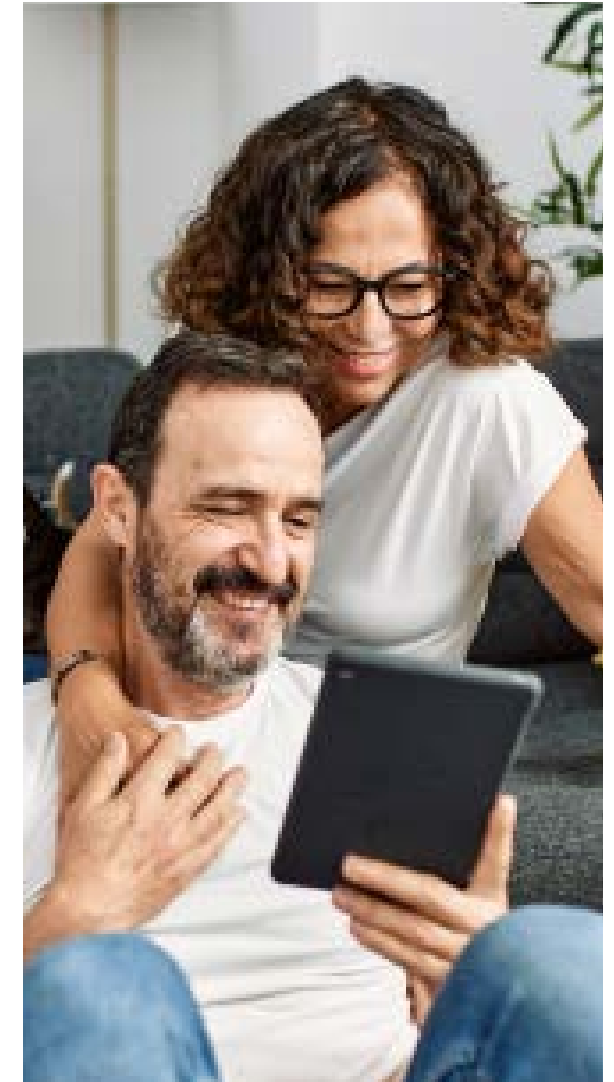


Medical costs (Pre-65)

Aetna and Horizon

Plans & coverage tiers (under 65)	Years of service			
	Access only	15-24 ²	25-34 ²	35+ ²
\$900 Deductible Plan (PPO)				
Retiree Only	\$1,337.00	\$1,153.00	\$1,120.00	\$1,086.00
Retiree + Spouse/Partner ¹	\$2,941.00	\$2,537.00	\$2,463.00	\$2,390.00
Retiree + Child(ren) ¹	\$2,671.00	\$2,304.00	\$2,237.00	\$2,170.00
Retiree + Family ¹	\$4,277.00	\$3,689.00	\$3,582.00	\$3,475.00
\$1,850 Deductible Plan (High Deductible)				
Retiree Only	\$1,212.00	\$1,045.00	\$1,015.00	\$985.00
Retiree + Spouse/Partner ¹	\$2,668.00	\$2,301.00	\$2,234.00	\$2,168.00
Retiree + Child(ren) ¹	\$2,425.00	\$2,092.00	\$2,031.00	\$1,970.00
Retiree + Family ¹	\$3,880.00	\$3,347.00	\$3,250.00	\$3,153.00
\$3,300 Deductible Plan (High Deductible)				
Retiree Only	\$1,109.00	\$957.00	\$929.00	\$901.00
Retiree + Spouse/Partner ¹	\$2,439.00	\$2,104.00	\$2,043.00	\$1,982.00
Retiree + Child(ren) ¹	\$2,217.00	\$1,912.00	\$1,857.00	\$1,801.00
Retiree + Family ¹	\$3,549.00	\$3,061.00	\$2,972.00	\$2,884.00

¹ Includes partner and/or partner's child(ren). ² Available to legacy Chubb retirees only.



Kaiser (for retirees in California)

Plans & coverage tiers (under 65)	Years of service			
	Access only	15-24 ²	25-34 ²	35+ ²
\$900 Deductible Plan (PPO)				
Retiree Only	\$752.85	\$649.33	\$630.51	\$611.69
Retiree + Spouse/Partner ¹	\$1,505.70	\$1,298.67	\$1,261.02	\$1,223.38
Retiree + Child(ren) ¹	\$1,355.13	\$1,168.80	\$1,134.92	\$1,101.04
Retiree + Family ¹	\$2,107.98	\$1,818.13	\$1,765.43	\$1,712.73
\$1,800 Deductible Plan (High Deductible)				
Retiree Only	\$697.39	\$601.50	\$584.06	\$566.63
Retiree + Spouse/Partner ¹	\$1,394.77	\$1,202.99	\$1,168.12	\$1,133.25
Retiree + Child(ren) ¹	\$1,255.30	\$1,082.70	\$1,051.31	\$1,019.93
Retiree + Family ¹	\$1,952.69	\$1,684.20	\$1,635.38	\$1,586.56
\$3,300 Deductible Plan (High Deductible)				
Retiree Only	\$562.81	\$485.42	\$471.35	\$457.28
Retiree + Spouse/Partner ¹	\$1,125.61	\$970.84	\$942.70	\$914.56
Retiree + Child(ren) ¹	\$1,013.05	\$873.76	\$848.43	\$823.10
Retiree + Family ¹	\$1,575.86	\$1,359.18	\$1,319.78	\$1,280.39

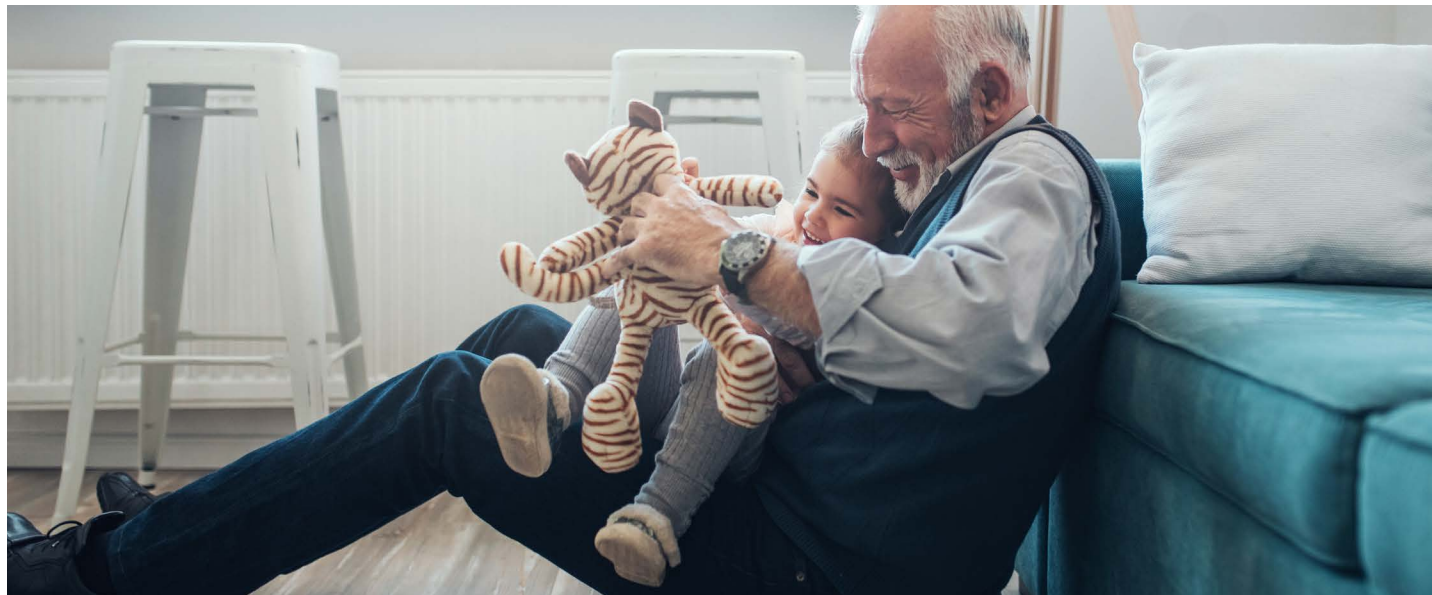
¹ Includes partner and/or partner's child(ren). ² Available to legacy Chubb retirees only.



Kaiser (for retirees in Hawaii)

Plans & coverage tiers (under 65)	Years of service			
	Access only	15-24 ²	25-34 ²	35+ ²
HMO				
Retiree Only	\$1,038.92	\$896.06	\$870.09	\$844.11
Retiree + Spouse/Partner ¹	\$2,077.82	\$1,792.12	\$1,740.17	\$1,688.23
Retiree + Child(ren) ¹	\$1,870.04	\$1,612.91	\$1,566.16	\$1,519.41
Retiree + Family ¹	\$3,116.73	\$2,688.18	\$2,610.26	\$2,532.34

¹ Includes partner and/or partner's child(ren). ² Available to legacy Chubb retirees only.



Medical costs (Post-65)

In-network coverage

Plans & coverage tier (65+)	Years of service			
	Access only	15-24 ²	25-34 ²	35+ ²
Horizon Medicare Supplement Plan				
Retiree Only	\$999.00	\$862.00	\$837.00	\$812.00
Retiree + Spouse/Partner ¹	\$1,998.00	\$1,723.00	\$1,673.00	\$1,623.00
Retiree + Child(ren) ¹	\$1,998.00	\$1,723.00	\$1,673.00	\$1,623.00
Retiree + Family ¹	\$2,789.00	\$2,406.00	\$2,336.00	\$2,266.00
Kaiser Senior Advantage Plan				
Retiree Only	\$237.60	\$204.93	\$198.99	\$193.05
Retiree + Spouse/Partner ¹	\$475.20	\$409.86	\$397.98	\$386.10
Retiree + Child(ren) ¹	\$569.70	\$491.37	\$477.12	\$462.88
Retiree + Family ¹	\$824.34	\$710.99	\$690.38	\$669.78

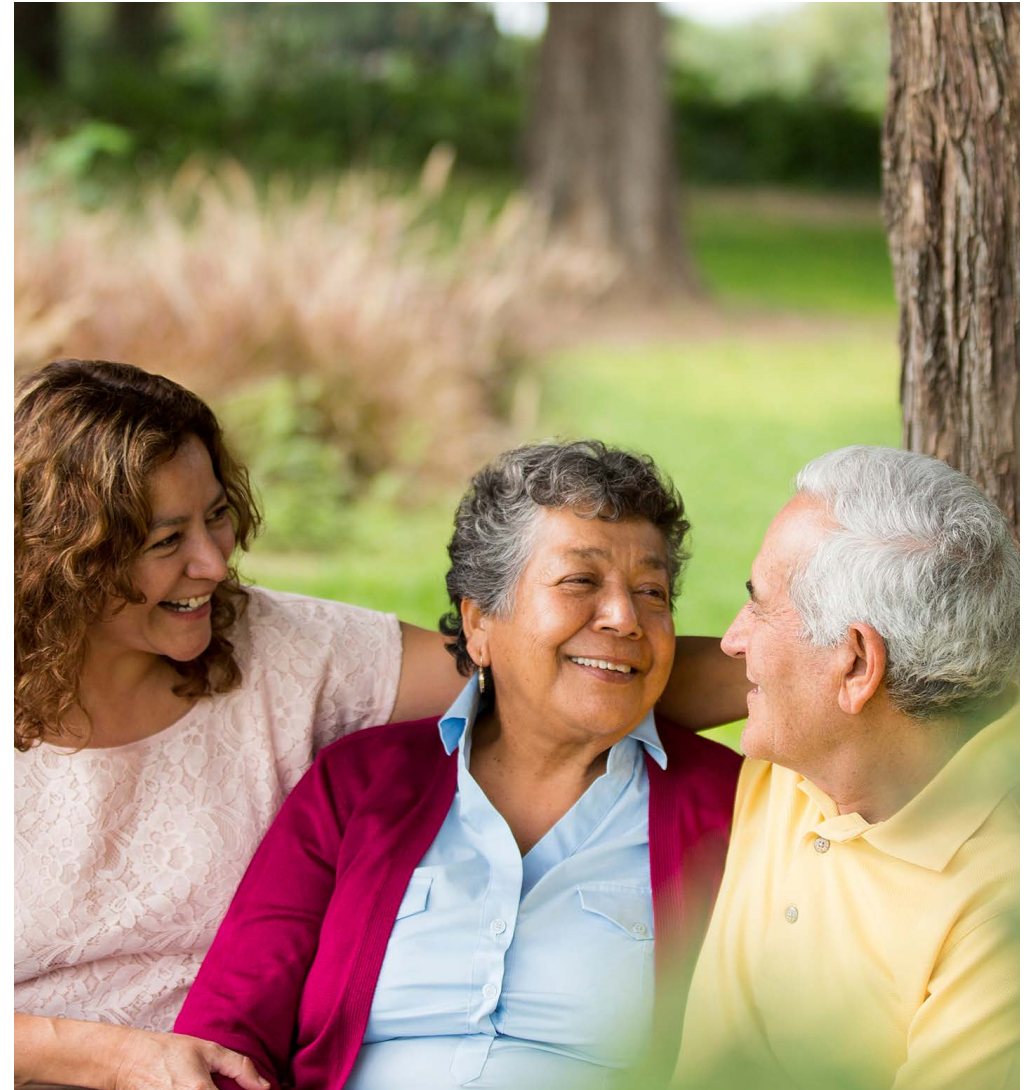
¹ Includes partner and/or partner's child(ren). ² Available to legacy Chubb retirees only.



Dental costs

Plans & coverage tiers	Subsidized monthly ²	Access only
Aetna DHMO Dental Plan		
Retiree Only	\$6.34	\$21.37
Retiree + Spouse/Partner ¹	\$14.03	\$46.54
Retiree + Child(ren) ¹	\$13.58	\$37.80
Retiree + Family ¹	\$23.75	\$62.66
Aetna Premier Dental Plan		
Retiree Only	\$19.25	\$53.68
Retiree + Spouse/Partner ¹	\$44.53	\$120.78
Retiree + Child(ren) ¹	\$42.43	\$93.92
Retiree + Family ¹	\$70.51	\$161.06

¹ Includes partner and/or partner's child(ren). ² Available to legacy Chubb retirees only.



Retiree medical subsidy for legacy Chubb retirees

Years of service	Company Subsidy (% of plan premium)				
	Pre-2023	2023	2024	2025	2026
Less than 25	55%	41.25%	27.50%	13.75%	0%
25 but less than 35	65%	48.75%	32.50%	16.25%	0%
At least 35	55%	56.25%	37.50%	18.75%	0%

