

| 2025 Health Insurance Costs   |                           |  |                |      |                          |  |                               |
|---|---------------------------|--|----------------|------|--------------------------|--|-------------------------------|
| Health Plans Available in Tier 1-3  | Monthly Premium           | 88% of Average Cost of Plans Available | Balance        |      | Monthly Premium          | 88% of Average Cost of Plans Available | Balance                       |
| <b>*2025 HEALTH INSURANCE PREMIUMS</b>  |                           |  |                |      |                          |  |                               |
| Name  | Single                    | Employer                               | Employee       |      | Family                   | Employer                               | Employee                      |
| T3-Aspirus Hea  | \$1,337.30                | \$966.17                               | \$371.13       |      | \$3,300.98               | \$2,378.24                             | \$922.74                      |
| T3-Security He  | \$1,375.12                | \$966.17                               | \$408.95       |      | \$3,395.54               | \$2,378.24                             | \$1,017.30                    |
| T1-State Maint  | \$1,097.92                | \$966.17                               | \$131.75       |      | \$2,702.54               | \$2,378.24                             | \$324.30                      |
| T3-Access Plan  | \$1,375.40                | \$966.17                               | \$409.23       |      | \$3,396.26               | \$2,378.24                             | \$1,018.02                    |
| <b>*2024 HEALTH INSURANCE PREMIUMS</b>  |                           |  |                |      |                          |  |                               |
| Name  | Single                    | Employer                               | Employee       |      | Family                   | Employer                               | Employee                      |
| T3-Aspirus Hea  | \$1,246.96                | \$880.90                               | \$366.06       |      | \$3,080.12               | \$2,169.45                             | \$910.67                      |
| T3-GHC of EC  | \$1,116.48                | \$880.90                               | \$235.58       |      | \$2,753.92               | \$2,169.45                             | \$584.47                      |
| T3-Security He  | \$1,310.96                | \$880.90                               | \$430.06       |      | \$3,240.12               | \$2,169.45                             | \$1,070.67                    |
| T1-State Maint  | \$1,001.02                | \$880.90                               | \$120.12       |      | \$2,465.28               | \$2,169.45                             | \$295.83                      |
| T3-Access Plan  | \$1,257.02                | \$880.90                               | \$376.12       |      | \$3,105.28               | \$2,169.45                             | \$935.83                      |
| <b>WVLS PREMIUM @ 88%</b>   |                           |  |                |      |                          |  |                               |
|   | Average Monthly WVLS Cost | Approximate Yearly WVLS Cost           | Single/ Family |      | Cost Difference Monthly  | Cost Difference Yearly                 | Percentage Increase/ Decrease |
| 2025  | \$16,201.78               | \$194,421.36                           | 2 S / 6 F      |      |                          |  |                               |
| 2024  | \$14,778.50               | \$177,342.00                           | 2 S / 6 F      |      | \$1,423.28               | \$17,079.36                            | 10%                           |
| <b>MONTHLY PREMIUMS @ 88%</b>   |                           |  |                |      | <b>WVLS MONTHLY COST</b> |  |                               |
|   | Family                    |  | Single         |      | Family                   | Single                                 |                               |
| 2025  | \$2,378.24                |  | \$966.17       | 2025 | \$2,378.24               | \$966.17                               |                               |
| 2024  | \$2,169.45                |  | \$880.90       | 2024 | \$2,169.45               | \$880.90                               |                               |
| Increase/ Decrease  | \$208.79                  |  | \$85.27        | 2023 | \$1,879.29               | \$763.31                               |                               |
| Percentage  | 10%                       |  | 10%            | 2022 | \$1,838.74               | \$747.93                               |                               |
| <p>* WVLS offers the Local Traditional Plan Program Option 12 for health insurance to employees and contributes the maximum amounts allowed by the Department of Employee Trust Funds to employees' premiums (i.e., 88% of the average cost of available Tier ONE plans).</p> |                           |  |                |      |                          |  |                               |