

Union Proposal 5 to Kowalski's - 4.9.25									
Effective March 2025	Full Time			Mod PT			All Other PT		
	TOTAL	Employer Cost	Employee Cost	TOTAL	Employer Cost	Employee Cost	TOTAL	Employer Cost	Employee Cost
Single	\$287.82	\$262.82	\$25.00	\$168.84	\$158.84	\$10.00	\$168.84	\$5.76	\$163.08
Family	\$287.82	\$262.82	\$25.00	\$287.82	\$158.84	\$128.98	\$287.82	\$5.76	\$282.06
Ancillary	\$6.76	\$5.76	\$1.00	\$6.76	\$5.76	\$1.00	\$6.76	\$5.76	\$1.00
Effective post-ratification 2025	Full Time			Mod PT			All Other PT		
	TOTAL	Employer Cost	Employee Cost	TOTAL	Employer Cost	Employee Cost	TOTAL	Employer Cost	Employee Cost
Single	\$287.82	\$247.82	\$40.00	\$168.84	\$153.84	\$15.00	\$168.84	\$5.76	\$163.08
Family	\$287.82	\$247.82	\$40.00	\$287.82	\$153.84	\$133.98	\$287.82	\$5.76	\$282.06
Ancillary	\$6.76	\$5.76	\$1.00	\$6.76	\$5.76	\$1.00	\$6.76	\$5.76	\$1.00
Effective January 2026	TOTAL Weekly Contribution Rate	Full Time		Mod PT		All Other PT			
		Employer Cost	Employee Cost	Employer Cost	Employee Cost	Employer Cost	Employee Cost		
Single	\$170.26	\$140.26	\$30.00	\$150.26	\$20.00	\$5.95	\$164.06		
Single + Spouse	\$343.79	\$303.79	\$40.00	\$155.26	\$188.53	\$5.95	\$337.59		
Single + Children	\$335.52	\$295.52	\$40.00	\$155.26	\$180.26	\$5.95	\$329.32		
Family	\$575.15	\$525.15	\$50.00	\$155.26	\$419.89	\$5.95	\$568.95		
Ancillary	\$7.45	\$5.95	\$1.50	\$5.95	\$1.50	\$5.95	\$1.50		
Effective January 2027	TOTAL Weekly Contribution Rate	Full Time		Mod PT		All Other PT			
		Employer Cost	Employee Cost	Employer Cost	Employee Cost	Employer Cost	Employee Cost		
Single	\$175.26	\$145.26	\$30.00	\$155.26	\$20.00	\$10.95	\$164.31		
Single + Spouse	\$348.79	\$308.79	\$40.00	\$155.26	\$193.53	\$10.95	\$337.84		
Single + Children	\$340.52	\$300.52	\$40.00	\$155.26	\$185.26	\$10.95	\$329.57		
Family	\$580.15	\$530.15	\$50.00	\$155.26	\$424.89	\$10.95	\$569.20		
Ancillary	\$7.45	\$5.95	\$1.50	\$5.95	\$1.50	\$5.95	\$1.50		
Effective January 2028	TOTAL Weekly Contribution Rate	Full Time		Mod PT		All Other PT			
		Employer Cost	Employee Cost	Employer Cost	Employee Cost	Employer Cost	Employee Cost		
Single	TBD	TBD**	\$30.00	TBD**	\$25.00	(ER anc. +\$5)	TBD		
Single + Spouse	TBD	TBD**	\$40.00	(same as ER single)	TBD	(ER anc. +\$5)	TBD		
Single + Children	TBD	TBD**	\$40.00	(same as ER single)	TBD	(ER anc. +\$5)	TBD		
Family	TBD	TBD**	\$50.00	(same as ER single)	TBD	(ER anc. +\$5)	TBD		
Ancillary	TBD	TBD**	\$2.00	TBD**	\$2.00	TBD**	\$2.00		
* In mid-2027, H&W Plan Consultants shall calculate true-cost rates for 2028 and beyond targeting a reserve position of 7.8 months of Continuation Value.									
** Employer Cost = Total Premium minus Employee Cost									