### BASIC LIFE INSURANCE
NMJC pays 100% of the premium.

### Monthly Insurance Rates
Effective October 1, 2015

<table>
<thead>
<tr>
<th>Employee's Share</th>
<th>NMJC's Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>If your annual salary is:</td>
<td></td>
</tr>
<tr>
<td>$34,999 or less</td>
<td>$34,999 or less</td>
</tr>
<tr>
<td>$35,000 or more</td>
<td>$35,000 or more</td>
</tr>
</tbody>
</table>

#### Medical - BCBS - High Option
- **Employee Only**: 116.50 
- **Employee + 1**: 221.54 
- **Family**: 295.90 

#### Medical - BCBS - Low Option
- **Employee Only**: 97.86  
- **Employee + 1**: 186.10  
- **Family**: 248.58  

#### Medical - Presbyterian - High Option
- **Employee Only**: 94.20  
- **Employee + 1**: 197.80  
- **Family**: 263.78  

#### Medical - Presbyterian - Low Option
- **Employee Only**: 79.14  
- **Employee + 1**: 166.16  
- **Family**: 221.56  

#### Dental - United Concordia - High Option
- **Employee Only**: 5.44  
- **Employee + 1**: 10.38  
- **Family**: 16.30  

#### Dental - United Concordia - Low Option
- **Employee Only**: 2.72  
- **Employee + 1**: 5.20  
- **Family**: 8.14  

#### Vision - Davis
- **Employee Only**: 1.26  
- **Employee + 1**: 2.10  
- **Family**: 2.82  

### LONG TERM DISABILITY
Annual salary divided by 1200 multiplied by .28 multiplied by factors below:
- **Employee Only**: $34,999 or less: 0.20, $35,000 or more: 0.40
- **NMJC**: $34,999 or less: 0.80, $35,000 or more: 0.60

### OPTIONAL LIFE INSURANCE
One, two or three times salary
Employee pays 100%

#### Coverage
- Under age 30: $0.04
- 30-39: $0.06
- 40-44: $0.08
- 45-49: $0.12
- 50-54: $0.22
- 55-59: $0.34
- 60-64: $0.52
- 65-69: $0.78
- 70 and over: $1.02
- children: $0.24

5/15/2015