



Summary of Changes -- NMS

Medical rates for 1/1/2023 – 12/31/2023 have changed. Please see Cost Worksheet for pricing.

Medical policy – No Changes.

Dental rates for 1/1/2023 – 12/31/2023 – have not changed. Please see Cost Worksheet for pricing.

Dental Policy – No changes.

Vision Core and Vision Buy-Up rates for 2023 – No Changes.

Vision Policy – No changes.

Short Term Disability (STD) rates for 1/1/2023 – 12/31/2023 have not Changed. Please refer chart for pricing.

Short Term Disability (STD) Policy – Principal Financial Group.

Long Term Disability (LTD) rates for 1/1/2023 – 12/31/2023 have Changed. Please refer chart for pricing.

Long Term Disability (LTD) Policy – Principal Financial Group.

Voluntary Life– Principal Financial Group 1/1/2023 – 12/31/2023. Please refer chart for rates.

Spouse Life –Principal Financial Group 1/1/2023 – 12/31/2023. Please refer chart for rates.

Dependent Life– Principal Financial Group 1/1/2023 – 12/31/2023. Please refer chart for rates.