

NiSource Inc.

NIPSCO Union Health & Welfare Plan Changes Effective 1/1/2020

Medical Plans

PPO Company Premiums/Employee Contributions

	2020		2019	
	PPO Premiums	PPO Contributions	PPO Premiums	PPO Contributions
EE	\$1,357.02	\$339.26	\$1,247.56	\$311.89
SP	\$2,714.16	\$678.54	\$2,495.24	\$623.81
CH	\$2,646.35	\$661.59	\$2,432.90	\$608.23
FM	\$4,410.49	\$1,102.62	\$4,054.74	\$1,013.69

	2020		2019	
	HD PPO 1 Premiums	HD PPO 1 Contributions	HD PPO 1 Premiums	HD PPO 1 Contributions
EE	\$501.89	\$112.04	\$466.45	\$97.88
SP	\$1,104.16	\$239.16	\$1,026.19	\$205.14
CH	\$978.68	\$211.91	\$909.57	\$181.72
FM	\$1,631.13	\$353.47	\$1,515.95	\$303.27

	2020		2019	
	HD PPO 2 Premiums	HD PPO 2 Contributions	HD PPO 2 Premiums	HD PPO 2 Contributions
EE	\$450.63	\$51.17	\$418.81	\$39.93
SP	\$991.43	\$110.47	\$921.42	\$84.90
CH	\$878.85	\$97.90	\$816.79	\$75.23
FM	\$1,464.78	\$163.26	\$1,361.35	\$125.50

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Dental Plans (Full Time)

	2020		2019	
	Dental Premiums	Dental Contributions	Dental Premiums	Dental Contributions
EE	\$39.66	\$0.00	\$39.66	\$0.00
SP	\$79.32	\$0.00	\$79.32	\$0.00
CH	\$77.33	\$0.00	\$77.33	\$0.00
FM	\$128.91	\$0.00	\$128.91	\$0.00

	2020		2019	
	Dental Plus Premiums	Dental Plus Contributions	Dental Plus Premiums	Dental Plus Contributions
EE	\$45.72	\$11.43	\$45.72	\$11.43
SP	\$91.42	\$22.86	\$91.42	\$22.86
CH	\$89.14	\$22.29	\$89.14	\$22.29
FM	\$148.57	\$37.14	\$148.57	\$37.14

Dental Plans (Part Time, TMP, TWF)

	2020		2019	
	Dental Premiums	Dental Contributions	Dental Premiums	Dental Contributions
EE	\$39.66	\$11.90	\$39.66	\$11.90
SP	\$79.32	\$23.80	\$79.32	\$23.80
CH	\$77.33	\$23.20	\$77.33	\$23.20
FM	\$128.91	\$38.67	\$128.91	\$38.67

	2020		2019	
	Dental Plus Premiums	Dental Plus Contributions	Dental Plus Premiums	Dental Plus Contributions
EE	\$45.72	\$13.72	\$45.72	\$13.72
SP	\$91.42	\$27.43	\$91.42	\$27.43
CH	\$89.14	\$26.74	\$89.14	\$26.74
FM	\$148.57	\$44.57	\$148.57	\$44.57

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Vision Plans (Full Time)

	2020		2019	
	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)

	2020		2019	
	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

NiSource Inc.**NIPSCO Union Health & Welfare Plan Changes Effective 1/1/2020**Pre Age 65 Retiree Medical (hired before 6/1/04; retiring before 1/1/05) [RBP 221]

	2020 PPO (85% Co. Subsidy)	2019 PPO (85% Co. Subsidy)
EE	\$203.55	\$187.13
SP	\$407.12	\$374.29
CH	\$396.95	\$364.94
FM	\$661.57	\$608.21

	2020 HD PPO 1 (85% Co. Subsidy)	2019 HD PPO 1 (85% Co. Subsidy)
EE	\$75.28	\$69.97
SP	\$165.62	\$153.93
CH	\$146.80	\$136.44
FM	\$244.67	\$227.39

	2020 HD PPO 2 (85% Co. Subsidy)	2019 HD PPO 2 (85% Co. Subsidy)
EE	\$67.59	\$62.82
SP	\$148.71	\$138.21
CH	\$131.83	\$122.52
FM	\$219.72	\$204.20

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]

	2020 PPO (77% Co. Subsidy)	2019 PPO (77% Co. Subsidy)
EE	\$312.11	\$286.94
SP	\$624.26	\$573.91
CH	\$608.66	\$559.57
FM	\$1,014.41	\$932.59

	2020 HD PPO 1 (77% Co. Subsidy)	2019 HD PPO 1 (77% Co. Subsidy)
EE	\$115.43	\$107.28
SP	\$253.96	\$236.02
CH	\$225.10	\$209.20
FM	\$375.16	\$348.67

	2020 HD PPO 2 (77% Co. Subsidy)	2019 HD PPO 2 (77% Co. Subsidy)
EE	\$103.64	\$96.33
SP	\$228.03	\$211.93
CH	\$202.14	\$187.86
FM	\$336.90	\$313.11

NiSource Inc.**NIPSCO Union Health & Welfare Plan Changes Effective 1/1/2020**

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

	2020 PPO (77% Co. Subsidy)	2019 PPO (77% Co. Subsidy)
EE	\$312.11	\$286.94
SP	\$624.26	\$573.91
CH	\$608.66	\$559.57
FM	\$1,014.41	\$932.59

	2020 HD PPO 1 (77% Co. Subsidy)	2019 HD PPO 1 (77% Co. Subsidy)
EE	\$115.43	\$107.28
SP	\$253.96	\$236.02
CH	\$225.10	\$209.20
FM	\$375.16	\$348.67

	2020 HD PPO 2 (77% Co. Subsidy)	2019 HD PPO 2 (77% Co. Subsidy)
EE	\$103.64	\$96.33
SP	\$228.03	\$211.93
CH	\$202.14	\$187.86
FM	\$336.90	\$313.11

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]

	2020 PPO (70% Co. Subsidy)	2019 PPO (70% Co. Subsidy)
EE	\$407.11	\$374.27
SP	\$814.25	\$748.57
CH	\$793.91	\$729.87
FM	\$1,323.15	\$1,216.42

	2020 HD PPO 1 (70% Co. Subsidy)	2019 HD PPO 1 (70% Co. Subsidy)
EE	\$150.57	\$139.94
SP	\$331.25	\$307.86
CH	\$293.60	\$272.87
FM	\$489.34	\$454.79

	2020 HD PPO 2 (70% Co. Subsidy)	2019 HD PPO 2 (70% Co. Subsidy)
EE	\$135.19	\$125.64
SP	\$297.43	\$276.43
CH	\$263.66	\$245.04
FM	\$439.43	\$408.41

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NIPSCO Union Health & Welfare Plan Changes Effective 1/1/2020

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

	2020 PPO (70% Co. Subsidy)	2019 PPO (70% Co. Subsidy)
EE	\$407.11	\$374.27
SP	\$814.25	\$748.57
CH	\$793.91	\$729.87
FM	\$1,323.15	\$1,216.42

	2020 HD PPO 1 (70% Co. Subsidy)	2019 HD PPO 1 (70% Co. Subsidy)
EE	\$150.57	\$139.94
SP	\$331.25	\$307.86
CH	\$293.60	\$272.87
FM	\$489.34	\$454.79

	2020 HD PPO 2 (70% Co. Subsidy)	2019 HD PPO 2 (70% Co. Subsidy)
EE	\$135.19	\$125.64
SP	\$297.43	\$276.43
CH	\$263.66	\$245.04
FM	\$439.43	\$408.41

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

	2020		2019	
	Premiums	Contributions (77% Co. Subsidy)	Premiums	Contributions (77% Co. Subsidy)
EE	\$166.55	\$38.31	\$166.55	\$38.31
SP	\$333.10	\$76.61	\$333.10	\$76.61
CH	\$333.10	\$76.61	\$333.10	\$76.61
FM	\$499.66	\$114.92	\$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

	2020		2019	
	Premiums	Contributions (77% Co. Subsidy)	Premiums	Contributions (77% Co. Subsidy)
EE	\$166.55	\$38.31	\$166.55	\$38.31
SP	\$333.10	\$76.61	\$333.10	\$76.61
CH	\$333.10	\$76.61	\$333.10	\$76.61
FM	\$499.66	\$114.92	\$499.66	\$114.92

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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]

	2020		Premiums	2019	
	Premiums	Contributions (70% Co. Subsidy)		Contributions (70% Co. Subsidy)	
EE	\$166.55	\$49.97	\$166.55	\$49.97	
SP	\$333.10	\$99.93	\$333.10	\$99.93	
CH	\$333.10	\$99.93	\$333.10	\$99.93	
FM	\$499.66	\$149.90	\$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

	2020		Premiums	2019	
	Premiums	Contributions (70% Co. Subsidy)		Contributions (70% Co. Subsidy)	
EE	\$166.55	\$49.97	\$166.55	\$49.97	
SP	\$333.10	\$99.93	\$333.10	\$99.93	
CH	\$333.10	\$99.93	\$333.10	\$99.93	
FM	\$499.66	\$149.90	\$499.66	\$149.90	

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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