

**NiSource Inc.**

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

Medical Plans

PPO Company Premiums/Employee Contributions

	2019		2018	
	PPO Premiums	PPO Contributions	PPO Premiums	PPO 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

	2019		2018	
	HD PPO 1 Premiums	HD PPO 1 Contributions	HD PPO 1 Premiums	HD PPO 1 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

	2019		2018	
	HD PPO 2 Premiums	HD PPO 2 Contributions	HD PPO 2 Premiums	HD PPO 2 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

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Dental Plans (Full Time)

	2019		2018	
	Dental Premiums	Dental Contributions	Dental Premiums	Dental 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

	2019		2018	
	Dental Plus Premiums	Dental Plus Contributions	Dental Plus Premiums	Dental Plus Contributions
EE	\$45.72	\$11.43	\$45.14	\$11.29
SP	\$91.42	\$22.86	\$90.27	\$22.57
CH	\$89.14	\$22.29	\$88.02	\$22.00
FM	\$148.57	\$37.14	\$146.70	\$36.67

Dental Plans (Part Time, TMP, TWF)

	2019		2018	
	Dental Premiums	Dental Contributions	Dental Premiums	Dental 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

	2019		2018	
	Dental Plus Premiums	Dental Plus Contributions	Dental Plus Premiums	Dental Plus 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

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Vision Plans (Full Time)

	2019		2018	
	Visions Premiums	Vision Contributions	Visions Premiums	Vision Contributions
EE	\$19.40	\$0.00	\$19.40	\$0.00
SP	\$19.40	\$0.00	\$19.40	\$0.00
CH	\$19.40	\$0.00	\$19.40	\$0.00
FM	\$19.40	\$0.00	\$19.40	\$0.00

Vision Plans (Part Time, TMP, TWF)

	2019		2018	
	Visions Premiums	Vision Contributions	Visions Premiums	Vision 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

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

Pre Age 65 Retiree Medical (hired before 6/1/04; retiring before 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)	2018 HD PPO 1 (85% Co. Subsidy)
EE	\$69.97	\$67.92
SP	\$153.93	\$149.43
CH	\$136.44	\$132.45
FM	\$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 Retiree Medical Participant Contributions (hired before 6/1/04; retiring on or after 1/1/05 but before 1/1/15) [RBP 221Y05]

	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

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

Pre Age 65 Retiree Medical Participant Contributions (hired before 6/1/04; retiring on or after 1/1/15) [RBP 221Y15]

*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 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 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

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Pre 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]

*Choice of Defined Dollar or Contribution Schedule Below*

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EE	\$139.94	\$135.84
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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

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	
	Premiums	Contributions (77% Co. Subsidy)	Premiums	Contributions (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	
	Premiums	Contributions (77% Co. Subsidy)	Premiums	Contributions (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

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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		Premiums	2018	Contributions	
	Premiums	Contributions (70% Co. Subsidy)			Contributions (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		

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]

*Choice of Defined Dollar or Contribution Schedule Below*

	2019		Premiums	2018	Contributions	
	Premiums	Contributions (70% Co. Subsidy)			Contributions (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		

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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