

# 2020 Retiree Rates - CenturyTel (Z4)

\* Better of: Years of Service Matrix or Points Matrix (Z4)

### 2020 Non-Medicare Retiree Medical Plans & Total Monthly Rates (Z4)

| 2020 Total Cost Per Month                          | You Only or<br>Spouse Only | You+Spouse | You+Child(ren) | Spouse+<br>Child(ren) | You+Spouse+<br>Child(ren) | Child(ren) Only |
|--|----------------------------|------------|----------------|-----------------------|---------------------------|-----------------|
| Premium CDHP                                       | \$1,040.74                 | \$2,081.48 | \$1,509.07     | \$1,509.07            | \$2,549.81                | \$468.33        |
| Standard CDHP                                      | \$987.21                   | \$1,974.42 | \$1,431.45     | \$1,431.45            | \$2,418.66                | \$444.24        |
| Savings HDHP                                       | \$925.61                   | \$1,851.22 | \$1,342.13     | \$1,342.13            | \$2,267.74                | \$416.52        |
| Bind   | \$952.32                   | \$1,904.63 | \$1,380.85     | \$1,380.85            | \$2,333.17                | \$428.54        |
|  |                            |            |                |                       |                           |                 |
| No-Network PPO*                                    | \$1,136.18                 | \$2,272.39 | \$1,647.46     | \$1,647.46            | \$2,783.64                | \$511.29        |
| * No-Network PPO is only available to certain reti | 1995                       |            | · · · ·        |                       |                           |                 |

No-Network PPO is only available to certain retirees

#### Premium CDHP: Non-Medicare Monthly Contribution (Z4)

| Points           | Subsidy | You Only or<br>Spouse Only | You+Spouse | You+Child(ren) | Spouse+<br>Child(ren) | You+Spouse+<br>Child(ren) | Child(ren) Only |
|------------------|---------|----------------------------|------------|----------------|-----------------------|---------------------------|-----------------|
| 75-79            | 40.0%   | \$640.74                   | \$1,281.48 | \$905.44       | \$905.44              | \$1,529.89                | \$281.00        |
| 80-84            | 60.0%   | \$440.74                   | \$881.48   | \$603.63       | \$603.63              | \$1,019.92                | \$187.33        |
| 85-89            | 80.0%   | \$240.74                   | \$481.48   | \$301.81       | \$301.81              | \$509.96                  | \$93.67         |
| 90+              | 90.0%   | \$140.74                   | \$281.48   | \$150.91       | \$150.91              | \$254.98                  | \$46.83         |
|                  |         |                            | 0          | R              |                       |                           |                 |
| Years of Service | Subsidy | You Only or<br>Spouse Only | You+Spouse | You+Child(ren) | Spouse+<br>Child(ren) | You+Spouse+<br>Child(ren) | Child(ren) Only |
| 15-19            | 40.0%   | \$640.74                   | \$1,281.48 | \$905.44       | \$905.44              | \$1,529.89                | \$281.00        |
| 20-24            | 60.0%   | \$440.74                   | \$881.48   | \$603.63       | \$603.63              | \$1,019.92                | \$187.33        |
| 25-29            | 80.0%   | \$240.74                   | \$481.48   | \$301.81       | \$301.81              | \$509.96                  | \$93.67         |
| 30+              | 90.0%   | \$140.74                   | \$281.48   | \$150.91       | \$150.91              | \$254.98                  | \$46.83         |

### Standard CDHP: Non-Medicare Monthly Contribution (Z4)

| Points           | Subsidy | You Only or<br>Spouse Only | You+Spouse | You+Child(ren) | Spouse+<br>Child(ren) | You+Spouse+<br>Child(ren) | Child(ren) Only |
|------------------|---------|----------------------------|------------|----------------|-----------------------|---------------------------|-----------------|
| 75-79            | 40.0%   | \$592.33                   | \$1,184.65 | \$858.87       | \$858.87              | \$1,451.20                | \$266.54        |
| 80-84            | 60.0%   | \$394.88                   | \$789.77   | \$572.58       | \$572.58              | \$967.46                  | \$177.70        |
| 85-89            | 80.0%   | \$197.44                   | \$394.88   | \$286.29       | \$286.29              | \$483.73                  | \$88.85         |
| 90+              | 90.0%   | \$98.72                    | \$197.44   | \$143.15       | \$143.15              | \$241.87                  | \$44.42         |
|                  |         |                            | 0          | R              |                       |                           |                 |
| Years of Service | Subsidy | You Only or<br>Spouse Only | You+Spouse | You+Child(ren) | Spouse+<br>Child(ren) | You+Spouse+<br>Child(ren) | Child(ren) Only |
| 15-19            | 40.0%   | \$592.33                   | \$1,184.65 | \$858.87       | \$858.87              | \$1,451.20                | \$266.54        |
| 20-24            | 60.0%   | \$394.88                   | \$789.77   | \$572.58       | \$572.58              | \$967.46                  | \$177.70        |
| 25-29            | 80.0%   | \$197.44                   | \$394.88   | \$286.29       | \$286.29              | \$483.73                  | \$88.85         |
| 30+              | 90.0%   | \$98.72                    | \$197.44   | \$143.15       | \$143.15              | \$241.87                  | \$44.42         |



| Points           | Subsidy | You Only or<br>Spouse Only | You+Spouse | You+Child(ren) | Spouse+<br>Child(ren) | You+Spouse+<br>Child(ren) | Child(ren) Only |
|------------------|---------|----------------------------|------------|----------------|-----------------------|---------------------------|-----------------|
| 75-79            | 40.0%   | \$555.37                   | \$1,110.73 | \$805.28       | \$805.28              | \$1,360.64                | \$249.91        |
| 80-84            | 60.0%   | \$370.24                   | \$740.49   | \$536.85       | \$536.85              | \$907.10                  | \$166.61        |
| 85-89            | 80.0%   | \$185.12                   | \$370.24   | \$268.43       | \$268.43              | \$453.55                  | \$83.30         |
| 90+              | 90.0%   | \$92.56                    | \$185.12   | \$134.21       | \$134.21              | \$226.77                  | \$41.65         |
|                  |         |                            | 0          | R              |                       |                           |                 |
| Years of Service | Subsidy | You Only or<br>Spouse Only | You+Spouse | You+Child(ren) | Spouse+<br>Child(ren) | You+Spouse+<br>Child(ren) | Child(ren) Only |
| 15-19            | 40.0%   | \$555.37                   | \$1,110.73 | \$805.28       | \$805.28              | \$1,360.64                | \$249.91        |
| 20-24            | 60.0%   | \$370.24                   | \$740.49   | \$536.85       | \$536.85              | \$907.10                  | \$166.61        |
| 25-29            | 80.0%   | \$185.12                   | \$370.24   | \$268.43       | \$268.43              | \$453.55                  | \$83.30         |
| 30+              | 90.0%   | \$92.56                    | \$185.12   | \$134.21       | \$134.21              | \$226.77                  | \$41.65         |

### Savings HDHP: Non-Medicare Monthly Contribution (Z4)

## Bind: Non-Medicare Monthly Contribution (Z4)

| Points           | Subsidy | You Only or<br>Spouse Only | You+Spouse | You+Child(ren) | Spouse+<br>Child(ren) | You+Spouse+<br>Child(ren) | Child(ren) Only |
|------------------|---------|----------------------------|------------|----------------|-----------------------|---------------------------|-----------------|
| 75-79            | 40.0%   | \$571.39                   | \$1,142.78 | \$828.51       | \$828.51              | \$1,399.90                | \$257.12        |
| 80-84            | 60.0%   | \$380.93                   | \$761.85   | \$552.34       | \$552.34              | \$933.27                  | \$171.42        |
| 85-89            | 80.0%   | \$190.46                   | \$380.93   | \$276.17       | \$276.17              | \$466.63                  | \$85.71         |
| 90+              | 90.0%   | \$95.23                    | \$190.46   | \$138.09       | \$138.09              | \$233.32                  | \$42.85         |
|                  |         |                            | 0          | R              |                       |                           |                 |
| Years of Service | Subsidy | You Only or<br>Spouse Only | You+Spouse | You+Child(ren) | Spouse+<br>Child(ren) | You+Spouse+<br>Child(ren) | Child(ren) Only |
| 15-19            | 40.0%   | \$571.39                   | \$1,142.78 | \$828.51       | \$828.51              | \$1,399.90                | \$257.12        |
| 20-24            | 60.0%   | \$380.93                   | \$761.85   | \$552.34       | \$552.34              | \$933.27                  | \$171.42        |
| 25-29            | 80.0%   | \$190.46                   | \$380.93   | \$276.17       | \$276.17              | \$466.63                  | \$85.71         |
| 30+              | 90.0%   | \$95.23                    | \$190.46   | \$138.09       | \$138.09              | \$233.32                  | \$42.85         |

## No-Network PPO: Non-Medicare Monthly Contribution (Z4)

| Points           | Subsidy | You Only or<br>Spouse Only | You+Spouse | You+Child(ren) | Spouse+<br>Child(ren) | You+Spouse+<br>Child(ren) | Child(ren) Only |
|------------------|---------|----------------------------|------------|----------------|-----------------------|---------------------------|-----------------|
| 75-79            | 40.0%   | \$736.18                   | \$1,472.39 | \$988.48       | \$988.48              | \$1,670.18                | \$306.77        |
| 80-84            | 60.0%   | \$536.18                   | \$1,072.39 | \$658.98       | \$658.98              | \$1,113.46                | \$204.52        |
| 85-89            | 80.0%   | \$336.18                   | \$672.39   | \$329.49       | \$329.49              | \$556.73                  | \$102.26        |
| 90+              | 90.0%   | \$236.18                   | \$472.39   | \$164.75       | \$164.75              | \$278.36                  | \$51.13         |
|                  |         |                            | 0          | R              |                       |                           |                 |
| Years of Service | Subsidy | You Only or<br>Spouse Only | You+Spouse | You+Child(ren) | Spouse+<br>Child(ren) | You+Spouse+<br>Child(ren) | Child(ren) Only |
| 15-19            | 40.0%   | \$736.18                   | \$1,472.39 | \$988.48       | \$988.48              | \$1,670.18                | \$306.77        |
| 20-24            | 60.0%   | \$536.18                   | \$1,072.39 | \$658.98       | \$658.98              | \$1,113.46                | \$204.52        |
| 25-29            | 80.0%   | \$336.18                   | \$672.39   | \$329.49       | \$329.49              | \$556.73                  | \$102.26        |
| 30+              | 90.0%   | \$236.18                   | \$472.39   | \$164.75       | \$164.75              | \$278.36                  | \$51.13         |



| Points | Subsidy | You Only or<br>Spouse Only | You+Spouse | You+Child(ren) | Spouse+<br>Child(ren) | You+Spouse+<br>Child(ren) | Child(ren) Only |
|--------|---------|----------------------------|------------|----------------|-----------------------|---------------------------|-----------------|
| 75-79  | 40.0%   | \$1,584.00                 | \$3,168.00 | \$3,470.40     | \$3,470.40            | \$5,054.40                | \$1,886.40      |
| 80-84  | 60.0%   | \$2,376.00                 | \$4,752.00 | \$5,205.60     | \$5,205.60            | \$7,581.60                | \$2,829.60      |
| 85-89  | 80.0%   | \$3,168.00                 | \$6,336.00 | \$6,940.80     | \$6,940.80            | \$10,108.80               | \$3,772.80      |
| 90+    | 90.0%   | \$3,564.00                 | \$7,128.00 | \$7,808.40     | \$7,808.40            | \$11,372.40               | \$4,244.40      |

### Medicare Eligible Health Reimbursement Account (HRA) Annual Company Subsidy

#### **Retiree Dental**

| 2020 Total Cost Per Month | You Only or<br>Spouse Only | You+Spouse | You+ Child(ren) | You+Spouse+<br>Child(ren) |
|---------------------------|----------------------------|------------|-----------------|---------------------------|
| Retiree Dental            | \$35.42                    | \$70.84    | \$61.99         | \$106.26                  |

### Non-Medicare Retiree Monthly Dental Contribution

| Points | Subsidy | You Only or<br>Spouse Only | You+Spouse | You+ Child(ren) | You+Spouse+<br>Child(ren) |
|--------|---------|----------------------------|------------|-----------------|---------------------------|
| 65-69  | 20.0%   | \$28.22                    | \$56.44    | \$49.19         | \$84.66                   |
| 70-74  | 30.0%   | \$24.62                    | \$49.24    | \$42.79         | \$73.86                   |
| 75-79  | 40.0%   | \$21.02                    | \$42.04    | \$36.39         | \$63.06                   |
| 80+    | 50.0%   | \$17.42                    | \$34.84    | \$29.99         | \$52.26                   |

### Medicare Retiree Monthly Dental Contribution

| Points | Subsidy | You Only or<br>Spouse Only | You+Spouse | You+ Child(ren) | You+Spouse+<br>Child(ren) |
|--------|---------|----------------------------|------------|-----------------|---------------------------|
| All    |         | \$35.42                    | \$70.84    | \$61.99         | \$106.26                  |

Medicare eligible retirees or dependents should contact Via Benefits at 888-825-4252 to enroll in a Medicare Supplement Plan.