

Short Term Disability
MetLife

- No Employer contribution
- Voluntary benefit—Premium paid by Employee
- Transition Carriers from The Hartford to MetLife effective 01/01/2026
- Benefit will coordinate with MN Paid Family Leave
- Rates remain unchanged / 3-year rate guarantee

Effective 01/01/2026, the following rate schedule will apply:

Age	Price per Month/\$10 Weekly Benefit
Under 30	\$.100
30-34	\$.110
35-39	\$.100
40-44	\$.110
45-49	\$.130
50-54	\$.170
55-59	\$.200
60-64	\$.240
65+	\$.280

Accident Insurance
MetLife

- No Employer contribution
- Voluntary benefit—Premium paid by Employee
- Transition carriers from Cigna to MetLife effective 01/01/2026
- Rates remain unchanged / 3-year rate guarantee

Effective 1/1/2026, the rates per month will be as follows:

	Low Plan <u>Monthly Rates</u>	High Plan <u>Monthly Rates</u>
Employee	\$9.70	\$16.95
Employee + Spouse	\$16.40	\$28.75
Employee + Child(ren)	\$16.10	\$28.20
Family	\$22.80	\$39.75

Hospital Insurance

MetLife

- No Employer contribution
- Voluntary benefit—Premium paid by Employee
- Transition carriers from Cigna to MetLife effective 01/01/2026
- Rates remain unchanged / 3-year rate guarantee

Effective 1/1/2026, the rates per month will be as follows:

	<u>Monthly Rates</u>
Employee	\$19.78
Employee + Spouse	\$40.87
Employee + Child(ren)	\$35.30
Family	\$56.39

Critical Illness Insurance

MetLife

- No Employer contribution
- Voluntary benefit—Premium paid by Employee
- Transition carriers from Cigna to MetLife effective 01/01/2026
- Rates remain unchanged / 3-year rate guarantee

Effective 1/1/2026, the rates per month will be as follows:

Age	Employee	Employee & Spouse	Employee & Child(ren)	Family
18-24	\$5.82	\$10.39	\$6.19	\$10.76
25-29	\$6.59	\$11.55	\$6.97	\$11.92
30-34	\$8.52	\$14.30	\$8.90	\$14.68
35-39	\$11.73	\$19.18	\$12.10	\$19.55
40-44	\$15.00	\$24.18	\$15.37	\$24.55
45-49	\$21.57	\$34.27	\$21.94	\$34.64
50-54	\$29.49	\$47.60	\$29.87	\$47.97
55-59	\$39.41	\$64.34	\$39.79	\$64.72
60-64	\$50.53	\$82.90	\$50.90	\$83.27
65-69	\$62.42	\$100.39	\$62.79	\$100.76
70-74	\$87.29	\$138.29	\$87.66	\$138.67
75-79	\$121.61	\$182.09	\$121.99	\$182.46
80-84	\$153.67	\$223.14	\$154.04	\$223.51
85+	\$189.66	\$293.71	\$190.04	\$294.09