

**NorthWestern Energy
2023 Rates**

MT IBEW #44 - Pipes and Wires (hired prior to 5/1/2022) and UA 41/459 (hired prior to 6/1/2022) Employees

MEDICAL

ANNUAL		SINGLE			TWO PARTY			FAMILY		
	Total Premium	Employer Cont	Employee Cont	Total Premium	Employer Cont	Employee Cont	Total Premium	Employer Cont	Employee Cont	
Premier \$300										
0 - 4	\$ 8,471.16	\$ 6,353.37	\$ 2,117.79	\$ 19,653.12	\$ 14,739.84	\$ 4,913.28	\$ 28,209.00	\$ 21,156.75	\$ 7,052.25	
5 - 9	\$ 8,471.16	\$ 6,861.64	\$ 1,609.52	\$ 19,653.12	\$ 15,919.03	\$ 3,734.09	\$ 28,209.00	\$ 22,849.29	\$ 5,359.71	
10 - 14	\$ 8,471.16	\$ 7,369.91	\$ 1,101.25	\$ 19,653.12	\$ 17,098.21	\$ 2,554.91	\$ 28,209.00	\$ 24,541.83	\$ 3,667.17	
15 - 19	\$ 8,471.16	\$ 7,878.18	\$ 592.98	\$ 19,653.12	\$ 18,277.40	\$ 1,375.72	\$ 28,209.00	\$ 26,234.37	\$ 1,974.63	
20 - 24	\$ 8,471.16	\$ 8,047.60	\$ 423.56	\$ 19,653.12	\$ 18,670.46	\$ 982.66	\$ 28,209.00	\$ 26,798.55	\$ 1,410.45	
25+	\$ 8,471.16	\$ 8,471.16	\$ -	\$ 19,653.12	\$ 19,653.12	\$ -	\$ 28,209.00	\$ 28,209.00	\$ -	
BI-WEEKLY										
	Total Premium	Employer Cont	Employee Cont	Total Premium	Employer Cont	Employee Cont	Total Premium	Employer Cont	Employee Cont	
Premier \$300										
0 - 4	\$ 325.81	\$ 244.36	\$ 81.45	\$ 755.89	\$ 566.92	\$ 188.97	\$ 1,084.96	\$ 813.72	\$ 271.24	
5 - 9	\$ 325.81	\$ 263.91	\$ 61.90	\$ 755.89	\$ 612.27	\$ 143.62	\$ 1,084.96	\$ 878.82	\$ 206.14	
10 - 14	\$ 325.81	\$ 283.46	\$ 42.35	\$ 755.89	\$ 657.62	\$ 98.27	\$ 1,084.96	\$ 943.92	\$ 141.04	
15 - 19	\$ 325.81	\$ 303.01	\$ 22.80	\$ 755.89	\$ 702.98	\$ 52.91	\$ 1,084.96	\$ 1,009.01	\$ 75.95	
20 - 24	\$ 325.81	\$ 309.52	\$ 16.29	\$ 755.89	\$ 718.09	\$ 37.80	\$ 1,084.96	\$ 1,030.71	\$ 54.25	
25+	\$ 325.81	\$ 325.81	\$ -	\$ 755.89	\$ 755.89	\$ -	\$ 1,084.96	\$ 1,084.96	\$ -	

ANNUAL		SINGLE			TWO PARTY			FAMILY		
	Total Premium	Employer Cont	Employee Cont	Total Premium	Employer Cont	Employee Cont	Total Premium	Employer Cont	Employee Cont	
HSA-Qualified	\$ 7,437.48	\$ 7,065.61	\$ 371.87	\$ 17,254.80	\$ 16,392.06	\$ 862.74	\$ 24,766.32	\$ 23,528.00	1,238.32	
Premier \$500	\$ 8,054.64	\$ 6,846.44	\$ 1,208.20	\$ 18,686.88	\$ 15,883.85	\$ 2,803.03	\$ 26,821.92	\$ 22,798.63	4,023.29	
BI-WEEKLY										
	Total Premium	Employer Cont	Employee Cont	Total Premium	Employer Cont	Employee Cont	Total Premium	Employer Cont	Employee Cont	
HSA-Qualified	\$ 286.06	\$ 271.75	\$ 14.31	\$ 663.65	\$ 630.46	\$ 33.19	\$ 952.55	\$ 904.92	\$ 47.63	
Premier \$500	\$ 309.79	\$ 263.32	\$ 46.47	\$ 718.73	\$ 610.92	\$ 107.81	\$ 1,031.61	\$ 876.87	\$ 154.74	

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DENTAL

ANNUAL			SINGLE			TWO PARTY			FAMILY		
	Total Premium	Employer Cont	Employee Cont	Total Premium	Employer Cont	Employee Cont	Total Premium	Employer Cont	Employee Cont		
Option I	\$ 507.96	\$ 355.56	\$ 152.40	\$ 1,178.52	\$ 825.00	\$ 353.52	\$ 1,691.64	\$ 1,184.04	\$ 507.60		
Option II	\$ 355.56	\$ 355.56	\$ -	\$ 825.00	\$ 825.00	\$ -	\$ 1,184.04	\$ 1,184.04	\$ -		
BI-WEEKLY			SINGLE			TWO PARTY			FAMILY		
	Total Premium	Employer Cont	Employee Cont	Total Premium	Employer Cont	Employee Cont	Total Premium	Employer Cont	Employee Cont		
Option I	\$ 19.54	\$ 13.68	\$ 5.86	\$ 45.33	\$ 31.73	\$ 13.60	\$ 65.06	\$ 45.54	\$ 19.52		
Option II	\$ 13.68	\$ 13.68	\$ -	\$ 31.73	\$ 31.73	\$ -	\$ 45.54	\$ 45.54	\$ -		

VISION

ANNUAL			SINGLE			TWO PARTY			FAMILY		
	Total Premium	Employer Cont	Employee Cont	Total Premium	Employer Cont	Employee Cont	Total Premium	Employer Cont	Employee Cont		
Premier	\$ 151.56	\$ 91.92	\$ 59.64	\$ 219.36	\$ 132.96	\$ 86.40	\$ 393.48	\$ 238.56	\$ 154.92		
Standard	\$ 91.92	\$ 91.92	\$ -	\$ 132.96	\$ 132.96	\$ -	\$ 238.56	\$ 238.56	\$ -		
BI-WEEKLY			SINGLE			TWO PARTY			FAMILY		
	Total Premium	Employer Cont	Employee Cont	Total Premium	Employer Cont	Employee Cont	Total Premium	Employer Cont	Employee Cont		
Premier	\$ 5.83	\$ 3.54	\$ 2.29	\$ 8.44	\$ 5.11	\$ 3.33	\$ 15.13	\$ 9.18	\$ 5.95		
Standard	\$ 3.54	\$ 3.54	\$ -	\$ 5.11	\$ 5.11	\$ -	\$ 9.18	\$ 9.18	\$ -		

LIFE INSURANCE

MONTHLY	Age	Rate
Dependent Child Life	<24	\$ 0.290
	Age	Rate per 1,000
Employee/Spouse AD&D	All Ages	\$ 0.040
Spouse Basic Life-\$10,000	All Ages	\$ 0.168
Employee/Spouse Additional Life		
	<25	\$ 0.050
	25-29	\$ 0.060
	30-34	\$ 0.080
	35-39	\$ 0.090
	40-44	\$ 0.110
	45-49	\$ 0.184
	50-54	\$ 0.297
	55-59	\$ 0.437
	60-64	\$ 0.750
	65-69	\$ 1.270
	70-74	\$ 2.060
	75-79	\$ 7.507