

### IBEW Benefit Plans – 2022 Bi-weekly Rates

| Medical Plans   |          |          |
|---|----------|----------|
| Plan Name   | Employee | Family   |
| <b>NYPA Plan (UHC)</b><br><i>All Locations</i>                              | \$53.84  | \$146.15 |
| <b>Independent Health</b><br><i>Niagara</i>                                 | \$53.84  | \$146.15 |
| <b>CDPHP Capital District</b><br><i>Blenheim Gilboa, Marcy, St Lawrence</i> | \$98.25  | \$282.39 |
| <b>Opt-Out Waiver</b>   | \$57.70  |          |

| Dental, Vision, HRA (for hearing)                     |              |        |
|---|--------------|--------|
| Plan Name   | Employee     | Family |
| <b>Delta Dental</b>                                   | Company Paid |        |
| <b>Core Vision</b>                                    | Company Paid | N/A    |
| <b>Health Reimbursement Account (for hearing aid)</b> |              |        |

| Employee Life Insurance, Short Term and Long Term Disability |                                 |              |
|--|---------------------------------|--------------|
| Coverage Amount  | Coverage Amount                 | Rate         |
| <b>Employee Life Insurance</b>                               | 150% of Salary                  | Company Paid |
| <b>Short Term Disability</b>                                 | 50% of Salary max \$500/week    |              |
| <b>Long Term Disability</b>                                  | 50% of Salary max \$3,000/month |              |

| AFLAC – Cancer & Accident Insurance  |          |                     |                 |                 |
|--------------------------------------|----------|---------------------|-----------------|-----------------|
| Plan Name                            | Employee | Employee and Spouse | 1 Parent Family | 2 Parent Family |
| <b>Cancer – Red*</b>                 | \$6.51   | \$10.11             | \$10.11         | \$10.11         |
| <b>Cancer - Green Plus*</b>          | \$18.69  | \$31.89             | \$22.80         | \$31.89         |
| <b>Cancer - Classic</b>              | \$17.88  | \$31.98             | \$17.88         | \$31.98         |
| <b>Accident Expense Plus*</b>        | \$9.37   | \$12.14             | \$14.08         | \$17.72         |
| <b>Accident Advantage*</b>           | \$9.78   | \$12.48             | \$14.64         | \$18.66         |
| <b>Accident Advantage – Option 3</b> | \$10.50  | \$13.74             | \$15.84         | \$19.98         |

\*plans are grandfathered, and not open to new participants