NiSource Inc. NIPSCO Union Health & Welfare Plan Changes Effective 1/1/2019

#### Medical Plans

PPO Company Premiums/Employee Contributions

	2019		2018		
	PPO	PPO	PPO	PPO	
	Premiums	Contributions	Premiums	Contributions	
EE	\$1,247.56	\$311.89	\$1,179.48	\$294.87	
SP	\$2,495.24	\$623.81	\$2,359.07	\$589.77	
CH	\$2,432.90	\$608.23	\$2,300.13	\$575.03	
FM	\$4,054.74	\$1,013.69	\$3,833.46	\$958.37	
	201	19	20	018	
	HD PPO 1	HD PPO 1	HD PPO 1	HD PPO 1	
	Premiums	Contributions	Premiums	Contributions	
EE	\$466.45	\$97.88	\$452.81	\$88.96	
SP	\$1,026.19	\$205.14	\$996.18	\$182.50	
CH	\$909.57	\$181.72	\$882.97	\$161.62	
FM	\$1,515.95	\$303.27	\$1,471.61	\$269.90	
	201	9	20	18	
	HD PPO 2	HD PPO 2	HD PPO 2	HD PPO 2	
	Premiums	Contributions	Premiums	Contributions	
EE	\$418.81	\$39.93	\$406.56	\$31.35	
SP	\$921.42	\$84.90	\$894.47	\$65.16	
CH	\$816.79	\$75.23	\$792.90	\$57.72	
FM	\$1,361.35	\$125.50	\$1,321.53	\$96.36	

# NISOUrce Inc. NIPSCO Union Health & Welfare Plan Changes Effective 1/1/2019

Dental Pl	lans (Full Time)			
		2019		2018
	Dental	Dental	Dental	Dental
	Premiums	Contributions	Premiums	Contributions
EE	\$39.66	\$0.00	\$38.32	\$0.00
SP	\$79.32	\$0.00	\$76.64	\$0.00
CH	\$77.33	\$0.00	\$74.72	\$0.00
FM	\$128.91	\$0.00	\$124.55	\$0.00
	2	019		040
	Dental Plus	Dental Plus	Dental Plus	018
5	Premiums	Contributions	Premiums	Dental Plus
EE	\$45.72	\$11.43	\$45.14	Contributions
SP	\$91.42	\$22.86		\$11.29
CH	\$89.14	\$22.29	\$90.27	\$22.57
FM	\$148.57	\$37.14	\$88.02 \$146.70	\$22.00 \$36.67
Dental Pla	ns (Part Time, TMP, TWF)			
		019	20	018
	Dental	Dental	Dental	Dental
	Premiums	Contributions	Premiums	Contributions
EE	\$39.66	\$11.90	\$38.32	\$11.50
SP	\$79.32	\$23.80	\$76.64	\$22.99
CH	\$77.33	\$23.20	\$74.72	\$22.42
FM	\$128.91	\$38.67	\$124.55	\$37.36
	20	19	20:	18
	Dental Plus	Dental Plus	Dental Plus	Dental Plus
	Premiums	Contributions	Premiums	Contributions
EE	\$45.72	\$13.72	\$45.14	\$13.54
SP	\$91.42	\$27.43	\$90.27	\$27.08
CH	\$89.14	\$26.74	\$88.02	\$26.41
FM	\$148.57	\$44.57	\$146.70	\$44.01

NiSource Inc. NIPSCO Union Health & Welfare Plan Changes Effective 1/1/2019

Vision Pla	ins (Fu	ll Time)

	2	019	2	018
	Visions	Vision	Visions	Vision
	Premiums	Contributions	Premiums	Contributions
EE	\$19.40	\$0.00	\$19.40	\$0.00
SP	\$19.40	\$0.00	\$19.40	\$0.00
СН	\$19.40	\$0.00	\$19.40	\$0.00
FM	\$19.40	\$0.00	\$19.40	\$0.00

#### Vision Plans (Part Time, TMP, TWF)

	2	019	2	018
	Visions	Vision	Visions	Vision
	Premiums	Contributions	Premiums	Contributions
EE	\$19.40	\$5.82	\$19.40	\$5.82
SP	\$19.40	\$5.82	\$19.40	\$5.82
CH	\$19.40	\$5.82	\$19.40	\$5.82
FM	\$19.40	\$5.82	\$19.40	\$5.82

## NIPSCO Union Health & Welfare Plan Changes Effective 1/1/2019

Pre Age 65	Retiree Medical (hired before 6/1/04; retiring before	ore 1/1/05) [RBP 221]
	2019 PPO (85% Co. Subsidy)	2018 PPO (85% Co. Subsidy)
EE	\$187.13	\$176.92
SP	\$374.29	\$353.86
CH	\$364.94	\$345.02
FM	\$608.21	\$575.02
	2019 HD PPO 1 (85% Co. Subsidy)	2019 HD DDO 1 (0F0) C- C-L-11
EE	\$69.97	2018 HD PPO 1 (85% Co. Subsidy)
SP	\$153.93	\$67.92
CH		\$149.43
FM	\$136.44	\$132.45
FIVI	\$227.39	\$220.74
	2019 HD PPO 2 (85% Co. Subsidy)	2018 HD PPO 2 (85% Co. Subsidy)
EE	\$62.82	\$60.98
SP	\$138.21	\$134.17
CH	\$122.52	\$118.94
FM	\$204.20	\$198.23
Pre Age 65 Re	etiree Medical Participant Contributions (hired bef	
after 1/1/05 b	out before 1/1/15) [RBP 221Y05] 2019 PPO (77% Co. Subsidy)	ore 6/1/04; retiring on or 2018 PPO (77% Co. Subsidy)
Pre Age 65 Re after 1/1/05 b	2019 PPO (77% Co. Subsidy) \$286.94	ore 6/1/04; retiring on or 2018 PPO (77% Co. Subsidy) \$271.28
after 1/1/05 b EE SP	2019 PPO (77% Co. Subsidy) \$286.94 \$573.91	fore 6/1/04; retiring on or  2018 PPO (77% Co. Subsidy) \$271.28 \$542.59
efter 1/1/05 k E E E CH	2019 PPO (77% Co. Subsidy) \$286.94	ore 6/1/04; retiring on or 2018 PPO (77% Co. Subsidy) \$271.28
efter 1/1/05 b	2019 PPO (77% Co. Subsidy) \$286.94 \$573.91 \$559.57 \$932.59	2018 PPO (77% Co. Subsidy) \$271.28 \$542.59 \$529.03 \$881.70
after 1/1/05 b EE GP CH	2019 PPO (77% Co. Subsidy) \$286.94 \$573.91 \$559.57 \$932.59 2019 HD PPO 1 (77% Co. Subsidy)	2018 PPO (77% Co. Subsidy) \$271.28 \$542.59 \$529.03 \$881.70 2018 HD PPO 1 (77% Co. Subsidy)
efter 1/1/05 b EE GP CH EM	2019 PPO (77% Co. Subsidy) \$286.94 \$573.91 \$559.57 \$932.59 2019 HD PPO 1 (77% Co. Subsidy) \$107.28	2018 PPO (77% Co. Subsidy) \$271.28 \$542.59 \$529.03 \$881.70 2018 HD PPO 1 (77% Co. Subsidy) \$104.15
efter 1/1/05 b	2019 PPO (77% Co. Subsidy) \$286.94 \$573.91 \$559.57 \$932.59 2019 HD PPO 1 (77% Co. Subsidy) \$107.28 \$236.02	2018 PPO (77% Co. Subsidy) \$271.28 \$542.59 \$529.03 \$881.70 2018 HD PPO 1 (77% Co. Subsidy) \$104.15 \$229.12
efter 1/1/05 b	2019 PPO (77% Co. Subsidy) \$286.94 \$573.91 \$559.57 \$932.59 2019 HD PPO 1 (77% Co. Subsidy) \$107.28 \$236.02 \$209.20	2018 PPO (77% Co. Subsidy) \$271.28 \$542.59 \$529.03 \$881.70 2018 HD PPO 1 (77% Co. Subsidy) \$104.15 \$229.12 \$203.08
efter 1/1/05 b	2019 PPO (77% Co. Subsidy) \$286.94 \$573.91 \$559.57 \$932.59 2019 HD PPO 1 (77% Co. Subsidy) \$107.28 \$236.02	2018 PPO (77% Co. Subsidy) \$271.28 \$542.59 \$529.03 \$881.70 2018 HD PPO 1 (77% Co. Subsidy) \$104.15 \$229.12
efter 1/1/05 b	2019 PPO (77% Co. Subsidy) \$286.94 \$573.91 \$559.57 \$932.59  2019 HD PPO 1 (77% Co. Subsidy) \$107.28 \$236.02 \$209.20 \$348.67	2018 PPO (77% Co. Subsidy) \$271.28 \$542.59 \$529.03 \$881.70 2018 HD PPO 1 (77% Co. Subsidy) \$104.15 \$229.12 \$203.08
efter 1/1/05 b	2019 PPO (77% Co. Subsidy) \$286.94 \$573.91 \$559.57 \$932.59  2019 HD PPO 1 (77% Co. Subsidy) \$107.28 \$236.02 \$209.20 \$348.67  2019 HD PPO 2 (77% Co. Subsidy) \$96.33	2018 PPO (77% Co. Subsidy) \$271.28 \$542.59 \$529.03 \$881.70 2018 HD PPO 1 (77% Co. Subsidy) \$104.15 \$229.12 \$203.08 \$338.47
efter 1/1/05 b	2019 PPO (77% Co. Subsidy) \$286.94 \$573.91 \$559.57 \$932.59  2019 HD PPO 1 (77% Co. Subsidy) \$107.28 \$236.02 \$209.20 \$348.67	2018 PPO (77% Co. Subsidy) \$271.28 \$542.59 \$529.03 \$881.70 2018 HD PPO 1 (77% Co. Subsidy) \$104.15 \$229.12 \$203.08 \$338.47
efter 1/1/05 b	2019 PPO (77% Co. Subsidy) \$286.94 \$573.91 \$559.57 \$932.59  2019 HD PPO 1 (77% Co. Subsidy) \$107.28 \$236.02 \$209.20 \$348.67  2019 HD PPO 2 (77% Co. Subsidy) \$96.33	2018 PPO (77% Co. Subsidy) \$271.28 \$542.59 \$529.03 \$881.70 2018 HD PPO 1 (77% Co. Subsidy) \$104.15 \$229.12 \$203.08 \$338.47 2018 HD PPO 2 (77% Co. Subsidy) \$93.51

# NIPSCO Union Health & Welfare Plan Changes Effective 1/1/2019

Pre Age 6	55 Retiree Medical Participant Contributions (hired b	efore 6/1/04: retiring
on or afte	er 1/1/15) [RBP 221Y15]	5.5.5 5/1/54/1CHINE
Choice of	Defined Dollar or Contribution Schedule Below	
	2019 PPO (77% Co. Subsidy)	2018 PPO (77% Co. Subsidy)
EE	\$286.94	\$271.28
SP	\$573.91	\$542.59
CH	\$559.57	\$529.03
FM	\$932.59	\$881.70
	2019 HD PPO 1 (77% Co. Subsidy)	2018 HD PPO 1 (77% Co. Subsidy)
EE	\$107.28	\$104.15
SP	\$236.02	\$229.12
CH	\$209.20	\$203.08
FM	\$348.67	\$338.47
	2019 HD PPO 2 (77% Co. Subsidy)	2018 HD PPO 2 (77% Co. Subsidy)
EE	\$96.33	\$93.51
SP	\$211.93	\$205.73
CH	\$187.86	\$182.37
FM	\$313.11	\$303.95
Pre Age 65	Retiree Medical Participant Contributions (hired on o	
but before	6/1/09; retires on or after 6/1/14 but before 1/1/15	OF After 6/1/04
	2019 PPO (70% Co. Subsidy)	2018 PPO (70% Co. Subsidy)
EE	\$374.27	\$353.85
SP	\$748.57	\$555.85 \$707.72
СН	\$729.87	\$690.04
FM	\$1,216.42	\$1,150.04
	2019 HD PPO 1 (70% Co. Subsidy)	2018 HD PPO 1 (70% Co. Subsidy)
EE	\$139.94	\$135.84
SP	\$307.86	\$298.85
CH	\$272.87	\$250.03

<b>C11</b>	ψ, 10.5,	\$707.72
CH	\$729.87	\$690.04
FM	\$1,216.42	\$1,150.04
	2019 HD PPO 1 (70% Co. Subsidy)	2018 HD PPO 1 (70% Co. Subsidy)
EE	\$139.94	\$135.84
SP	\$307.86	\$298.85
CH	\$272.87	3 • CONTRACTOR OF CONTRACTOR O
FM		\$264.89
FIVI	\$454.79	\$441.48
	2019 HD PPO 2 (70% Co. Subsidy)	2018 HD PPO 2 (70% Co. Subsidy)
EE	\$125.64	\$121.97
SP	\$276.43	\$268.34
CH	\$245.04	•
FM	•	\$237.87
1 141	\$408.41	\$396.46

### NIPSCO Union Health & Welfare Plan Changes Effective 1/1/2019

#### Pre Age 65 Retiree Medical Participant Contributions (hired on or after 6/1/04

but before 6/1/09;	retires on o	or after 1/1/	15) [RBP	225Y15]
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Choice of Defined Dollar or Contribution Schedule Below

0.10.00 0, 00	Jinea Donar or Contribution Schedule Delow	
	2019 PPO (70% Co. Subsidy)	2018 PPO (70% Co. Subsidy)
EE	\$374.27	\$353.85
SP	\$748.57	\$707.72
CH	\$729.87	\$690.04
FM	\$1,216.42	\$1,150.04
		*
	2019 HD PPO 1 (70% Co. Subsidy)	2018 HD PPO 1 (70% Co. Subsidy)
EE	\$139.94	\$135.84
SP	\$307.86	\$298.85
CH	\$272.87	\$264.89
FM	\$454.79	\$441.48
	2019 HD PPO 2 (70% Co. Subsidy)	2018 HD PPO 2 (70% Co. Subsidy)
EE	\$125.64	\$121.97
SP	\$276.43	\$268.34
CH	\$245.04	\$237.87
FM	\$408.41	\$396.46
	y 100172	J350.40

#### Post Age 65 Retiree Medical Participant Contributions (hired before 6/1/04; retiring on

or after 1/1/05 but before 1/1/15) [RBP 221Y05]

Note: 100% Company subsidy before 1/1/05

	2019		2018	
		Contributions		Contributions
	Premiums	(77% Co. Subsidy)	Premiums	(77% Co. Subsidy)
EE	\$166.55	\$38.31	\$186.51	\$42.90
SP	\$333.10	\$76.61	\$373.02	\$85.80
CH	\$333.10	\$76.61	\$373.02	\$85.80
FM	\$499.66	\$114.92	\$559.54	\$128.69

#### Post Age 65 Retiree Medical Participant Contributions (hired before 6/1/04;

retiring on or after 1/1/15) [RBP 221Y15]

Note: 100% Company subsidy before 1/1/05

Choice of Defined Dollar or Contribution Schedule Below

		2019		2018
		Contributions		Contributions
	Premiums	(77% Co. Subsidy)	Premiums	(77% Co. Subsidy)
EE	\$166.55	\$38.31	\$186.51	\$42.90
SP	\$333.10	\$76.61	\$373.02	\$85.80
CH	\$333.10	\$76.61	\$373.02	\$85.80
FM	\$499.66	\$114.92	\$559.54	\$128.69

### NIPSCO Union Health & Welfare Plan Changes Effective 1/1/2019

# Post Age 65 Retiree Medical Participant Contributions (hired on or after 6/1/04 but before 6/1/09; retires on or after 6/1/14 but before 1/1/15) [RBP 221Y14]

	2019		2018 Contributions	
	Contributions			
	Premiums	(70% Co. Subsidy)	Premiums	(70% Co. Subsidy)
EE	\$166.55	\$49.97	\$186.51	\$55.95
SP	\$333.10	\$99.93	\$373.02	\$111.91
CH	\$333.10	\$99.93	\$373.02	\$111.91
FM	\$499.66	\$149.90	\$559.54	\$167.86

# <u>Post Age 65 Retiree Medical Participant Contributions (hired on or after 6/1/04 but before 6/1/09; retires on or after 1/1/15) [RBP 225Y15]</u>

Choice of Defined Dollar or Contribution Schedule Below

	Contributions		2018 Contributions	
	Premiums	(70% Co. Subsidy)	Premiums	(70% Co. Subsidy)
EE	\$166.55	\$49.97	\$186.51	\$55.95
SP	\$333.10	\$99.93	\$373.02	\$111.91
CH	\$333.10	\$99.93	\$373.02	\$111.91
FM	\$499.66	\$149.90	\$559.54	\$167.86

### NIPSCO Union Health & Welfare Plan Changes Effective 1/1/2019

## Medical Defined Dollar Schedule (NiSource contribution per year of service)

Annual NiSource Contribution

per Year of Service

	Pre-65	Post-65
Retiree	\$225.00	\$65.00
Spouse	\$170.00	\$45.00