

2021 NIPSCO PPO vs. HDPPPO 1 Annual Enrollment Medical Considerations (NIPSCO Union)

This year, by enrolling in the HDPPPO 1 Plan instead of the NIPSCO PPO you will actually be taking more money home in your paycheck. In addition to the significant paycheck savings, NiSource will also contribute \$800 annually to your Health Savings Account (HSA).

YOUR 2021 **ANNUAL** PAYROLL CONTRIBUTIONS

	EE Only	EE & Spouse	EE & Child	Family
NIPSCO PPO	\$4,410	\$8,821	\$8,600	\$10,333
HDPPPO 1	<u>\$1,578</u>	<u>\$3,423</u>	<u>\$3,033</u>	<u>\$5,057</u>
= Difference	\$2,832	\$5,398	\$5,567	\$9,276
+ER HSA Contr.	<u>+\$800</u>	<u>+\$800</u>	<u>+\$800</u>	<u>+\$800</u>
Total Savings	\$3,632	\$6,198	\$6,367	\$10,076

What can you expect if you have Medical and/or Rx Drug Claims under the HD PPO1 plan and meet the out of pocket maximum in 2021?

- Employee Only Coverage – Worst Case
 - First you pay \$1,500 Single Deductible, this includes all your eligible Medical and Rx Drug claims
 - After the \$1,500 Single Deductible is met NiSource pays 80% and you pay 20% co-insurance on future claims until your 20% co-insurance reaches \$1,500.
 - *\$1,500 Deductible + \$1,500 Co-insurance = \$3,000 maximum out of pocket*
 - Now that out of pocket has been met, NiSource pays 100% of all eligible claims after that during the calendar year.

Even in this worst case scenario, the Employee Only savings is \$632 **AFTER** paying maximum out of pocket (\$3,632 Savings -\$3,000 Out of Pocket Max = \$632).

- Family Coverage (EE + Spouse, EE +Child(ren),Family) - Worst Case
 - First you pay \$3,000 Family Deductible – this includes all your eligible Medical and Rx Drug claims for all family member claims
 - After the \$3,000 Family Deductible is met NiSource pays 80% and you pay 20% co-insurance until your 20% co-insurance reaches \$3,000
 - *\$3,000 Deductible + \$3,000 Co-insurance = \$6,000 maximum out of pocket*
 - Now that out of pocket has been met, NiSource pays 100% of all eligible claims after that during the calendar year.

Even in a worse case scenario, **ALL** coverage levels have savings even **AFTER** paying maximum out of pocket.

EE & Spouse: \$6,198 Savings - \$6,000 Out of Pocket Max = \$198 worst case **savings**
 EE & Child(ren): \$6,367 Savings - \$6,000 Out of Pocket Max= \$367 worst case **savings**
 Family: \$10,076 Savings - \$6,000 Out of Pocket Max = \$4,076 worst case **savings**

IF YOU HAVE NO CLAIMS IN 2021 YOU SAVE DIFFERENCE IN PAYROLL CONTRIBUTIONS + \$800

NOTE: It is highly recommended that your HDPPPO 1 payroll savings be utilized to contribute to a Health Savings Account (HSA) to pay for your deductible and 20% co-insurance on qualified medical expenses. Any unused HSA balance is rolled over every year and is entirely yours when you leave the company. If you are enrolled as a dependent in another health plan or enrolled in Medicare you cannot contribute to the NiSource Health Savings Account.

You can contribute up to \$2,800 Employee Only coverage and \$6,400 All Other Coverages for 2021 and also a catch up contribution of \$1,000 if over age 55.

NiSource Inc.**NIPSCO Union Health & Welfare Plan Changes Effective 1/1/2021**Medical Plans

PPO Company Premiums/Employee Contributions

	2021		2020	
	PPO Premiums	PPO Contributions	PPO Premiums	PPO Contributions
EE	\$1,470.04	\$367.51	\$1,357.02	\$339.26
SP	\$2,940.20	\$735.05	\$2,714.16	\$678.54
CH	\$2,866.74	\$716.69	\$2,646.35	\$661.59
FM	\$4,777.81	\$1,194.45	\$4,410.49	\$1,102.62

	2021		2020	
	HD PPO 1 Premiums	HD PPO 1 Contributions	HD PPO 1 Premiums	HD PPO 1 Contributions
EE	\$555.72	\$131.49	\$501.89	\$112.04
SP	\$1,222.59	\$285.23	\$1,104.16	\$239.16
CH	\$1,083.65	\$252.77	\$978.68	\$211.91
FM	\$1,806.08	\$421.45	\$1,631.13	\$353.47

	2021		2020	
	HD PPO 2 Premiums	HD PPO 2 Contributions	HD PPO 2 Premiums	HD PPO 2 Contributions
EE	\$498.96	\$65.75	\$450.63	\$51.17
SP	\$1,097.77	\$143.49	\$991.43	\$110.47
CH	\$973.11	\$127.19	\$878.85	\$97.90
FM	\$1,621.89	\$212.03	\$1,464.78	\$163.26

NiSource Inc.**NIPSCO Union Health & Welfare Plan Changes Effective 1/1/2021**Dental Plans (Full Time)

	2021		2020	
	Dental Premiums	Dental Contributions	Dental Premiums	Dental Contributions
EE	\$40.03	\$0.00	\$39.66	\$0.00
SP	\$80.07	\$0.00	\$79.32	\$0.00
CH	\$78.06	\$0.00	\$77.33	\$0.00
FM	\$130.12	\$0.00	\$128.91	\$0.00

	2021		2020	
	Dental Plus Premiums	Dental Plus Contributions	Dental Plus Premiums	Dental Plus Contributions
EE	\$46.20	\$11.55	\$45.72	\$11.43
SP	\$92.39	\$23.10	\$91.42	\$22.86
CH	\$90.09	\$22.52	\$89.14	\$22.29
FM	\$150.15	\$37.54	\$148.57	\$37.14

Dental Plans (Part Time, TMP, TWF)

	2021		2020	
	Dental Premiums	Dental Contributions	Dental Premiums	Dental Contributions
EE	\$40.03	\$12.01	\$39.66	\$11.90
SP	\$80.07	\$24.02	\$79.32	\$23.80
CH	\$78.06	\$23.42	\$77.33	\$23.20
FM	\$130.12	\$39.04	\$128.91	\$38.67

	2021		2020	
	Dental Plus Premiums	Dental Plus Contributions	Dental Plus Premiums	Dental Plus Contributions
EE	\$46.20	\$13.86	\$45.72	\$13.72
SP	\$92.39	\$27.72	\$91.42	\$27.43
CH	\$90.09	\$27.03	\$89.14	\$26.74
FM	\$150.15	\$45.05	\$148.57	\$44.57

NiSource Inc.

NIPSCO Union Health & Welfare Plan Changes Effective 1/1/2021

Vision Plans (Full Time)

	2021		2020	
	Visions Premiums	Vision Contributions	Visions Premiums	Vision Contributions
EE	\$19.10	\$0.00	\$19.40	\$0.00
SP	\$19.10	\$0.00	\$19.40	\$0.00
CH	\$19.10	\$0.00	\$19.40	\$0.00
FM	\$19.10	\$0.00	\$19.40	\$0.00

Vision Plans (Part Time, TMP, TWF)

	2021		2020	
	Visions Premiums	Vision Contributions	Visions Premiums	Vision Contributions
EE	\$19.10	\$5.73	\$19.40	\$5.82
SP	\$19.10	\$5.73	\$19.40	\$5.82
CH	\$19.10	\$5.73	\$19.40	\$5.82
FM	\$19.10	\$5.73	\$19.40	\$5.82

NiSource Inc.**NIPSCO Union Health & Welfare Plan Changes Effective 1/1/2021**Pre Age 65 Retiree Medical (hired before 6/1/04; retiring before 1/1/05) [RBP 221]

	2021 PPO (85% Co. Subsidy)	2020 PPO (85% Co. Subsidy)
EE	\$220.51	\$203.55
SP	\$441.03	\$407.12
CH	\$430.01	\$396.95
FM	\$716.67	\$661.57

	2021 HD PPO 1 (85% Co. Subsidy)	2020 HD PPO 1 (85% Co. Subsidy)
EE	\$83.36	\$75.28
SP	\$183.39	\$165.62
CH	\$162.55	\$146.80
FM	\$270.91	\$244.67

	2021 HD PPO 2 (85% Co. Subsidy)	2020 HD PPO 2 (85% Co. Subsidy)
EE	\$74.84	\$67.59
SP	\$164.67	\$148.71
CH	\$145.97	\$131.83
FM	\$243.28	\$219.72

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]

	2021 PPO (77% Co. Subsidy)	2020 PPO (77% Co. Subsidy)
EE	\$338.11	\$312.11
SP	\$676.25	\$624.26
CH	\$659.35	\$608.66
FM	\$1,098.90	\$1,014.41

	2021 HD PPO 1 (77% Co. Subsidy)	2020 HD PPO 1 (77% Co. Subsidy)
EE	\$127.82	\$115.43
SP	\$281.20	\$253.96
CH	\$249.24	\$225.10
FM	\$415.40	\$375.16

	2021 HD PPO 2 (77% Co. Subsidy)	2020 HD PPO 2 (77% Co. Subsidy)
EE	\$114.76	\$103.64
SP	\$252.49	\$228.03
CH	\$223.82	\$202.14
FM	\$373.03	\$336.90

NiSource Inc.**NIPSCO Union Health & Welfare Plan Changes Effective 1/1/2021**

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

	2021 PPO (77% Co. Subsidy)	2020 PPO (77% Co. Subsidy)
EE	\$338.11	\$312.11
SP	\$676.25	\$624.26
CH	\$659.35	\$608.66
FM	\$1,098.90	\$1,014.41

	2021 HD PPO 1 (77% Co. Subsidy)	2020 HD PPO 1 (77% Co. Subsidy)
EE	\$127.82	\$115.43
SP	\$281.20	\$253.96
CH	\$249.24	\$225.10
FM	\$415.40	\$375.16

	2021 HD PPO 2 (77% Co. Subsidy)	2020 HD PPO 2 (77% Co. Subsidy)
EE	\$114.76	\$103.64
SP	\$252.49	\$228.03
CH	\$223.82	\$202.14
FM	\$373.03	\$336.90

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]

	2021 PPO (70% Co. Subsidy)	2020 PPO (70% Co. Subsidy)
EE	\$441.01	\$407.11
SP	\$882.06	\$814.25
CH	\$860.02	\$793.91
FM	\$1,433.34	\$1,323.15

	2021 HD PPO 1 (70% Co. Subsidy)	2020 HD PPO 1 (70% Co. Subsidy)
EE	\$166.72	\$150.57
SP	\$366.78	\$331.25
CH	\$325.10	\$293.60
FM	\$541.82	\$489.34

	2021 HD PPO 2 (70% Co. Subsidy)	2020 HD PPO 2 (70% Co. Subsidy)
EE	\$149.69	\$135.19
SP	\$329.33	\$297.43
CH	\$291.93	\$263.66
FM	\$486.57	\$439.43

NiSource Inc.

NIPSCO Union Health & Welfare Plan Changes Effective 1/1/2021

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

	2021 PPO (70% Co. Subsidy)	2020 PPO (70% Co. Subsidy)
EE	\$441.01	\$407.11
SP	\$882.06	\$814.25
CH	\$860.02	\$793.91
FM	\$1,433.34	\$1,323.15

	2021 HD PPO 1 (70% Co. Subsidy)	2020 HD PPO 1 (70% Co. Subsidy)
EE	\$166.72	\$150.57
SP	\$366.78	\$331.25
CH	\$325.10	\$293.60
FM	\$541.82	\$489.34

	2021 HD PPO 2 (70% Co. Subsidy)	2020 HD PPO 2 (70% Co. Subsidy)
EE	\$149.69	\$135.19
SP	\$329.33	\$297.43
CH	\$291.93	\$263.66
FM	\$486.57	\$439.43

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

	2021		2020	
	Premiums	Contributions (77% Co. Subsidy)	Premiums	Contributions (77% Co. Subsidy)
EE	\$174.65	\$40.17	\$166.55	\$38.31
SP	\$349.30	\$80.34	\$333.10	\$76.61
CH	\$349.30	\$80.34	\$333.10	\$76.61
FM	\$523.96	\$120.51	\$499.66	\$114.92

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

	2021		2020	
	Premiums	Contributions (77% Co. Subsidy)	Premiums	Contributions (77% Co. Subsidy)
EE	\$174.65	\$40.17	\$166.55	\$38.31
SP	\$349.30	\$80.34	\$333.10	\$76.61
CH	\$349.30	\$80.34	\$333.10	\$76.61
FM	\$523.96	\$120.51	\$499.66	\$114.92

NiSource Inc.

NIPSCO Union Health & Welfare Plan Changes Effective 1/1/2021

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]

	2021		2020	
	Premiums	Contributions (70% Co. Subsidy)	Premiums	Contributions (70% Co. Subsidy)
EE	\$174.65	\$52.40	\$166.55	\$49.97
SP	\$349.30	\$104.79	\$333.10	\$99.93
CH	\$349.30	\$104.79	\$333.10	\$99.93
FM	\$523.96	\$157.19	\$499.66	\$149.90

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

	2021		2020	
	Premiums	Contributions (70% Co. Subsidy)	Premiums	Contributions (70% Co. Subsidy)
EE	\$174.65	\$52.40	\$166.55	\$49.97
SP	\$349.30	\$104.79	\$333.10	\$99.93
CH	\$349.30	\$104.79	\$333.10	\$99.93
FM	\$523.96	\$157.19	\$499.66	\$149.90

NiSource Inc.

NIPSCO Union Health & Welfare Plan Changes Effective 1/1/2021

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