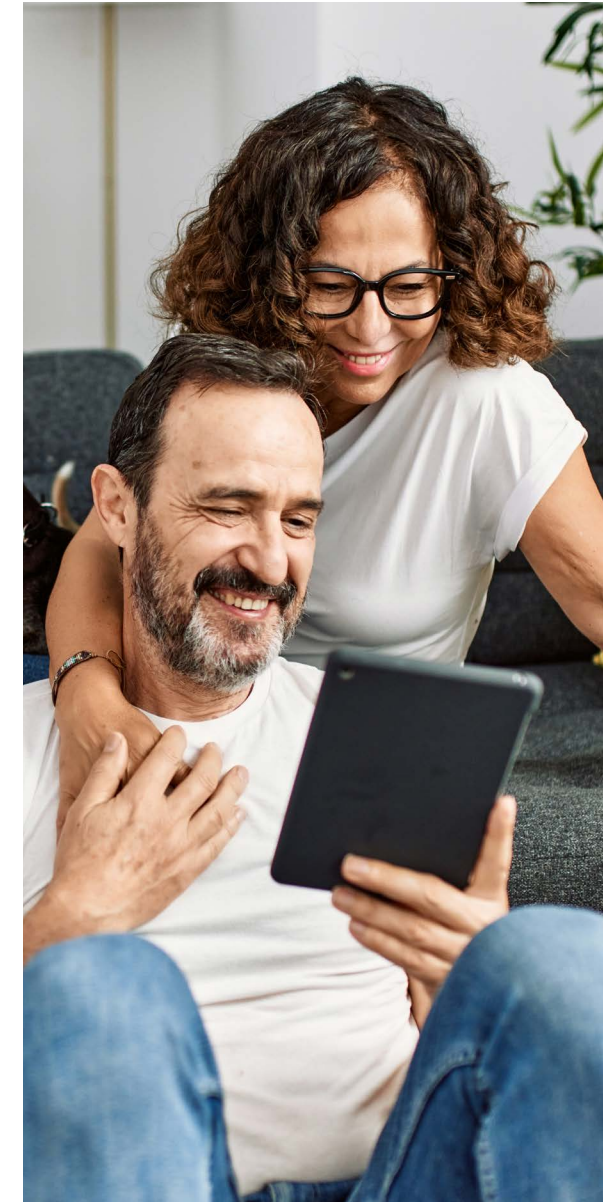


Medical costs (Pre-65)

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 |

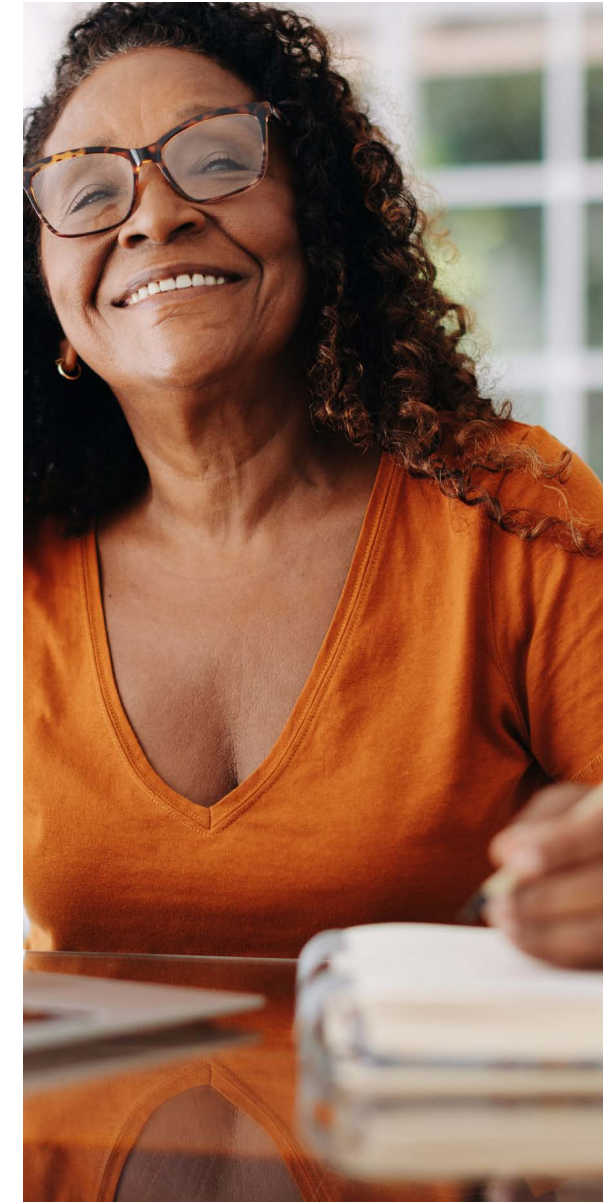
¹ Includes partner and/or partner's child(ren). ² Available to legacy Chubb retirees only.



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.

