utility gross receipts license tax) for furnishing utility, cable, wireless cable services and video streaming services in school districts imposing the tax.



1.



Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-22 Page 17 of 60

		Page 17 of
5/6/22, 1:08 PM	Kentucky: Department of Revenue	
4. Gross Receipts Subject to Tax		4. \$ 94,011.28
5a. Consumers–Enter the amount of purchases from you are liable for tax.	m utility service providers for which	5a. \$
5b. EDP Account Holders–Enter the amount as repo use tax return for the same period.	orted on line 23b of the sales and	5b. \$
Allocate amounts from lines 4, 5a, and/or 5b in par	t II.	
Part II- Allocation Schedule District Name-(Code)-Tax Rate-Service Type SELECT DISTRICT ✓ Gross Receipts Consumer Purchases	EDP Amount	
0.00	0.00	
Code District Name / Service Type Gross Receipts	onsumer urchases EDP Amount Tax Rate 0.00 0.00 0.030 \$0.00 \$0.00	Tax Amount Delete 0 2,820.34
TaxAmount -		- \$2,820.34
If you make changes, you must click the Calculate Amount Due button t	o see the correct total amount due.	
Part III - Payment		
6a. Total Tax Amount Due (Total Tax Amount from I	Part II)	6a. \$ 2,820.34
6b. Less payments credited to account		6b. \$ 0.00
Calculate Amount Due		
7. Interest (Estimated - additional interest may apply	y)	7. \$ 6.18
8. Penalties (Estimated - additional Penalties may a	pply)	8. \$ 112.82
9. Total Amount Due		9. \$ 2,939.34

I declare, under the penalties of perjury, that this return has been examined by me and to the best of my knowledge and belief it is a true, correct and complete return.

5/6/22, 1	:12	PM
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Kentucky: Department of Revenue

Electronic Payment

Demographics	Taxpayer Information	Payment Review 👁
Payment Review		
Tax Account Number: Payment Date: 05/06/2022		

Payment Method	Description		ayment Amount
ACH	KY Dept of Revenue Tax Payment for Tax Type 095 - Utility Gross Tax Period 3/31/2022	Receipts License Tax ,	2939.34

By clicking "Sign and Submit," I certify that:

- The Routing, Account numbers and Payment Information are correct; and,
- I have contacted my financial institution and authorized Kentucky.gov's originating bank, First Premier Bank (ODFI ID #1522077581) and JP Morgan Chase (ODFI ID #9006402001), to debit my account; and,
- If the ACH Debit transaction gets returned by the bank as not payable, I am responsible for any fees or penalties assessed by my financial institution and the Department of Revenue; and,
- PLEASE NOTE: If you are not protesting your liability and are not paying your tax debt in full within 60 days of the original notice date on your bill, you may be referred to the Division of Collections. If you need to negotiate a payment plan that exceeds this time frame, please contact the Division of Collections at 502-564-4921, ext. 5357 for assistance.

PREVIOUS SIGN AND SUBMIT >

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-22 Page 19 of 60



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PAGE 6

SEE DISCLOSURES ON BAC

NORTH MANCHESTER WATER ASSN OPERATING AND MAINTENANCE ACCT 7361 NORTH HIGHWAY 421 MANCHESTER KY 40962

45

REGULAR CHEC		612					
			CHECKS				
NUMBER	.AMOUNT DATE	NUMBER	AMOUNT.	DATE	NUMBER	AMOUNT.	DAT
7858	437.08 03/14	7867	816.44	03/21	7877	878.77	03/2
7859	238.62 03/21	7868	2,746.70	03/21	7878	1,081.25	03/2
7860	369.24 03/21	7869	135.00	03/22	7879	661.73	03/2
7862*	154.04 03/21	7872*	340.00	03/25	7880	786.29	03/2
7863	17.00 03/18	7873	1,810.81	03/18	7881	432.76	03/2
7864	184.57 03/21	7874	10.00	03/18	7882	437.08	03/2
7865	480.00 03/18	7875	1,560.08	03/28	7884*	3,770.21	03/2
7866	228.78 03/18	7876	1,034.79	-	7885	100.00	,
		BALANC	E INFORMAT	ION			
DATE	BALANCE	DATE	BAL	ANCE	DATE	BALAI	NCE
02/28	40,887.17	03/10	60,70	5.15	03/22	42,171	.57
03/01	38,374.36	03/11	22,93		03/23	43,073	. 53
03/02	34,690.62	03/14	20,98	8.60	03/24	43,438	. 92
03/03	35,896.69	03/15	20,76	1.01	03/25	40,443	.94
03/04	35,858.37	03/16	20,97		03/28	38,117	
03/07	56,225.43	03/17	21,78		03/29	33,443	.17
03/08	57,630.76	03/18	22,51		03/30	32,303	
03/09	60,184.34	03/21	42,35	5.83	03/31	32,301	.72
SUMMARY: ACCOUNT	PREVIOUS	TOT	זמי.	TOTA	r. s	ERVICE ENI	DING
	BALANCE					HARGES BAI	
	612 40,887.17				,782.18		,301.
					000.00 Tr	ansfers	
-				22	1782.18		
		n=+ 1004					
13	36238.63	acc. a -					
16	5900952 ··	Flood \$					
I	36238.63 59009.53						
(7	100010						
	1,229,10 2,782,18 4.011.28						
+20	2,782,10	1					

5/20/22, 3:01 PM

Print

EEPS Payment

Payment Schedule Confirmation

Your payment has been scheduled! You will receive an email when the payment is processed. Please print a copy of this receipt for your records.

Payment Details

Tax Account Number:Payment ID: 7840907Payment Date: 05/20/2022

Account Holder Details

NORTH MANCHESTER 7362 N HWY 421 MANCHESTER, KY 40962

Payment Method	Description	Payment Amount
ACH	KY Dept of Revenue Tax Payment for Tax Type 095 - Utility Gross Receipts License Tax , Tax Period 4/30/2022	2252.73

Kentucky Department of Revenue

501 High Street Frankfort, KY 40601 (502) 564-4581 5/20/22, 2:55 PM

Kentucky: Department of Revenue

KY E-Tax

JOSEPHINE . GROSS (APPROVER) Logout (https://ugrlt.ky.gov/ETax/logout.aspx)

(http://revenue.ky.gov/Pages/index.aspx) / KY E-Tax (https://ugrlt.ky.gov/ETax/home.aspx)

/ <u>UGRLT (Utility Gross Receipts License Tax)</u> (http://revenue.ky.gov/Business/Utility-Gross-Receipts-License-Tax/Pages/default.aspx)

/ Tax Return

Tax Return

Amended Reason:	24444442299442444222222222222222222222	ine of priparity, difference in proper	Benand yay (Yofigika) - a shi i	AND A DECISION OF A DECISIONO OF A	 Construction of the second seco	Entertity of Paul Ander Service	with the part of the second	-	
randiada, neadon.		1977 - Mar -	2.05		4			۰.	

	Account Number:			Period Beginning	04/01/2022
Account Name:		NORTH MANCHESTER ASSOC	ICHESTER ASSOC	Period Ending	04/30/2022
		CORP		Return Due	5/20/2022
	Location Address				
	7362 N HWY 421				1
	MANCHESTER, KY	40962		Web File	
	Update				
l					

Part I - Tax Computation

1. Total Gross Receipts - Enter total amount received (less utility gross receipts license tax) for furnishing utility, cable, wireless cable services and video streaming services in school districts imposing the tax.



2a.	\$
2b.	\$
2c.	\$
2d.	\$
2e.	\$
2f.	\$
2g.	\$
3.	\$ 0.00

Deductions
 a. Prepaid calling services

- b. Interstate telephone services
- c. Internet access
- d. Service resold
- e. Federal and state taxes
- f. Energy direct pay receipts
- g. Other (specify)
- 3. Total Deductions

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-22 Page 22 of 60

5/20/22, 2:55 PM	Kentucky: Department of Revenue	
4. Gross Receipts Subject to Tax		4. \$ 75,091.08
5a. Consumers–Enter the amount of purchases from you are liable for tax.	utility service providers for which	5a. \$
5b. EDP Account Holders–Enter the amount as report use tax return for the same period.	ed on line 23b of the sales and	5b. \$
Allocate amounts from lines 4, 5a, and/or 5b in part I	1.	
Part II- Allocation Schedule District Name-(Code)-Tax Rate-Service Type SELECT DISTRICT		
Gross Receipts Consumer Purchases 0.00 0.00	EDP Amount 0.00	
Add District Delete All Districts		
To edit dollar amounts, tab through the Grid		
Code District Name / Service Type Gross Receipts	sumer EDP Amount Tax Rate hases	Tax Amount Delete
125 CLAY CO. / UTILITY 75,091.08	0.00 0.00 0.0300	2,252.73 Delete

Totals -	\$75,091.08	\$0.00	\$0.00	-	-
TaxAmount -			-	-	\$2,252.73
	15 - 18 - 18 -				ş2,232.73

If you make changes, you must click the Calculate Amount Due button to see the correct total amount due.

Part III - Payment

6a. Total Tax Amount Due (Total Tax Amount from Part II)	ба.	\$ 2,252.73
6b. Less payments credited to account	6b.	\$ 0.00
Calculate Amount Due		
7. Interest (Estimated - additional interest may apply)	7.	\$ 0.00
8. Penalties (Estimated - additional Penalties may apply)	8.	\$ 0.00
9. Total Amount Due	9.	\$ 2,252.73

I declare, under the penalties of perjury, that this return has been examined by me and to the best of my knowledge and belief it is a true, correct and complete return.

		Kentucky: Department of Revenue	>	
Electronic Payme	ent			
	Demographics	Taxpayer Information	Payment Review 🖈	
Payment I	Review			
Tax Account	Number:			
Payment Dat	te: 05/20/2022			
- 11			Pay	
Payment	Description	x Payment for Tax Type 095 - Utility Gross Receip	Pay. Am	ount
Payment Method	Description KY Dept of Revenue Tax		Pay. Am	ment Iount 52.73

- I have contacted my financial institution and authorized Kentucky.gov's originating bank, First Premier Bank (ODFI ID #1522077581) and JP Morgan Chase (ODFI ID #9006402001), to debit my account; and,
- If the ACH Debit transaction gets returned by the bank as not payable, I am responsible for any fees or penalties assessed by my financial institution and the Department of Revenue; and,
- PLEASE NOTE: If you are not protesting your liability and are not paying your tax debt in full within 60 days of the original notice date on your bill, you may be referred to the Division of Collections. If you need to negotiate a payment plan that exceeds this time frame, please contact the Division of Collections at 502-564-4921, ext. 5357 for assistance.

PREVIOUS SIGN AND SUBMIT >

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff DR 3-22 Page 24 of 60



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PAGE

2

NORTH MANCHESTER WATER ASSN 7361 NORTH HIGHWAY 421 MANCHESTER KY 40962

SEE DISCLOSURES ON BACK

		STATEMENT PERIC			
REGULAR CHECKING	604				
SUMM	ARY OF ELECTRONIC	TRANSACTIONS		2.v.	
DATE AMOUNT DES					
	RIPTION				
04/04 25,000.00- WEB	ISFER GENERATED FI	OM MEB APPLICATI	LON.		
TRAI	ISFER GENERATED FR	OM WER ADDITCONT	ON		
04/14 25,000.00- WEB	TRANSFER DEBIT	ON WED AFFEICALL	LOIN.		
	ISFER GENERATED FI	OM WEB APPLICATT	ON		
	C	HECKS			
NUMBER AMOUNT	DATE NUMBER	AMOUNT DATE	NUMBER	AMOUNT DA	ΤF
· · · · ·	BALANCE	INFORMATION			
DATEBALZ		BALANCE	DATE	BALANCE	
03/31 99,964		63,666.34	04/21	81,425.43	
04/04 71,241		63,640.09	04/25	92,836.87	
04/12 88,666	5.34 04/19	81,459.43	04/30	92,834.87	
SUMMARY :			========================		==
ACCOUNT PREV	TOTA	l tota	T. CIPD	VICE ENDING	
BALZ	NCEDEBI	TS CRED	D DER DITTS CUN	VICE ENDING	
DDA 604 99,9	64.36 8 60	,052.25 17 52	,932.76 1	0.00 92,834	
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	1	+2	2158.32 5091.08		
		100			
		75	691.08		
		10			

19

6/20/22, 2:24 PM

EEPS Payment

Print

Payment Schedule Confirmation

Your payment has been scheduled! You will receive an email when the payment is processed. Please print a copy of this receipt for your records.

Payment Details

Tax Account Number:Payment ID: 7939806Payment Date: 06/20/2022

Account Holder Details

NORTH MANCHESTER WATER ASSN INC 7362 N HWY 421 MANCHESTER, KY 40962

Payment Method	Description	Payment Amount
ACH	KY Dept of Revenue Tax Payment for Tax Type 095 - Utility Gross Receipts License Tax , Tax Period 5/31/2022	2048.45

Kentucky Department of Revenue

501 High Street Frankfort, KY 40601 (502) 564-4581

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-22 Page 26 of 60

6/20/22, 2:14 PM

Kentucky: Department of Revenue

KY E-Tax

TED . WOODS (APPROVER) Logout (https://ugrlt.ky.gov/ETax/logout.aspx)

(http://revenue.ky.gov/Pages/index.aspx)

/ KY E-Tax (https://ugrlt.ky.gov/ETax/home.aspx)

/ <u>UGRLT (Utility Gross Receipts License Tax)</u> (http://revenue.ky.gov/Business/Utility-Gross-Receipts-License-Tax/Pages/default.aspx)

/ Tax Return

Tax Return

Amended Reason:

Account Number:		Period Beginning	05/01/2022
Account Name:	NORTH MANCHESTER	Period Ending	05/31/2022
Location Address	WATER CORP INC	Return Due	6/21/2022
7362 N HWY 421 MANCHESTER, KY Update	40962	Web File	

Part I - Tax Computation

1. Total Gross Receipts - Enter total amount received (less utility gross1.receipts license tax) for furnishing utility, cable, wireless cable services andvideo streaming services in school districts imposing the tax.

68,281.59

Ś

2. Deductions

a. Prepaid calling services	2a. \$
b. Interstate telephone services	2b. \$
c. Internet access	2c. \$
d. Service resold	2d. \$

https://ugrlt.ky.gov/UGRLT/TaxReturn.aspx

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-22 Page 27 of 60

6/20/22	2, 2:14 PM Ken	tucky: Department	of Revenue			
	e. Federal and state taxes			2e.	\$	
	f. Energy direct pay receipts			2f.	\$[
2	g. Other (specify)			2g.	\$[
3.	Total Deductions			3.	\$[0.00
4.	Gross Receipts Subject to Tax			4.	\$[68,281.59
	. Consumers–Enter the amount of purchases fr oviders for which you are liable for tax.	om utility se	rvice	5a.	\$[
	. EDP Account Holders-Enter the amount as rep les and use tax return for the same period.	ported on lin	e 23b of the	5b.	\$[
A	locate amounts from lines 4, 5a, and/or 5b in pa	art II.				

Part II- Allocation Schedule

District Name-(Code)-Tax Rat	e-Service Type	
SELECT DISTRICT	~	
Gross Receipts	Consumer Purchases	EDP Amount
0.00	0.00	0.00
Add District Delete All Di	stricts	
To edit dollar amounts, tab throu	gh the Grid	

Code	District Name / Service Type	Gross Receipts	Consumer Purchases	EDP Amount	Tax Rate	Tax Amount	Delete
125	CLAY CO. / UTILITY	68,281.59	0.00	0.00	0.0300	2,048.45	Delete
Totals	-	.\$68,281.59	\$0.00	\$0.00	-	-	
							1
TaxAmount	-	-	-			\$2,048.45	Î

If you make changes, you must click the Calculate Amount Due button to see the correct total amount due.

Part III - Payment

6a. Total Tax Amount Due (Total Tax Amount from Part II)	ба. \$	2,048.45
--	--------	----------

6/20/22, 2:14 PM	Kentucky: Department of Revenue	
6b. Less payments credited to account	6b.	\$ 0.00
Calculate Amount Due		
7. Interest (Estimated - additional interest ma	y apply) 7.	\$ 0.00
8. Penalties (Estimated - additional Penalties	may apply) 8.	\$ 0.00
9. Total Amount Due	9.	\$ 2,048.45

I declare, under the penalties of perjury, that this return has been examined by me and to the best of my knowledge and belief it is a true, correct and complete return.

Save	Complete	Submit to DOR	Cancel
Contraction of the second se	Franklin and the second s	And in case of the local data was a second or the local data was a second of the local data was a second of the	And and the second seco

For additional information, contact the Financial Tax Section, (502) 564-4810.

The Kentucky Department of Revenue conducts work under the authority of the <u>Finance and Administration Cabinet.</u> (<u>http://finance.ky.gov/</u>)

Select Language

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Policies (http://kentucky.gov/policies/Pages/default.aspx) Security (http://kentucky.gov/policies/Pages/security.aspx) Disclaimer (http://kentucky.gov/policies/Pages/disclaimer.aspx) Accessibility (http://kentucky.gov/policies/Pages/accessibility.aspx)

(http://www.kentucky.gov)

https://ugrlt.ky.gov/UGRLT/TaxReturn.aspx

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6/20/22, 2:23 PM

Kentucky: Department of Revenue

Electronic Payment

emographics	

Taxpayer Information

Payment Review 📌

Payment Review

Tax Account Number: Payment Date: 06/20/2022

Payment Method

ACH

KY Dept of Revenue Tax Payment for Tax Type 095 - Utility Gross Receipts License Tax , Tax Period 5/31/2022

By clicking "Sign and Submit," I certify that:

Description

- · The Routing, Account numbers and Payment Information are correct; and,
- I have contacted my financial institution and authorized Kentucky.gov's originating bank, First Premier Bank (ODFI ID #1522) Morgan Chase (ODFI ID #9006402001), to debit my account; and,
- If the ACH Debit transaction gets returned by the bank as not payable, I am responsible for any fees or penalties assessed by institution and the Department of Revenue; and,
- **PLEASE NOTE:** If you are not protesting your liability and are not paying your tax debt in full within 60 days of the original r your bill, you may be referred to the Division of Collections. If you need to negotiate a payment plan that exceeds this time fi contact the Division of Collections at 502-564-4921, ext. 5357 for assistance.

< PREVIOUS

SIGN AND SUBMIT >

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-22 Page 30 of 60



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PAGE 6

SEE DISCLOSURES ON BAG

49 NORTH MANCHESTER WATER ASSN OPERATING AND MAINTENANCE ACCT 7361 NORTH HIGHWAY 421 MANCHESTER KY 40962

0_

STATEMENT PERIOD: 05/01/2022 - 05/31/2022 PRIMARY ACCT: 612 REGULAR CHECKING 612 -- BALANCE INFORMATION --DATE.....BALANCE DATE.....BALANCE DATE.....BALANCE 25,185.44 05/11 12,373.96 05/20 34,695.35 04/30 05/12 13,012.90 05/23 17,302.43 05/02 49,176.01 17,608.05 05/03 05/13 12,394.40 05/24 47,396.84 05/25 47,521.78 05/16 12,685.13 05/04 16,884.78 05/17 05/26 05/05 41,188.12 13,608.45 17,062.63 05/27 05/18 17,178.52 05/06 37,630.15 16,155.07 05/19 05/31 05/09 37,720.79 40,563.63 46,922.40 05/10 47,510.40 SUMMARY: TOTAL ACCOUNT PREVIOUS TOTAL SERVICE ENDINGNUMBER......BALANCE......DEBITS.....CREDITS.....CHARGES ..BALANCE.. DDA 612 25,185.44 54 83,851.08 56 99,231.27 2.00 40,563.63 - 80,000 @ transfers 49 19,231.27 + 49,050.32 604 deposits 68,281.59

7/20/22, 5:32 PM

EEPS Payment

Print

Payment Schedule Confirmation

Your payment has been scheduled! You will receive an email when the payment is processed. Please print a copy of this receipt for your records.

Payment Details

Tax Account Number: Payment ID: 8068941 Payment Date: 07/20/2022

Account Holder Details

NORTH MANCHESTER WATER CORP INC

7362 N HWY 421 MANCHESTER, KY 40962

Payment Method	Description	Payment Amount
ACH	KY Dept of Revenue Tax Payment for Tax Type 095 - Utility Gross Receipts License Tax, Tax Period 6/30/2022	2921.33

Kentucky Department of Revenue

501 High Street Frankfort, KY 40601 (502) 564-4581

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-22 Page 32 of 60

Kentucky: Department of Revenue

KY E-Tax

TED . WOODS (APPROVER)Logout (https://ugrlt.ky.gov/ETax/logout.aspx)

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97,377.65

(http://revenue.ky.gov/Pages/index.aspx)

/ KY E-Tax (https://ugrlt.ky.gov/ETax/home.aspx)

/ UGRLT (Utility Gross Receipts License Tax) (http://revenue.ky.gov/Business/Utility-Gross-

Receipts-License-Tax/Pages/default.aspx)

/ Tax Return

Tax Return

Amended Reas	on:		
Account Number:		Period Beginning 0	6/01/2022
Account Name:	NORTH MANCHESTER WATER CORP INC	Period Ending 0	6/30/2022 /20/2022
Location Address 7362 N HWY 421 MANCHESTER, K Update		Web File]
Part I - Tax Compu	itation	ана А лания и така на	· · ·

Total Gross Receipts - Enter total amount received (less utility gross
 receipts license tax) for furnishing utility, cable, wireless cable services and video streaming services in school districts imposing the tax.

2. Deductions

a. Prepaid calling services	2a. \$
b. Interstate telephone services	2b. \$
c. Internet access	2c. \$
d. Service resold	2d. \$

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-22 Page 33 of 60

7/	20/22, 5:28 PM Kentucky: Department of	of Revenue		
	e. Federal and state taxes	2e.	\$	
	f. Energy direct pay receipts	2f.	\$	
	g. Other (specify)	2g.	\$	
	3. Total Deductions	3.	\$[0.00
	4. Gross Receipts Subject to Tax	4.	\$[97,377.65
	5a. ConsumersEnter the amount of purchases from utility serv providers for which you are liable for tax.	vice 5a.	\$[
	5b. EDP Account Holders-Enter the amount as reported on line sales and use tax return for the same period.	e 23b of the 5b.	\$	

Allocate amounts from lines 4, 5a, and/or 5b in part II.

Part II- Allocation Schedule

District Name-(Code)-Ta	x Rate-Service Type	
SELECT DISTRICT	~	
Gross Receipts	Consumer Purchases	EDP Amount
0.00	0.00	0.00

Add District Delete All Districts

To edit dollar amounts, tab through the Grid

Code	District Name / Service Type	Gross Receipts	Consumer Purchases	EDP Amount	Tax Rate	Tax Amount	Delete
125	CLAY CO. / UTILITY	97,377.65	0.00		0.0300	2,921.33	Delete
Totals		\$97,377.65	\$0.00	\$0.00	19 - 1985,545 (-	- Barandara ana ang ang ang ang ang ang ang ang an	
			i		a fight o contract of the	Per construction of the second s	1
TaxAmount		·	-	-	-	\$2,921.33	i

If you make changes, you must click the Calculate Amount Due button to see the correct total amount due.

Part III - Payment

6a. Total Tax Amount Due (Total Tax Amount from Part II)	6a. \$	2,921.33
--	--------	----------

Case No. 2023-00183
North Manchester Water Association, Inc.
Response to Staff_DR_3-22
Page 34 of 60

7/20/22, 5:28 PM	Kentucky: Department of Revenue		
6b. Less payments credited to account		_. 6b.	\$ 0.00
Calculate Amount Due			
7. Interest (Estimated - additional interest ma	y apply)	7.	\$ 0.00
8. Penalties (Estimated - additional Penalties	may apply)	8.	\$ 0.00
9. Total Amount Due		9.	\$ 2,921.33

I declare, under the penalties of perjury, that this return has been examined by me and to the best of my knowledge and belief it is a true, correct and complete return.

Save	Complete	Submit to DOR	Cancel	1
				÷.,

For additional information, contact the Financial Tax Section, (502) 564-4810.

The Kentucky Department of Revenue conducts work under the authority of the <u>Finance and Administration Cabinet.</u> (<u>http://finance.ky.gov/</u>)

Select Language

Contact (http://revenue.ky.gov/Get-Help/Pages/Contact-Us.aspx) Site Map (http://revenue.ky.gov/Pages/sitemap.aspx) Software Developer (http://revenue.ky.gov/Software-Developer)

Policies (http://kentucky.gov/policies/Pages/default.aspx) Security (http://kentucky.gov/policies/Pages/security.aspx) Disclaimer (http://kentucky.gov/policies/Pages/disclaimer.aspx) Accessibility (http://kentucky.gov/policies/Pages/accessibility.aspx)

(http://www.kentucky.gov)

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-22 Page 35 of 60

Electronic Payment

 Demographics
 Taxpayer Information
 Payment Review

 Payment Review

 Tax Account Number: Payment Date: 07/20/2022

 Payment
 Description

 ACH
 KY Dept of Revenue Tax Payment for Tax Type 095 - Utility Gross Receipts License Tax , Tax Period 6/30/2022

Kentucky: Department of Revenue

By clicking "Sign and Submit," I certify that:

- · The Routing, Account numbers and Payment Information are correct; and,
- I have contacted my financial institution and authorized Kentucky.gov's originating bank, First Premier Bank (ODFI ID #1522) Morgan Chase (ODFI ID #9006402001), to debit my account; and,
- If the ACH Debit transaction gets returned by the bank as not payable, I am responsible for any fees or penalties assessed by institution and the Department of Revenue; and,
- PLEASE NOTE: If you are not protesting your liability and are not paying your tax debt in full within 60 days of the original r your bill, you may be referred to the Division of Collections. If you need to negotiate a payment plan that exceeds this time fi contact the Division of Collections at 502-564-4921, ext. 5357 for assistance.
Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-22 Page 36 of 60



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PAGE 6

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NORTH MANCHESTER WATER ASSN OPERATING AND MAINTENANCE ACCT 7361 NORTH HIGHWAY 421 MANCHESTER KY 40962

40

PRIMARY ACCT]:	612	STATEMENT E	PERIOD: 06/01/2	022 - 06/30/2
REGULAR CHEC	KING	612		=======================================	============
4 ⁰ · · · ·	and the second	BALANC	E INFORMATION	1	
DATE	BALANCE	DATE	BALANC	E DATE	BALANCE
05/31	40,563.63	06/10	21,956.4		24,673.15
06/01	40,579.26	06/13	30,380.8		26,390.53
06/02	32,005.02	06/14	27,190.2		25,759.75
06/03	30,767.86	06/15	28,530.3		25,918.73
06/06	29,943.68	06/16	27,846.5	06/28	33,266.18
06/07	56,300.65	06/17	26,977.3	2 06/29	33,513.99
06/08	56,767.82	06/21	30,452.1		31,408.80
06/09	58,092.83				,
SUMMARY:					
ACCOUNT	PREVIOUS	TOT	אז.	TOTAL SE	RVICE ENDIN
	BALANCE				
	612 40,563.63		9,348.32 62	70,195.49	2.00 31,40
	=======================================		==============		
				-35,000 trai	
				35,195.49 + 62,182.16	
				1.10 (82 14	loop despects
			-	+ 62, 102.10	aur acposition
			1	97,377.65	
			ß	97.377.65	

617 5,000, Reserve 6/7 25,000, Opr 6/13 10,000, Opr 6/28 5,000, Reserve

Print

Payment Schedule Confirmation

Your payment has been scheduled! You will receive an email when the payment is processed. Please print a copy of this receipt for your records.

Payment Details

Tax Account Number: Payment ID: 8170840 Payment Date: 08/20/2022

Account Holder Details

NORTH MANCHESTER WATER CORP INC 7362 N HWY 421 MANCHESTER, KY 40962

Payment Method	Description	Payment Amount
ACH	KY Dept of Revenue Tax Payment for Tax Type 095 - Utility Gross Receipts License Tax , Tax Period 7/31/2022	2894.61

Kentucky Department of Revenue 501 High Street Frankfort, KY 40601 (502) 564-4581

KY E-Tax

TED . WOODS (APPROVER) Logout (https://ugrlt.ky.gov/ETax/logout.aspx)

(http://revenue.ky.gov/Pages/index.aspx) / KY E-Tax (https://ugrlt.ky.gov/ETax/home.aspx)

/	UGRLT (Utility Gross Receipts License Tax) (http://revenue.ky.gov/Business/Utility-Gross-Receipts-License
Тах	

/ Tax Return

Tax Return

faulters retreated and to fair both Amended Reason: ---there is married pro-

Account Number:	Period Beginning 07/01/2022
Account Name: NORTH MANCHESTER WATER CORP INC	Period Ending 07/31/2022
Location Address 7362 N HWY 421	Return Due 8/22/2022
MANCHESTER, KY 40962 Update	Web File
Dant I. Tau Oammutatian	

Part I - Tax Computation

Gross Receipts

1. Total Gross Receipts - Enter total amount received (less utility gross receipts license tax) for
furnishing utility, cable, wireless cable services and video streaming services in school districts
imposing the tax.
2. Deductions

-	
\$	96,486.97

1.

a. Prepaid calling services	2a.	\$
b. Interstate telephone services	2b.	\$
c. Internet access	2c.	\$
d. Service resold	2d.	\$
e. Federal and state taxes	2e.	\$
f. Energy direct pay receipts	2f.	\$
g. Other (specify)	2g.	\$
3. Total Deductions	3.	\$ 0.00
4. Gross Receipts Subject to Tax	4.	\$ 96,486.97
5a. Consumers–Enter the amount of purchases from utility service providers for which you are liable for tax.	5a.	\$
5b. EDP Account Holders–Enter the amount as reported on line 23b of the sales and use tax return for the same period.	5b.	\$
Allocate amounts from lines 4, 5a, and/or 5b in part II.		

Part II- Allocation Schedule	
District Name-(Code)-Tax Rate-Service Type	
SELECT DISTRICT	~

-	
	Consumer Purchases

Code District Name / Service Type Gross Receipts Purchases EDP Amount Tax Rate Tax Amount Delete 125 CLAY CO. / UTILITY 95.486.97 0.00 0.00 2.894.61 Delete 126 CLAY CO. / UTILITY 95.486.97 \$0.00 80.00 2.894.61 Delete 128 - - \$22,894.61 Delete Delete 128 - - \$22,894.61 Delete 129 - - \$22,894.61 Delete 120 - - \$22,894.61 Delete 120 - - - \$22,894.61 Delete 120 - - - - \$22,894.61 Delete 120 - - - - - 0.00 Delete Delete Delete Delete Delete Delete De		ollar amounts, tab through the	Grid	Consumer						1
Totals \$96,486.97 \$0.00 \$0.00 traxAmount \$2,894.61 thy ow make changes, you must click the Calculate Amount Due button to see the correct total amount due. Part III - Payment 6a. Total Tax Amount Due (Total Tax Amount from Part II) 6a. \$2,894.61 6b. Less payments credited to account 6b. \$0.00 Calculate Amount Due 7. \$0.00 8. Penalties (Estimated - additional interest may apply) 7. \$0.00 9. Total Amount Due 9. \$2,894.61 declars, under the penalties of perjury, that this return has been examined by me and to the best of my knowledge and belief it is a true, correct and cometur. Save Complete Submit to DOR Cancel Tor additional information, contact the Financial Tax Section, (502) 564-4810. The Kentucky Department of Revenue conducts work under the authority of the Finance and Administration Cabinet.	Code	District Name / Service Type	Gross Receipts		<u></u>	EDP Amount	Tax Rate	Tax Amount	Delete	
TaxAmount - 52,894.61 If you make changes, you must click the Calculate Amount Due button to see the correct total amount due. Part III - Payment 6a. Total Tax Amount Due (Total Tax Amount from Part II) 6b. Less payments credited to account 6calculate Amount Due 7. Interest (Estimated - additional interest may apply) 8. Penalties (Estimated - additional Penalties may apply) 9. Total Amount Due 9. Total Amount Due 9. Total Amount Due 9. Total Amount Due Save Complete Submit to DOR Cancel	(in the local sectors)	CLAY CO. / UTILITY	in the second	S Tree Indentity	1.1.1.1	1911 - 1 - 1919 - 1917	Fundary 2	2,894.61	Delete	and the second sec
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If you make changes, you must click the Calculate Amount Due button to see the correct total amount due. Part III - Payment 6a. Total Tax Amount Due (Total Tax Amount from Part II) 6a. \$ 2,894.61 6b. Less payments credited to account 6b. \$ 0.00 Calculate Amount Due 7. \$ 0.00 8. Penalties (Estimated - additional interest may apply) 7. \$ 0.00 8. Penalties (Estimated - additional Penalties may apply) 8. \$ 0.00 9. Total Amount Due 9. \$ 2,894.61 declare, under the penalties of perjury, that this return has been examined by me and to the best of my knowledge and belief it is a true, correct and cometum. Save Complete Save Complete Submit to DOR Cancel The Kentucky Department of Revenue conducts work under the authority of the <u>Finance and Administration Cabinet</u> .	TaxAmou	nt -	-		_	-	-	\$2,894.61	4	
6a. Total Tax Amount Due (Total Tax Amount from Part II) 6a. \$ 2,894.61 6b. Less payments credited to account 6b. \$ 0.00 Calculate Amount Due 7. \$ 0.00 7. Interest (Estimated - additional interest may apply) 7. \$ 0.00 8. Penalties (Estimated - additional Penalties may apply) 8. \$ 0.00 9. Total Amount Due 9. \$ 2,894.61 declare, under the penalties of perjury, that this return has been examined by me and to the best of my knowledge and belief it is a true, correct and cometure. Save Complete Submit to DOR Cancel For additional information, contact the Financial Tax Section, (502) 564-4810. The Kentucky Department of Revenue conducts work under the authority of the Finance and Administration Cabinet.			te Amount Due buttor	to see the co	errect to	ital amount due.	a.			
6b. Less payments credited to account 6b. \$ 0.00 Calculate Amount Due 7. \$ 0.00 7. Interest (Estimated - additional interest may apply) 7. \$ 0.00 8. Penalties (Estimated - additional Penalties may apply) 8. \$ 0.00 9. Total Amount Due 9. \$ 2,894.61 declare, under the penalties of perjury, that this return has been examined by me and to the best of my knowledge and belief it is a true, correct and com eturn. Save Complete Submit to DOR Cancel For additional information, contact the Financial Tax Section, (502) 564-4810. The Kentucky Department of Revenue conducts work under the authority of the Finance and Administration Cabinet.			ax Amount from	Part II)					ба.	\$ 2 894 61
7. Interest (Estimated - additional interest may apply) 7. \$ 0.00 8. Penalties (Estimated - additional Penalties may apply) 8. \$ 0.00 9. Total Amount Due 9. \$ 2,894.61 declare, under the penalties of perjury, that this return has been examined by me and to the best of my knowledge and belief it is a true, correct and com eturn. Save Complete Submit to DOR Cancel or additional information, contact the Financial Tax Section, (502) 564-4810. The Kentucky Department of Revenue conducts work under the authority of the Finance and Administration Cabinet.				,						
B. Penalties (Estimated - additional Penalties may apply) B. Total Amount Due 9. Total Amount Due 9. \$2,894.61 9.	Calcul	ate Amount Due								
9. Total Amount Due 9. \$2,894.61 declare, under the penalties of perjury, that this return has been examined by me and to the best of my knowledge and belief it is a true, correct and cometurn. Save Complete Submit to DOR Cancel or additional information, contact the Financial Tax Section, (502) 564-4810. The Kentucky Department of Revenue conducts work under the authority of the <u>Finance and Administration Cabinet</u> .	7. Intere	st (Estimated - additional i	nterest may app	oly)					7.	\$ 0.00
declare, under the penalties of perjury, that this return has been examined by me and to the best of my knowledge and belief it is a true, correct and cometurn. Save Complete Submit to DOR Cancel or additional information, contact the Financial Tax Section, (502) 564-4810. The Kentucky Department of Revenue conducts work under the authority of the Finance and Administration Cabinet.	3. Penal	ties (Estimated - additiona	Penalties may	apply)					8.	\$0.00
Save Complete Submit to DOR Cancel for additional information, contact the Financial Tax Section, (502) 564-4810. The Kentucky Department of Revenue conducts work under the authority of the Finance and Administration Cabinet.	9. Total .	Amount Due							9.	\$ 2,894.61
For additional information, contact the Financial Tax Section, (502) 564-4810. The Kentucky Department of Revenue conducts work under the authority of the <u>Finance and Administration Cabinet.</u>		under the penalties of perjury, th	nat this return has	been exami	ined by	y me and to the l	best of my l	knowledge and	belief it	is a true, correct and comp
The Kentucky Department of Revenue conducts work under the authority of the <u>Finance and Administration Cabinet.</u>		Save Comple	te Subr	nit to DOR		Cancel				
the authority of the Finance and Administration Cabinet.	or additio	onal information, contact the F	inancial Tax Section	on, (502) 56	64-481	0.				
		authority of the Finance ar	nd Administratio							

Contact (http://revenue.ky.gov/Get-Help/Pages/Contact-Us.aspx) Site Map (http://revenue.ky.gov/Pages/sitemap.aspx) Software Developer (http://revenue.ky.gov/Software-Developer)

Policies (http://kentucky.gov/policies/Pages/default.aspx) Security (http://kentucky.gov/policies/Pages/security.aspx) Disclaimer (http://kentucky.gov/policies/Pages/disclaimer.aspx) Accessibility (http://kentucky.gov/policies/Pages/accessibility.aspx) Electronic Payment

	Demographics	Taxpayer Information	Payment Review A	
Payment F	Review			
·	Number:			
Payment Method	Description	••• ••• ••• ••• •••		Payment Amount
ACH		ax Payment for Tax Type 095 - Utility Gross Red	ceipts License Tax ,	2894.61

By clicking "Sign and Submit," I certify that:

- The Routing, Account numbers and Payment Information are correct; and,
- I have contacted my financial institution and authorized Kentucky.gov's originating bank, First Premier Bank (ODFI ID #1522077581) and JP Morgan Chase (ODFI ID #9006402001), to debit my account; and,
- If the ACH Debit transaction gets returned by the bank as not payable, I am responsible for any fees or penalties assessed by my financial institution and the Department of Revenue; and,
- PLEASE NOTE: If you are not protesting your liability and are not paying your tax debt in full within 60 days of the original notice date on your bill, you may be referred to the Division of Collections. If you need to negotiate a payment plan that exceeds this time frame, please contact the Division of Collections at 502-564-4921, ext. 5357 for assistance.

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-22 Page 41 of 60



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PAGE 6

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42 NORTH MANCHESTER WATER ASSN OPERATING AND MAINTENANCE ACCT 7361 NORTH HIGHWAY 421 MANCHESTER KY 40962

SEE DISCLOSURES ON BAC

REGULAR CHECKI	ING	612			
×		BALANCI	E INFORMATION		
DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
06/30	31,408.80	07/13	37,656.96	07/22	50,654.43
07/01	27,847.06	07/14	27,221.87	07/25	50,047.23
07/05	24,189.25	07/15	23,707.58	07/26	46,332.62
07/06	24,460.03	07/18	21,071.72	07/27	46,950.88
07/07	59,446.28	07/19	43,560.94	07/28	72,042.68
07/08	59,871.20	07/20	48,853.74	07/29	70,597.84
07/11	23,792.26	07/21	50,192.00	07/31	70,595.84
07/12	34,956.44				
SUMMARY:					
ACCOUNT	PREVIOUS	TOT	AL TOTA	L SE	RVICE ENDIN
			ITS CRED		
	12 31,408.80		8,901.09 59 118		2.00 70,59
			- 85	5,000.00 Tr	ons fers
			33,	5,000.00 Tr 090.13	unsfers 604 Depos.ts -
			33,	5,000.00 Tr 090.13	

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-22 Page 42 of 60

Print

Payment Schedule Confirmation

Your payment has been scheduled! You will receive an email when the payment is processed. Please print a copy of this receipt for your records.

Payment Details

Tax Account Number: Payment ID: 8282968 Payment Date: 09/20/2022

Account Holder Details

NORTH MANCHESTER WATER CORP INC 7362 N HWY 421 MANCHESTER, KY 40962

Payment Method	Description	Payment Amount
ACH	KY Dept of Revenue Tax Payment for Tax Type 095 - Utility Gross Receipts License Tax , Tax Period 8/31/2022	2471.03

Kentucky Department of Revenue 501 High Street Frankfort, KY 40601 (502) 564-4581

KY E-Tax

TED . WOODS (APPROVER) Logout (https://ugrlt.ky.gov/ETax/logout.aspx)

- # (http://revenue.ky.gov/Pages/index.aspx) / KY E-Tax (https://ugrlt.ky.gov/ETax/home.aspx)
- / UGRLT (Utility Gross Receipts License Tax) (http://revenue.ky.gov/Business/Utility-Gross-Receipts-License-Tax/Pages/default.aspx)
- / Tax Return Summary

Tax Return Summary

Account Number:

Account Name: NORTH MANCHESTER WATER CORP INC

Tax Period : 08/01 - 08/31/2022 Due Date : 9/20/2022

Total Gross Receipts	\$82,367.71
Deductions	
Prepaid Calling Services	
Interstate Telephone Services	
Internet Access	
Services Resold	
Federal and State Taxes	
Energy Direct Pay Receipts	
Other :	
Total Deductions	\$0.00
Gross Receipts Subject to Tax	\$82,367.71
Consumer Purchases	\$0.00
EDP Account Holder Purchases	\$0.00
Total Tax Due	\$2,471.03
Less Payments credited to the account	\$0.00
Interest (Estimated - additional interest may apply)	\$0.00
Penalties (Estimated - additional penalties may apply)	\$0.00
Total Amount Due	\$2,471.03

Allocation

on Amend Return Payment Summary

The Kentucky Department of Revenue conducts work under the authority of the <u>Finance and Administration Cabinet.</u> (<u>http://finance.ky.gov/)</u>

Select Language

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(http://www.kentucky.gov)

Unsubmit from DOR

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Kentucky.gov (http://www.kentucky.gov)

Electronic Payment

3	•	Demographics	Taxpayer Information Payment Review A	
	Payment R	eview		
	Tax Account M Payment Date	lumber: 2: 09/20/2022		
	Payment Method	Description		Payment Amount
	ACH	KY Dept of Revenue T Tax Period 8/31/2023	ax Payment for Tax Type 095 - Utility Gross Receipts License Tax , 2	2471.03

By clicking "Sign and Submit," I certify that:

- The Routing, Account numbers and Payment Information are correct; and,
- I have contacted my financial institution and authorized Kentucky.gov's originating bank, First Premier Bank (ODFI ID #1522077581) and JP Morgan Chase (ODFI ID #9006402001), to debit my account; and,
- If the ACH Debit transaction gets returned by the bank as not payable, I am responsible for any fees or penalties assessed by my financial institution and the Department of Revenue; and,
- PLEASE NOTE: If you are not protesting your liability and are not paying your tax debt in full within 60 days of the original notice date on
 your bill, you may be referred to the Division of Collections. If you need to negotiate a payment plan that exceeds this time frame, please
 contact the Division of Collections at 502-564-4921, ext. 5357 for assistance.

PREVIOUS SIGN AND SUBMIT >

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-22 Page 45 of 60



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56 NORTH MANCHESTER WATER ASSN OPERATING AND MAINTENANCE ACCT 7361 NORTH HIGHWAY 421 MANCHESTER KY 40962

612 STATEMENT PERIOD: 08/01/2022 - 08/31/2022 PRIMARY ACCT: REGULAR CHECKING 612 -- CHECKS --NUMBER.....AMOUNT...DATE NUMBER.....AMOUNT...DATE NUMBER..... AMOUNT...DATE 8121* 567.50 08/30 8114 912.00 08/29 765.00 08/24 8110 917.19 08/29 350.73 08/29 8122 35.31 08/22 8115 780.92 08/30 8111 8123 261.00 08/29 8117* 8112 1,427.75 08/29 8119* 7,000.00 08/29 1,030.85 08/26 8113 -- BALANCE INFORMATION --DATE.....BALANCE DATE....BALANCE DATE.....BALANCE 08/22 24,489.62 08/23 25,100.04 08/10 62,338.53 70,595.84 07/31 27,941.12 08/01 65,298.70 08/11 21,402.44 24,022.60 08/24 08/12 41,383.93 08/02 19,284.69 08/25 21,691.68 08/15 40,165.67 08/03 08/26 40,828.43 08/16 17,226.19 08/04 32,896.71 08/29 30,791.55 17,106.47 08/17 32,984.47 08/05 29,497.41 08/18 08/30 22,319.55 33,677.96 08/08 08/31 28,984.43 08/19 23,858.55 60,020.43 08/09 SUMMARY: SERVICE ENDING TOTAL TOTAL PREVIOUS ACCOUNT
 DDA
 612
 70,595.84
 64
 113,282.06
 57
 71,672.65
 2.00
 28,984.43
 - 45,000 Transfors 56 26,672.65 +55,695,06 604 Deposits 82,367.71 AN (*) DENOTES GAP IN CHECK NUMBERS 8/9 25,000

A26 20,000

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-22 Page 46 of 60

Print

Payment Schedule Confirmation

Your payment has been scheduled! You will receive an email when the payment is processed. Please print a copy of this receipt for your records.

Payment Details

Tax Account Number: Payment ID: 8399047 Payment Date: 10/19/2022

Account Holder Details

NORTH MANCHESTER WATER CORP INC 7362 N HWY 421 MANCHESTER, KY 40962

 Payment Method
 Description
 Payment Amount

 ACH
 KY Dept of Revenue Tax Payment for Tax Type 095 - Utility Gross Receipts License Tax, Tax Period 9/30/2022
 2426.88

Kentucky Department of Revenue 501 High Street Frankfort, KY 40601 (502) 564-4581

KY E-Tax

TED . WOODS (APPROVER) Logout (https://ugrit.ky.gov/ETax/logout.aspx)

(http://revenue.ky.gov/Pages/index.aspx) / KY E-Tax (https://ugrit.ky.gov/ETax/home.aspx)

- / UGRLT (Utility Gross Receipts License Tax) (http://revenue.ky.gov/Business/Utility-Gross-Receipts-License-Tax/Pages/default.aspx)
- / Tax Return

Tax Return

Amended Reason:

Account Number:		Period Beginning	09/01/2022		
Account Name:	NORTH MANCHESTER WATER CORP	Period Ending Return Due	09/30/2022 10/20/2022		
Location Address 7362 N HWY 421 MANCHESTER, K Update		Web File			
Part I - Tax Computation 1. Total Gross Receipts - Enter total amount received (less utility gross receipts license 1. s 80.896.05					

tax) for furnishing utility, cable, wireless cable services and video streaming services in school districts imposing the tax.

Ded	

a. Prepaid calling services	2a.	\$
b. Interstate telephone services	2b.	\$
c. Internet access	2c.	\$
d. Service resold	2d.	\$
e. Federal and state taxes	2e.	\$
f. Energy direct pay receipts	2f.	\$
g. Other (specify)	2g.	\$
3. Total Deductions	З.	\$ 0.00
4. Gross Receipts Subject to Tax	4.	\$ 80,896.05
5a. Consumers–Enter the amount of purchases from utility service providers for which you are liable for tax.	5a.	\$]

5b. EDP Account Holders--Enter the amount as reported on line 23b of the sales and use 5b. § tax return for the same period.

Allocate amounts from lines 4, 5a, and/or 5b in part II.

Part II- Allocation Schedule
District Name-(Code)-Tax Rate-Service Type

SELEC	TDISTRICT	~	·					
Gross R	eceipts	Consumer Purchas	es	EDP Amo	ount			
0.00		0.00		0.00				
	Strict Delete All Dist	h the Grid		Ayura da marana	an	and an and a start and a start and	elite at a comparable tracky	ige - uitindre
Code	District Name / Service Ty	pe Gross Receipts	Consumer Purchasos	EDP A	mount	Tax Rate	Tax Amount	Delete
125	CLAY CO / UTILITY	80,896.05	1	0.00	0.00	0.0300	2,426.88	Delete

Totais -	\$80,896.05	\$0.00	\$0.00		393
TaxAmount -	5	÷		- \$2,42	.88
If you make changes, you must click the Cal	culate Amount Due button to see	the correct total a	amount due.		
Part III - Payment					
6a. Total Tax Amount Due (Tota	l Tax Amount from Part	II)		6a. \$	2,426.88
6b. Less payments credited to a	account			6b. \$	0.00
Calculate Amount Due					
7. Interest (Estimated - addition	al interest may apply)			7. \$	0.00
8. Penalties (Estimated - addition	nal Penalties may apply)		8. \$	0.00
9. Total Amount Due				9. S	2,426.88

I declare, under the penalties of perjury, that this return has been examined by me and to the best of my knowledge and belief it is a true, correct and complete return.

Save	Complete	Submit to DOR	Cancel	

For additional information, contact the Financial Tax Section, (502) 564-4810.

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Select Language

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Electronic Payment

	$0 = -f^{*}f^{*} f^{*} $	the part of the second	Staty - COST COST
Payment	Review		
	nt Number: Pate: 10/19/2022		
Payment Method	Description		Payment Amount
АСН	•	Tax Payment for Tax Type 095 Ise Tax , Tax Period 9/30/2022	-

By clicking "Sign and Submit," I certify that:

- · The Routing, Account numbers and Payment Information are correct; and,
- I have contacted my financial institution and authorized Kentucky.gov's originating bank, First. Premier Bank (ODFI ID #1522077581) and JP Morgan Chase (ODFI ID #9006402001), to debit my account; and,
- If the ACH Debit transaction gets returned by the bank as not payable, I am responsible for any fees or penalties assessed by my financial institution and the Department of Revenue; and,
- PLEASE NOTE: If you are not protesting your liability and are not paying your tax debt in full within 60 days of the original notice date on your bill, you may be referred to the Division of Collections. If you need to negotiate a payment plan that exceeds this time frame, please contact the Division of Collections at 502-564-4921, ext. 5357 for assistance.

< PREVIOUS SIGN AND SUBMIT >

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-22 Page 50 of 60



MANCHESTER KY 40962

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PAGE 6

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NORTH MANCHESTER WATER ASSN OPERATING AND MAINTENANCE ACCT 7361 NORTH HIGHWAY 421

40

STATEMENT PERIOD: 09/01/2022 - 09/30/2022 PRIMARY ACCT: 612 _____ _____ 612 REGULAR CHECKING -- CHECKS --NUMBER......DATE NUMBER..... AMOUNT...DATE NUMBER..... AMOUNT...DATE 8153 393.90 09/23 8157 135.00/09/26 8160 306.00 09/28 8155* 27.00 09/29 8159* 631.20 09/28 8163* 737.42 09/30 8156 381.34 09/23 -- BALANCE INFORMATION --DATE.....BALANCE DATE.....BALANCE DATE BALANCE 15,553.44 14,636.77 09/22 32,391.02 08/31 28,984.43 09/13 09/14 09/01 09/23 22,636.07 29,553.22 09/15 25,809.12 09/02 22,672.17 09/26 28,498.47 25,574.66 09/06 09/16 09/27 24,414.43 28,689.79 09/19 25,840.97 17,163.46 26,265.92 09/07 09/28 49,383.14 09/08 09/20 24,318.11 09/29 25,591.24 09/21 47,677.79 09/09 22,364.61 09/30 25,045.78 09/12 17,099.90 SUMMARY: ACCOUNTPREVIOUSTOTALTOTALSERVICEENDING.....NUMBER......BALANCE.....DEBITS.....DEBITS......CREDITS.....CHARGES...BALANCE..BALANCE..BALANCE..DDA61228,984.434783,309.646079,372.992.0025,045.78 ACCOUNT DDA -50,000. transfers 40 9/8 20,000 29,372.99 9/12 10,000 + 51, 523,06 604 Deposits 10,000 9/15 9/22 10,000 \$ 80, 896, 05

AN (*) DENOTES GAP IN CHECK NUMBERS

Print

Payment Schedule Confirmation

Your payment has been scheduled! You will receive an email when the payment is processed. Please print a copy of this receipt for your records.

Payment Details

Tax Account Number: Payment ID: 8512306 Payment Date: 11/20/2022

Account Holder Details

NORTH MANCHESTER WATER CORP INC 7362 N HWY 421 MANCHESTER, KY 40962

Payment Method	Description	Payment Amount
ACH	KY Dept of Revenue Tax Payment for Tax Type 095 - Utility Gross Receipts License Tax , Tax Period 10/31/2022	2319.95

Kentucky Department of Revenue

501 High Street Frankfort, KY 40601 (502) 564-4581

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-22 Page 52 of 60

KY E-Tax

TED WOODS (APPROVER) Logout (https://ugrlt.ky.gov/ETax/logout.aspx)

A (http://revenue.ky.gov/Pages/index.aspx) / KY E-Tax (https://ugrlt.ky.gov/ETax/home.aspx)

/ <u>UGRLT (Utility Gross Receipts License Tax)</u> (http://revenue.ky.gov/Business/Utility-Gross-Receipts-License-Tax/Pages/default.aspx)

/ Tax Return

Tax Return

Amended Reason:

Account Number:		Period Beginning	g 10/01/2022	
Account Name:	NORTH MANCHESTER WATER CORP INC	Period Ending	10/31/2022	
		Return Due	11/21/2022	
Location Address				
7362 N HWY 421		Mah Eile	1	
MANCHESTER, KY 40962		Web File		
Update				
Dont L. Toy Commun	intinu			

Part I - Tax Computation

2. Deductions

1. Total Gross Receipts - Enter total amount received (less utility gross receipts license tax) for furnishing utility, cable, wireless cable services and video streaming services in school districts imposing the tax.

¹ 8 \$ 77,331.58	1 \$	77,331.58
-----------------------------	------	-----------

a. Prepaid calling services	2a. \$
b. Interstate telephone services	2b. \$
c. Internet access	2c. \$
d. Service resold	2d. \$
e. Federal and state taxes	2e. \$
f. Energy direct pay receipts	2f. \$
g. Other (specify)	2g. \$

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-22 Page 53 of 60

3. Total Deductions	3. \$	0.00
4. Gross Receipts Subject to Tax	4. \$ 77,3	31.58
5a. ConsumersEnter the amount of purchases from utility service providers for which you are liable for tax.	5a. \$	
5b. EDP Account HoldersEnter the amount as reported on line 23b of the sales and use tax return for the same period.	5b. \$	

Allocate amounts from lines 4, 5a, and/or 5b in part II.

Part II- Allocation Schedule

District Name-(Code)-Tax Rate-Service Type							
SELECT DISTRICT	~						
Gross Receipts	Consumer Purchases	EDP Amount					
0.00	0.00	0.00					

Add District Delete All Districts

To edit dollar amounts, tab through the Grid

Code	District Name / Service Type	Gross Receipts	Consumer Purchases	EDP Amount	Tax Rate	Tax Amount	Delete
125	CLAY CO. / UTILITY	77,331.58	0.00	0.00	0.0300	2,319.95	Delete
Totals	-	\$77,331.58	\$0.00	\$0.00	-	-	
TaxAmount	-		-	-	-	\$2,319.95	

If you make changes, you must click the Calculate Amount Due button to see the correct total amount due.

Part III - Payment 6a. Total Tax Amount Due (Total Tax Amount from Part II) 2,319.95 6a.\$ 6b. Less payments credited to account 6b. \$ 0.00 Calculate Amount Due 7. Interest (Estimated - additional interest may apply) 7. 0.00 8. Penalties (Estimated - additional Penalties may apply) 8. 0.00 9. Total Amount Due 2,319.95 9.

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-22 Page 54 of 60



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PAGE 6

SEE DISCLOSURES ON BAC

NORTH MANCHESTER WATER ASSN OPERATING AND MAINTENANCE ACCT 7361 NORTH HIGHWAY 421 MANCHESTER KY 40962

36

612 STATEMENT PERIOD: 10/01/2022 - 10/31/2022 PRIMARY ACCT: REGULAR CHECKING 612 -- BALANCE INFORMATION --DATE......BALANCEDATE.....BALANCE10/1213,390.9110/2123,132.8810/1315,652.8010/2417,864.3710/1413,858.8310/2516,751.26 DATE.....BALANCE 09/3025,045.7810/0325,639.69 10/24 17,864.37 10/25 16,751.26 10/13 10/04 25,661.03 23,061.50 23,282.29 50,996.56 10/17 10/18 8,135.39 8,736.92 10/05 10/26 16,005.10 10/27 10/06 15,869.86 25,854.90 10/07 10/19 10/28 15,504.52 4,148.40 10/20 10/31 15,588.36 10/11 28,173.32 1. K. 1. SUMMARY: SUMMARY:
ACCOUNTPREVIOUSTOTALTOTALSERVICEENDING....NUMBER........DEBITS....CREDITS....CHARGES.BALANCE..DDA61225,045.784383,871.645574,416.222.0015,588.36 -50,000 transfers 36 07 30,000 24,416.22 + 52,915.36 604 Dep 10,000 10/12 17,331.58 10/19 10,000

Print

Payment Schedule Confirmation

Your payment has been scheduled! You will receive an email when the payment is processed. Please print a copy of this receipt for your records.

Payment Details

Tax Account Number:Payment ID: 8615813Payment Date: 12/20/2022

Account Holder Details

NORTH MANCHESTER WATER ASSC INC 7362 N HWY 421 MANCHESTER, KY 40962

Payment Method	Description	Payment Amount
ACH	KY Dept of Revenue Tax Payment for Tax Type 095 - Utility Gross Receipts License Tax , Tax Period 11/30/2022	2606.20

Kentucky Department of Revenue

501 High Street Frankfort, KY 40601 (502) 564-4581

KY E-Tax

TED . WOODS (APPROVER) Logout (https://ugrlt.ky.gov/ETax/logout.aspx)

- ☆ (http://revenue.ky.gov/Pages/index.aspx)
- / KY E-Tax (https://ugrlt.ky.gov/ETax/home.aspx)

/ UGRLT (Utility Gross Receipts License Tax) (http://revenue.ky.gov/Business/Utility-Gross-

Receipts-License-Tax/Pages/default.aspx)

/ Tax Return

Tax Return

Amended Reason:

Account Number:		Period Beginning	11/01/2022	
Account Name:	NORTH MANCHESTER	Period Ending	11/30/2022	
Account Name.	WATER CORP INC	Return Due	12/20/2022	
Location Address				
7362 N HWY 421		Web File	* Not	
MANCHESTER, KY	40962			
Update				

Part I - Tax Computation

1. Total Gross Receipts - Enter total amount received (less utility gross receipts license tax) for furnishing utility, cable, wireless cable services and video streaming services in school districts imposing the tax.

86,873.5

1.

S

2.	Deductions
£.,	Deadociono

a. Prepaid calling services	2a. \$
b. Interstate telephone services	2b. \$
c. Internet access	2c. \$
d. Service resold	2d. \$
e. Federal and state taxes	2e. \$
f. Energy direct pay receipts	2f. \$
g. Other (specify)	2g. \$

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-22 Page 57 of 60

3. Total Deductions	3.	\$ 0.00
4. Gross Receipts Subject to Tax	4.	\$ 86,873.5
5a. ConsumersEnter the amount of purchases from utility service providers for which you are liable for tax.	5a.	\$
5b. EDP Account HoldersEnter the amount as reported on line 23b of the sales and use tax return for the same period.	5b.	\$
Allocate amounts from lines 4, 5a, and/or 5b in part II.		

abaduli

Part II- All	ocation Schedule							
District Na	ime-(Code)-Tax Ra	te-Serv	ісе Туре					
SELECT I	DISTRICT		~	•				
Gross Rec	ceipts	Cons 0.00	umer Purchas		DP Amount			
Add Disti	rict Delete All D ar amounts, tab throu	anandi oʻf ta'r e'ni miyan' a. kʻ i 19 4 yili						
Code	District Name / Service	Туре	Gross Receipts	Consumer Purchases	EDP Amount	Tax Rate	Tax Amount	Delete
Code 125	CLAY CO. / UTILITY		86,873.50	0.00	0.00	0.0300	2,606.20	Delete
Totals			\$86,873.50	\$0.00	\$0.00	-	-	
TaxAmount	-		-	-	-	-	\$2,606.20	

If you make changes, you must click the Calculate Amount Due button to see the correct total amount due.

Part III - Payment

6a. Total Tax Amount Due (Total Tax Amount from Part II)	6a. \$ 2,606.20
6b. Less payments credited to account	6b. \$0.00
Calculate Amount Due	
7. Interest (Estimated - additional interest may apply)	7. \$ 0.00

8. Penalties (Estimated - additional Penalties may apply)8. \$9. Total Amount Due9. \$2,606.20

I declare, under the penalties of perjury, that this return has been examined by me and to the best of my knowledge and belief it is a true, correct and complete return.

1		5	
Save	Complete	Submit to DOR	Canaal
Jave	Complete	SUDITILIO DOR	Cancel
and serve a constraint of the start, many second builders in problem approximation of the second s			ביי אומנימיי ערימיאי עומויינייע אומנייער איז איזייער איזייער איזייער איזייער איזייער איזייער איזייער איזייער איז

For additional information, contact the Financial Tax Section, (502) 564-4810.

The Kentucky Department of Revenue conducts work under the authority of the <u>Finance and Administration Cabinet.</u> (<u>http://finance.ky.gov/</u>)

Select Language V

Contact (http://revenue.ky.gov/Get-Help/Pages/Contact-Us.aspx) Site Map (http://revenue.ky.gov/Pages/sitemap.aspx) Software Developer (http://revenue.ky.gov/Software-Developer)

Policies (http://kentucky.gov/policies/Pages/default.aspx) Security (http://kentucky.gov/policies/Pages/security.aspx) Disclaimer (http://kentucky.gov/policies/Pages/disclaimer.aspx) Accessibility (http://kentucky.gov/policies/Pages/accessibility.aspx)

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Kentucky.gov (http://www.kentucky.gov)

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Electronic Payment

Payment Review

Tax Account Number: Payment Date: 12/20/2022

Payment Method Description

ACH

KY Dept of Revenue Tax Payment for Tax Type 095 - Utility Gross Receipts License T Tax Period 11/30/2022

By clicking "Sign and Submit," I certify that:

- + The Routing, Account numbers and Payment Information are correct; and,
- I have contacted my financial institution and authorized Kentucky.gov's originating bank, First Premier Bank (OD) Morgan Chase (ODFI ID #9006402001), to debit my account; and,
- If the ACH Debit transaction gets returned by the bank as not payable, I am responsible for any fees or penalties institution and the Department of Revenue; and,
- PLEASE NOTE: If you are not protesting your liability and are not paying your tax debt in full within 60 days of t your bill, you may be referred to the Division of Collections. If you need to negotiate a payment plan that exceed contact the Division of Collections at 502-564-4921, ext. 5357 for assistance.

< PREVIOUS SIGN AND SUBMIT >

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-22 Page 60 of 60



FNBM

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PAGE 6

44 NORTH MANCHESTER WATER ASSN OPERATING AND MAINTENANCE ACCT 7361 NORTH HIGHWAY 421 MANCHESTER KY 40962

SEE DISCLOSURES ON BACK

REGULAR CH	ECKING	612					
	2		CHECKS				
NUMBER	AMOUNT DATE	NUMBER	AMOUNT	DATE	NUMBER	AMOUNT.	DATE
8220	26,490.00 11/15	8228	1,310.64	11/21	8236	3,458.97	
8221	150.00 11/16	8229	1,086.97	11/18	8238*		11/28
8222	216.63 11/17	8230	896.47	11/21	8239	1,312.44	11/21
8223	152.83 11/16	8231	917.19		8241*	250.57	11/23
8224	395.00 11/16	8232	773.84	11/21	8242	2,834.46	11/23
8225	464.45 11/21	8233	437.08	·····	8243	379.94	11/29
8226	761.49 11/17	8234	1,878.00		8248*	7,000.00	11/30
8227	1,240.40 11/16	8235	705.46	11/23			
		BALANC	E INFORMATI	ON			
	BALANCE	DATE	BALA	NCE	DATE	BALA	NCE
10/31	15,588.36	11/09	39,747	.60	11/21	19,763	.43
11/01	14,976.22	11/10	32,996	.95	11/22	17,166	.33
11/02	14,908.25	11/14	41,411	.44	11/23	10,759	.28
11/03	11,643.45	11/15	4,721	.95	11/25	11,250	.48
11/04	9,715.32	11/16	21,099	.62	11/28	31,003	.57
11/07	36,593.30	11/17	20,359	.26	11/29	31,427	.55
11/08	38,620.25	11/18	23,937	.71	11/30	24,731	.84
SUMMARY: ACCOUN NUMBER DA	F PREVIOUS BALANCE 612 15,588.36	TO7 DE8 51 9	CAL BITS	TOTAL CREDI 2 99,		ERVICE EN CHARGESBA 2.00 24	DING LANCE.
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	11/14 10,000			24,	248.76 230.95		
	11/10 15,000			w0,0			
	11/28 20,000			89.	479.71	(2606,21) D	
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	SNOIDS GAF IN CHEC	V NOMDERS			100	75	

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff's Third Request for Information

STAFF DR 3-23:

Refer to North Manchester Water's response to Staff's Second Request, Item 4.

a. Provide copies of the front and back of all checks paid to the Clay County Fiscal

Court during 2022 and 2023 to service North Manchester Water's lease debt to the Fiscal Court.

b. State whether there is any other reason that North Manchester Water would issue

a check for \$7,000 to Clay County Fiscal Court other than to service its lease debt.

Response: Please see attached Exhibit 3-23

Witness: Rose Lewis

CINES.	NOF		FRANCEDERIGE AND	THE FIRST NATIONAL BANK MANCHESTER, KY 40662 73-544/421	007675
HZN35026H2 O			7881 N. HWY 421 NCHESTER, KY 40962 606-598-5403	10-044721	11/08/2021
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and races of the contract	MEMQ	KIA LOAN	99-44 <i>616</i>	Stew Janis Belly Wellow	



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na saata	PAY TO THE CLAY FISCAL COURT ORDER OF Seven Thousand Dollars & 00 Cents	· **\$**	7,000.00
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NORTH MANCHESTER WATER ASSOCIATION, INC. 7381 N. HWY 421 MANCHESTER, KY 40962 606-598-5403	THE FIRST NATIONAL BANK 007761 MANCHESTER, KY 40862 73-544/421
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- 2212 AN ADDRESS OF DESCRIPTION -	Seven Thousand Dollars & 00 Cents MEMO KIA LOAN	Dellars



Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-23 Page 5 of 14

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Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-23 Page 6 of 14

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	A DOCUMENT IS PRINTE	D OR CHEMICALLY REACTIVE PAPER - THE BACK	OF THIS DO	CUMENT INCLUDES A TAMPER EVIDENT CHEMICAL	WASH WARNING BOX
VIED ENDORSTHINE CALL	NORTH MANCHESTER 7361 MANCHE	N WATER ASSOCIATION, INC. N. HWY 421 STER, KY 40962 3-558-5403		THE FIRST NATIONAL BANK MANCHESTER, KY 40962 73-544/421	007947 05/03/2022
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Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-23 Page 7 of 14

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MANCHESTER, KY 40962 608-598-5403		08/22/2022
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Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-23 Page 9 of 14

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Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-23 Page 10 of 14

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Back:



Front:
Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-23 Page 11 of 14

NORTH MANCHESTER WATER ASSOCIATION, INC. 7361 N. HWY 421 MANCHESTER, KY 40982 808-598-5403 PAY TO THE CLAY COUNTY FISCAL COURT ORDER OF CLAY COUNTY FISCAL COURT Seven Thousand Dollars & 00 Cents MEMO KIA LOAN MEMO KIA LOAN

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Front:

Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-23 Page 12 of 14





Back:



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Front:



Back:



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Front:





STAFF DR 3-24:

Refer to North Manchester Water's response to Staff's First Request, Item 5 and Exhibit 5, specifically the minutes from the March 6, 2023 board meeting.

a. Explain the statement that reads: "The new judge is requesting us to pay \$13,000 per month instead of the \$8,000 that we are paying currently. KIA is satisfied with the current amount that we are paying right now." Newly elected County Judge executive Tommy

Harmon.

- b. Identify the new judge. Tommy Harmon
- c. Provide documentation of the request that North Manchester Water pay \$13,000

per month. See previous responses.

d. Provide documentation and support for the payment or obligation to pay \$8,000 per month and to whom the payment is to be made. NMWA agreed to pay \$7,000.00 per

month. See Previous responses.

e. Provide documentation and support for the statement that, "KIA is satisfied..." See Previous Responses.

Response:

STAFF DR 3-25:

Refer to North Manchester Water's response to Staff's First Request Item 5 and Exhibit 5.

a. Refer specifically to the minutes from the April 3, 2023 board meeting. Explain the statement that reads: "Ted's clerk forgot to pay 3 checks to KIA. He paid them all 3 to make sure the (sic) are caught up." The response should include a clarification concerning to whom the checks were payable, the amount involved, and the months for which the checks were forgotten. **Human error and oversight, the checks are payable to the Clay County Fiscal Court.**

b. Refer specifically to the minutes from the June 5, 2023 board meeting. Explain the statement that reads: "The county said they (sic) wasn't aware that KIA made an agreement to let us pay the amount we have been paying." Provide all available documentation and correspondence concerning this discussion. The county elected a new County Judge executive and he must not be aware of the previous agreement with Donna Mcniel and KIA. Please see previous responses.

c. Refer specifically to the minutes from the June 5, 2023 board meeting. Explain the statement that reads: "They need to take that balance forward off that they charged us for that we didn't use." The response should identify "they" and the obligation under discussion as well as the amount of the balance forward.

<u>Response</u>: In Response to the City of Manchester of a wrong billing for the purchase of wholesale water. The City of Manchester made a billing mistake of the amount of gallons sold to NMWA.

STAFF DR 3-26:

Refer to North Manchester Water's response to Staff's Second Request, Item 6, specifically page 31 of 38 of the 2022 general ledger. Explain what "PAYMENTECH" is in account number 620 Materials and Supplies.

<u>Response</u>: Chase Paymentech can help you take payments in almost any way you can think of.

Chase offers card processing, check processing, processing through smartphones and tablets,

payment acceptance from international customers, e-commerce processing, and virtual

terminals for taking payments by mail, phone, or fax. See attached Exhibit 3-26.

		5	gn in English 🗸 🔍
Home	Payment Solutions	Support Center	Developer Center

Overview | Managing your account | Product Support | Protect Your Business | FAQ

Statement Fees Defined MasterCard Fees

MasterCard Assessment

Charged by MasterCard on all settled sales transactions

Network Access and Brand Usage (NABU)

Charged by MasterCard on domestic authorizations and refunds when the card used by the customer is issued within the U.S. (all U.S. domestic issued cards); the NABU does not apply to reversals, chargebacks, or manual cash advances

MasterCard Merchant Location Fee

Charged by MasterCard. This fee is assessed per merchant location and is based on monthly activity. It does not apply to merchant locations with less than \$200 in monthly gross MasterCard volume. Moving forward, the fee will be billed on a quarterly basis.

MC AVS Auth Access (Card Present)

Charged by MasterCard when you use the address verification service to validate a cardholder's address where the card is present at the time of purchase and swiped through the terminal

MC AVS Auth Access (Card Not Present)

Charged by MasterCard when you use the address verification service to validate a cardholder's address where the card is not present at the time of purchase or the card number is keyed into the terminal

MC Account Status

Charged by MasterCard when you initiate a request to validate the cardholder account status, address verification (AVS), card validation code 2 (CVC 2), or any combination thereof

MC Processing Integrity

Charged by MasterCard when an authorization is not utilized for a transaction in a timely manner or is not reversed based on MasterCard standards; if an authorization will not be used for a transaction, card present merchants must complete an authorization reversal within 24 hours; card not present merchants must complete a reversal within 72 hours

MC Cross-Border Assessment

Charged by MasterCard on any transaction on a MasterCard branded credit or debit card in which the cardholder country code differs from the country code of the merchant

Visa Fees

Visa Assessment

Charged by Visa on all settled sales transactions

Ξ			English 🗸
Home	Payment Solutions	Support Center	Developer Center

Visa Misuse of Authorization

Charged by Visa when an authorization is not utilized in a timely manner or is not reversed based on Visa standards; if an authorization will not be used for a transaction, card present merchants must complete an authorization reversal within 24 hours; card not present merchants must complete an authorization reversal within 24 hours; card not present merchants must complete an authorization reversal within 24 hours; card not present merchants must complete an authorization reversal within 24 hours; card not present merchants must complete an authorization reversal within 24 hours; card not present merchants must complete an authorization reversal within 24 hours; card not present merchants must complete an authorization reversal within 24 hours; card not present merchants must complete an authorization reversal within 24 hours; card not present merchants must complete an authorization reversal within 24 hours; card not present merchants must complete an authorization reversal within 24 hours; card not present merchants must complete an authorization reversal within 24 hours; card not present merchants must complete an authorization reversal within 24 hours; card not present merchants must complete an authorization reversal within 24 hours; card not present merchants must complete an authorization reversal within 24 hours; card not present merchants must complete an authorization reversal within 24 hours; card not present merchants must complete an authorization reversal within 24 hours; card not present merchants must complete an authorization reversal within 24 hours; card not present merchants must complete an authorization reversal within 24 hours; card not present merchants must complete an authorization reversal within 24 hours; card not present merchants must complete an authorization; card not present merchants must complete an a

Visa Zero Floor Limit

Charged by Visa when a clearing record cannot be matched to an approved or partially approved authorization

Visa Transaction Integrity

Charged by Visa on all U.S. domestic Visa signature debit card transactions or Visa prepaid card transactions that do not meet the qualification criteria of the Custom Payment Service program

Visa Zero \$ Account Verification

Charged by Visa when you initiate a request to validate the cardholder's account status

Visa Partial Auth Non-Participation

Charged by Visa to Petroleum Automated Fuel Dispenser merchants (MCC 5542) that do not support partial authorization

Visa Inter-regional Acquiring Fee (IAF)

A Visa U.S. fee that applies to all U.S. acquired purchase transactions on non-U.S. issued cards

Visa International Service Assessment

An inter-regional fee applied to transactions that occur with a card issued outside the merchant's acquiring region

Visa Fixed Acquirer Network Fee (FANF)

The FANF is a variable fee, calculated based on acceptance method (i.e., card present or card not present), merchant category code (MCC), taxpayer ID, and number of locations or sales volume

Discover Fees

Discover Assessment

Charged by Discover on all settled sales transactions

Discover Data Usage

Charged by Discover on all Discover sales transactions

Discover International Service Fee (ISF)

Charged by Discover on Discover, JCB, or China Union Pay U.S. transactions for which the card issuer is located in a country other than the U.S.



- Additional Business Banking Solutions
- All Chase Bank Solutions
- Online Banking Demo

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Case No. 2023-00183 North Manchester Water Association, Inc. Response to Staff_DR_3-26 Page 4 of 13

CardFellow

By Ben Dwyer

Here, we'll provide a thorough review of Chase Paymentech, including information on credit card processing services, Paymentech's fees and pricing models, customer service, and opinions from former customers.

- History
- News
- What does Chase Paymentech do?
 - Card Processing and Equipment
 - Check Processing
 - Mobile Processing
 - E-commerce and Virtual Terminals
 - Foreign Payment Acceptance
- Security
- Chase Paymentech Rates and Fees
- What about contracts?
- Customer Service
- Chase Paymentech Reviews
 - The Better Business Bureau
 - Yelp and Ripoff Report
 - Chase Paymentech Customers
 - CardFellow's Experience

History

Chase Paymentech was founded in 1985 in Dallas, Texas and has offices in the United States, Canada, and Europe. The company is an international processor, but for the purposes of this article we'll focus on services available to businesses based in the United States.

News

In January of 2016, Chase announced the sale of its ISO portfolio to First American Payment Systems. If your credit card processing was previously through a Chase Paymentech ISO, it

that sign up for a merchant account through Chase Paymentech and connect a Chase business checking account may be eligible for next-day funding. (Next-day funding doesn't apply on weekends or holidays.)

What does Chase Paymentech do?

Chase Paymentech can help you take payments in almost any way you can think of. Chase offers card processing, check processing, processing through smartphones and tablets, payment acceptance from international customers, e-commerce processing, and virtual terminals for taking payments by mail, phone, or fax.

Card Processing and Equipment

Chase Paymentech lets you easily take all major credit cards, including Visa, MasterCard, American Express, and Discover. You can also accept both PIN and signature debit cards.

Chase Paymentech has many credit card machines available and can also process cards with tablets. Chase offers popular brands Ingenico and VeriFone credit card terminals. Features vary depending on the model, but may include EMV chip card capability and contactless payment acceptance so you can take payments from newer technologies like Apple Pay.

Check Processing

For accepting checks, Chase Paymentech offers electronic check processing to convert checks into secure, fast electronic transactions. Checks are converted at the time of sale and the service is available for both US and Canadian currency. Electronic check processing means you won't need to make a trip to the bank to deposit paper checks.

Mobile Processing

If you're regularly taking payments on the go, you're probably interested in mobile card processing. With Chase Paymentech's mobile processing, you can accept payments using your smartphone or tablet with internet connection and the Chase Mobile Checkout app. If you want, you can also attach card readers to swipe credit cards instead of hand keying customers' card information.

E-Commerce and Virtual Terminals

If you want to accept payments online through your website or take payments for mail and phone orders, Chase Paymentech has several options.

Orbital virtual terminal

Virtual terminals are internet-based payment forms that let you process transactions from your existing computer. You'll need internet access and the Orbital app.

PayPal

Chase Paymentech has an integrated PayPal option that lets you easily accept PayPal payments.

Orbital payment gateway

Think of the payment gateway as the credit card machine of websites. In a store, your customers swipe their card through a credit card machine to be processed. Online, they'll "swipe" it virtually by entering their payment information to be processed through the online gateway.

Hosted Payment Pages

Orbital hosted payment pages are a great option for convenient and secure payment processing in your e-commerce website. The Orbital hosted pages let you integrate a secure checkout form that is hosted by Chase Paymentech, meaning that sensitive transaction data stays with Chase, not on your system. Keeping information secure with Chase Paymentech means easier PCI compliance, and more security for you and your customers. Even better, the hosted payment pages can be customized to match your existing website for a seamless experience for your customers.

Foreign Payment Acceptance

If you do business with international customers, Chase Paymentech can help by giving you the ability to accept payments in 130 currencies, including the Euro, allowing transactions from any of the European Union countries that use Euros. Additionally, you can take JCB cards that are popular with Japanese customers, and Maestro, popular with many European customers.

processing account. Chase utilizes Safetech encryption to ensure secure transactions at the time they're made, helping you meet advanced PCI compliance standards.

Chase Paymentech Rates and Fees

Most of the time, Chase Paymentech doesn't publish rates or fees on their website. No problem! To find out what you'd pay to process credit cards with Chase Paymentech, simply request a confidential quote through your CardFellow account. If you don't have a CardFellow account, you can **sign up for free**.

Limited Offers

Occasionally, Chase Paymentech promotes limited time specialty pricing. For example, in April 2018, Chase Paymentech offered a flat rate of 2.75% for new customers as seen in thsi screenshot from Chase's website.



The deal included a free credit card machine, which the fine print clarified is an Ingenico iCT250. Fine print also specified that the 2.75% flat rate applies to swiped credit and non-PIN debit transactions. It mentions that PIN debit and ecommerce transactions are not included.

What about contracts?

check that it states in writing that there are no charges for cancelling.

Contract terms may vary for limited time or specialty pricing.

Customer Service

When deciding on a payment processor, customer service is an often overlooked but important piece of the puzzle. Fortunately, Chase Paymentech has a variety of options for support. Customer service is available from 7am – 7pm central time Monday – Friday.

Additionally, Chase provides how-to videos and guides for using the terminals provided by Chase, a FAQ page, information for how to read your Chase statements and an explanation of fees.

Chase Paymentech Reviews

Chase Paymentech has been processing credit cards for long enough to have a variety of reviews available online. For the most part, negative reviews are minimal considering the company's size, but details of the complaints found at the BBB, Yelp, and Ripoff Report are included here to give a full picture. It's also important to remember that one person's review may not be the same experience that you have.

The Better Business Bureau

As of autumn 2015, Chase Paymentech is not accredited with the Better Business Bureau, but does have a profile with the BBB and boasts an A+ rating. Chase Paymentech has had 35 complaints lodged with the BBB in the past 3 years, with 6 closed in the past year. That's a pretty low number of complaints considering Chase's size and number of clients.

The majority of the complaints (18) are in the category "Problems with Product/Service." 15 complaints are in the "Billing/Collection Issues" category. 1 complaints are in the "Advertising/Sales Issues" category, and 1 complaint is in the "Delivery Issues" category.

Complaints allege improper collection practices, a failure to correct billing errors, unauthorized charges, and failure to honor contracts as agreed.

or the business wasn't happy with Chase Paymentech's proposed resolution.

There are currently no customer reviews for Chase Paymentech on the Better Business Bureau website.

Yelp and Ripoff Report

Yelp lists 3 reviews for Chase Paymentech in Dallas; two reviews are 1-star, and one review is 5-stars, bringing the average rating to 2.5 stars. The negative reviews complain of excess fees, and not being serviced as agreed. The positive review praises the company and says they provide great prices with no hidden fees and provide 24/7 customer service.

Ripoff Report shows 18 reports in their complaint directory. Reviews complain of deceptive business practices, hidden fees, improperly holding funds, and unhelpful customer service.

Chase Paymentech Customers

Chase Paymentech has a selection of customer success stories on their website. Customers praise the easy transaction processing and report saving money with Chase's services. Customer success stories include the business name and reviewer name.

CardFellow's Experience with Chase Paymentech

From what we've seen over the years, Chase Paymentech has proven to be the most transparent and competitive of the large bank processors. Of course, other large banks such as Wells Fargo Merchant Services and Bank of America Merchant Services don't exactly set the bar very high.

Chase Paymentech uses bundled surcharge pricing, tiered pricing, or interchange plus. The general format of its statements remains consistent, and it doesn't gouge businesses with equipment leases like many of its other big bank counterparts.

Pricing

Bundled surcharging

Bundled surcharge pricing is similar to tiered pricing in that a processor uses interchange categories to charge a business rather than allowing the business to pay the actual cost of interchange.

We refer to bundled surcharging as its own pricing model because each interchange category often has its own surcharge amount, which makes the number of surcharges or would-be tiers equal to the number of interchange categories.

Bundled surcharging can be very misleading to the untrained eye due to the fact that interchange categories are itemized and it can be mistaken for more competitive interchange-plus pricing.

For example, the snippet below is taken from a Chase Paymentech statement where the business is being billed via a bundled surcharge pricing model.

Chase Paymentech bundled surcharge statement

As you can see from the statement, Chase has assigned a qualified rate of 1.93% to credit volume and 1.34% to debit volume. It then surcharges volume that runs through interchange categories that it does not feel qualifies for these two rates. Chase has complete control over which interchange categories are surcharged, and by how much.

To calculate the total rate for a given interchange category the qualified rate must be added to the surcharge rate.

For example, the total rate charged for the category called "World Elite Merit I" in the statement below is 2.85%, which is 1.93% qualified plus 0.92% surcharge.

Like many processors, Chase tends to favor bundled pricing and tiered pricing, which I'll cover next.

Tiered Pricing

Chase's tiered pricing works much like the bundled pricing explained above with the main difference being the number of surcharge categories.

The more common three-tier model groups all interchange categories into tiers called qualified, mid-qualified, and non-qualified. Chase's preferred method creates these three tiers for credit and debit, and sometimes takes it one step further by creating separate tiers for credit reward and credit commercial interchange categories. The result is as many as twelve individual tiers.

For example, the snippet below is taken from a Chase Paymentech tiered pricing statement. As you can see, there are separate tiers for credit, debit, and reward credit volume, resulting in nine possible individual tiers (three for each group).

Respensive tiered pricing

As we explain in detail in our article about tiered pricing, it's far more beneficial to processors than to businesses. Tiered pricing is opaque, since you can't necessarily tell what types of transactions will qualify for which tier, and it is often far more expensive than other forms of pricing, such as interchange plus.

Interchange-Plus

When Chase uses interchange-plus pricing it clearly discloses interchange categories and lists its markup as a separate line item that it refers to as "*sales discount*."

For example, the snippet below is taken from a Chase Paymentech interchange-plus statement. We've removed a few interchange rows to make the snippet a little smaller and more manageable for this post. The first few rows clearly show the name of the interchange category, the sales volume in the category, the number of transactions, and then the resulting rate, transaction fee, and total charge. The last row is Chase's markup.

Einterchange plus transparent statement

This snippet is much more transparent than the previous examples, as it provides details for each transaction type and charge.

Refunds

detail in this article, most processors do not return the fees refunded at interchange to a business when it issues a refund.

The snippet below is taken from a Chase interchange-plus statement and shows that the business issued a refund of \$12. As you can see from the statement, Chase is allowing the business to receive interchange credits for refunds.

Chase Paymentech interchange refunds

They don't always do it, but we've noticed it relatively more on Chase interchange-plus statements than other processors.

At CardFellow, interchange refunds are a requirement for certified quotes placed through our marketplace. If you choose your processor through CardFellow, you will benefit from interchange refunds when you refund payment to a customer. We'd like to see Chase Paymentech (and other processors) commit to regularly refunding interchange fees when businesses issue refunds to customers, but we do acknowledge that Chase Paymentech is a step ahead of many processors since they do sometimes issue interchange refunds.

The Bottom Line

Chase Paymentech has the ability to offer you a competitive processing solution, or a not-socompetitive solution. Sign up to request a quote from Chase Paymentech through CardFellow to see how their offer for your specific business stacks up.



Ben Dwyer

Ben Dwyer began his career in the processing industry in 2003 on the sales floor for a Connecticut-based processor. As he learned more about the inner-workings of the industry, rampant unethical practices, and lack of assistance available to businesses, he cut ties with his employer and started a blog where he could post accurate information about credit card processing. As the blog gained in popularity, Ben began directly assisting merchants in their search for a processor. Ben believes in empowering businesses by providing access to fair, competitive pricing, accurate information, and continued support. His dedication to transparency and education has made CardFellow a staunch small business advocate in the credit card processing industry.

OUR COMPANY	HELPFUL

INFO@CARDF ELLOW.COM

Our Company

Frequently Asked Questions Frequency Directory Guide to Credit Card Processing Blog

RESOURCES PROCESSORS

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STAFF DR 3-27:

Provide a current, updated copy of North Manchester Water's bylaws.

<u>Response</u>: See attached Exhibit 3-27

NORTH MANCHESTER WATER ASSOCIATION

7362 N HWY 421

MANCHESTER, KY 40962

BY LAWS

(1) The water association will be run by seven board members.

(2) The elected members will hold office for five years.

(3) Two members - 1st year

(4) Two members -3rd year

(5) Three members-5th year

(6) The seven board members will make and run the association by rules and regulations of P.S.C.

(7) The seven board members will pick the president, vice-president, secretary & treasurer.

(8) If a board member resigns his or her seat for any reason the remaining board members by a majority vote can appoint a person to the vacant seat, also the board can vote whether or not to let the candidade fill a full term. (All must be done by a majority vote)

(9) The seven board members will hold a meeting the first Monday of each month to conduct the water associations busines, the board can at any time change time to acccomadate working board members.

(10) Annual board meetings will be held the first Monday in March each year at 6:00 p.m.

(11) The time and place for the annual meetings will be advertised in the local newspaper two weeks before the meeting night.

(12) Each member will have one vote. This person must have a meter in there name and bill current, each customer no matter how many meters are in there name still has only one vote.

(13) To vote, the person has to have a water statement in his or her the month before election.

(14) To vote, his or her water statement has to be paid in full the month before election. Water statements cannot be past due this eliminates the right to vote in election.

(15) Water statements are to be paid in full by the 15th of each month.

(16) If water statements are not paid in full by the 15th of each month water service is subject for shut-off.

(17) If water service is shut-off due to non payment of past due balances, a 90\$ re-hook fee will

apply before service is re- instated no exceptions.

(18) If water statement are not paid by the 15th of every month, there will be a 10% late fee added.

(19) There will be one house per meter.

(20) Therefore if any employee finds or suspects two houses on one meter can terminate service till issue is resolved, Two houses cannot share a meter. No exceptions.

(21) If you are an immediate family member of an employee at North Manchester Water, you cannot be employeed by the water company other than contract labor. which can only be authorized by the board of directors. Also cannot set on the board of directors.

(22) The annual board meetings in march any candidate for a board seat must be present to qualify for that seat; but a Drs. excuse or work excuse presented at time of meeting the candidate will qualify. (must have excuse at time of meeting and presented to exsisting board). if not they will be disqualified and a new candidate can run for that paticular seat.