# **EXHIBIT C4**

### 2025 Rates - Actives

Continue 5 Year Transition Plan

|                       | 2024<br>Subscribers | 2024 Employee<br>Contribution | 2025 Employee<br>Contribution | Employee Contribution<br>Change (\$) | Employee Contribution<br>Change (%) | Employer<br>Subsidy |
|-----------------------|---------------------|-------------------------------|-------------------------------|--------------------------------------|-------------------------------------|---------------------|
| Premium               |                     |                               |                               |                                      |                                     |                     |
| Employee Only         | 11,162              | \$162.14                      | \$151.80                      | -\$10.34                             | -6.4%                               | \$419.64            |
| Employee + Spouse     | 1,529               | \$474.24                      | \$452.48                      | -\$21.76                             | -4.6%                               | \$976.13            |
| Employee + Child(ren) | 4,080               | \$311.02                      | \$310.56                      | -\$0.46                              | -0.1%                               | \$775.18            |
| Family                | 1,437               | \$613.76                      | \$594.32                      | -\$19.44                             | -3.2%                               | \$1,348.57          |
| Classic               |                     |                               |                               |                                      |                                     |                     |
| Employee Only         | 1,644               | \$85.52                       | \$72.42                       | -\$13.10                             | -15.3%                              | \$424.38            |
| Employee + Spouse     | 197                 | \$289.64                      | \$258.68                      | -\$30.96                             | -10.7%                              | \$983.32            |
| Employee + Child(ren) | 523                 | \$172.72                      | \$164.62                      | -\$8.10                              | -4.7%                               | \$779.29            |
| Family                | 276                 | \$367.46                      | \$333.98                      | -\$33.48                             | -9.1%                               | \$1,355.13          |
| Basic                 |                     |                               |                               |                                      |                                     |                     |
| Employee Only         | 1,868               | \$0.00                        | \$0.00                        | \$0.00                               | 0.0%                                | \$438.47            |
| Employee + Spouse     | 144                 | \$142.34                      | \$105.20                      | -\$37.14                             | -26.1%                              | \$990.98            |
| Employee + Child(ren) | 267                 | \$62.72                       | \$49.28                       | -\$13.44                             | -21.4%                              | \$783.82            |
| Family                | 166                 | \$170.70                      | \$127.64                      | -\$43.06                             | -25.2%                              | \$1,363.17          |



# 2025 Rates – Pre-65 Retirees

Continue 5 Year Transition Plan

|                                    | 2024<br>Subscribers | 2024 Employee<br>Contribution | 2025 Employee<br>Contribution | Employee Contribution<br>Change (\$) | Employee Contribution<br>Change (%) | Employer<br>Subsidy |
|------------------------------------|---------------------|-------------------------------|-------------------------------|--------------------------------------|-------------------------------------|---------------------|
| Premium                            |                     |                               | _                             |                                      |                                     |                     |
| Retiree Only                       | 1,295               | \$331.06                      | \$337.86                      | \$6.80                               | 2.1%                                | \$690.74            |
| Retiree + NME Spouse               | 184                 | \$861.76                      | \$886.76                      | \$25.00                              | 2.9%                                | \$1,170.43          |
| Retiree + Child(ren)               | 83                  | \$607.24                      | \$619.20                      | \$11.96                              | 2.0%                                | \$792.26            |
| Retiree + NME Spouse + Child(ren)  | 33                  | \$1,093.86                    | \$1,100.16                    | \$6.30                               | 0.6%                                | \$1,339.89          |
| Retiree + ME Spouse                | 46                  | \$666.34                      | \$697.60                      | \$31.26                              | 4.7%                                | \$881.97            |
| Retiree + ME Spouse + Child(ren)   | 3                   | \$942.52                      | \$978.64                      | \$36.12                              | 3.8%                                | \$983.79            |
| Retiree + MAPD Spouse              | 73                  | \$348.38                      | \$355.18                      | \$6.80                               | 2.0%                                | \$848.73            |
| Retiree + MAPD Spouse + Child(ren) | 4                   | \$624.56                      | \$636.30                      | \$11.74                              | 1.9%                                | \$950.47            |
| Classic                            |                     |                               |                               |                                      |                                     |                     |
| Retiree Only                       | 79                  | \$226.48                      | \$217.46                      | -\$9.02                              | -4.0%                               | \$676.77            |
| Retiree + NME Spouse               | 16                  | \$638.68                      | \$636.52                      | -\$2.16                              | -0.3%                               | \$1,151.94          |
| Retiree + Child(ren)               | 2                   | \$449.04                      | \$444.04                      | -\$5.00                              | -1.1%                               | \$783.05            |
| Retiree + NME Spouse + Child(ren)  | 4                   | \$817.14                      | \$795.20                      | -\$21.94                             | -2.7%                               | \$1,326.12          |
| Basic                              |                     |                               |                               |                                      |                                     |                     |
| Retiree Only                       | 63                  | \$144.08                      | \$122.90                      | -\$21.18                             | -14.7%                              | \$666.35            |
| Retiree + NME Spouse               | 10                  | \$461.34                      | \$438.96                      | -\$22.38                             | -4.9%                               | \$1,139.54          |
| Retiree + Child(ren)               | 1                   | \$323.46                      | \$305.84                      | -\$17.62                             | -5.4%                               | \$777.19            |
| Retiree + NME Spouse + Child(ren)  | 2                   | \$596.64                      | \$554.02                      | -\$42.62                             | -7.1%                               | \$1,318.26          |



# 2025 Rates – Post-65 Retirees

Continue 5 Year Transition Plan

|                                   | 2024<br>Subscribers | 2024 Employee<br>Contribution | 2025 Employee<br>Contribution | Employee Contribution<br>Change (\$) | Employee Contribution<br>Change (%) | Employer<br>Subsidy |
|-----------------------------------|---------------------|-------------------------------|-------------------------------|--------------------------------------|-------------------------------------|---------------------|
| Primary (EBD Plan)                |                     |                               |                               |                                      |                                     |                     |
| Retiree Only                      | 3,158               | \$233.04                      | \$256.34                      | \$23.30                              | 10.0%                               | \$294.63            |
| Retiree + NME Spouse              | 75                  | \$792.50                      | \$805.68                      | \$13.18                              | 1.7%                                | \$773.88            |
| Retiree + Child(ren)              | 18                  | \$528.92                      | \$537.78                      | \$8.86                               | 1.7%                                | \$396.05            |
| Retiree + NME Spouse + Child(ren) | 6                   | \$1,035.22                    | \$1,019.04                    | -\$16.18                             | -1.6%                               | \$943.38            |
| Retiree + ME Spouse               | 1,011               | \$558.28                      | \$614.11                      | \$55.83                              | 10.0%                               | \$487.83            |
| Retiree + ME Spouse + Child(ren)  | 15                  | \$854.18                      | \$896.54                      | \$42.36                              | 5.0%                                | \$588.26            |
| MAPD                              |                     |                               |                               |                                      |                                     |                     |
| Retiree Only                      | 5,397               | \$17.03                       | \$17.72                       | \$0.69                               | 4.1%                                | \$157.59            |
| Retiree + NME Spouse              | 137                 | \$548.02                      | \$565.88                      | \$17.86                              | 3.3%                                | \$638.02            |
| Retiree + Child(ren)              | 30                  | \$293.52                      | \$298.16                      | \$4.64                               | 1.6%                                | \$260.01            |
| Retiree + NME Spouse + Child(ren) | 7                   | \$780.14                      | \$779.22                      | -\$0.92                              | -0.1%                               | \$807.54            |
| Retiree + ME Spouse               | 1,555               | \$34.06                       | \$35.44                       | \$1.38                               | 4.1%                                | \$315.18            |
| Retiree + ME Spouse + Child(ren)  | 14                  | \$310.84                      | \$315.42                      | \$4.58                               | 1.5%                                | \$418.06            |



# 2025 Rates – Actives

Status Quo / Implementation Delay

|                       | 2024<br>Subscribers | 2024 Employee<br>Contribution | 2025 Employee<br>Contribution | Employee Contribution<br>Change (\$) | Employee Contribution<br>Change (%) | Employer<br>Subsidy |
|-----------------------|---------------------|-------------------------------|-------------------------------|--------------------------------------|-------------------------------------|---------------------|
| Premium               |                     |                               |                               |                                      |                                     |                     |
| Employee Only         | 11,052              | \$201.96                      | \$201.96                      | \$0.00                               | 0.0%                                | \$298.37            |
| Employee + Spouse     | 327                 | \$706.92                      | \$706.92                      | \$0.00                               | 0.0%                                | \$468.87            |
| Employee + Child(ren) | 2,325               | \$457.28                      | \$457.28                      | \$0.00                               | 0.0%                                | \$518.37            |
| Family                | 630                 | \$779.68                      | \$779.68                      | \$0.00                               | 0.0%                                | \$871.42            |
| Classic               |                     |                               |                               |                                      |                                     |                     |
| Employee Only         | 14,655              | \$88.38                       | \$88.38                       | \$0.00                               | 0.0%                                | \$346.60            |
| Employee + Spouse     | 1,795               | \$347.76                      | \$347.76                      | \$0.00                               | 0.0%                                | \$674.43            |
| Employee + Child(ren) | 6,632               | \$209.30                      | \$209.30                      | \$0.00                               | 0.0%                                | \$638.90            |
| Family                | 3,753               | \$391.88                      | \$391.88                      | \$0.00                               | 0.0%                                | \$1,043.54          |
| Basic                 |                     |                               |                               |                                      |                                     |                     |
| Employee Only         | 4,895               | \$43.24                       | \$43.24                       | \$0.00                               | 0.0%                                | \$340.67            |
| Employee + Spouse     | 276                 | \$241.58                      | \$241.58                      | \$0.00                               | 0.0%                                | \$660.61            |
| Employee + Child(ren) | 843                 | \$140.02                      | \$140.02                      | \$0.00                               | 0.0%                                | \$608.60            |
| Family                | 499                 | \$262.12                      | \$262.12                      | \$0.00                               | 0.0%                                | \$1,004.79          |



### 2025 Rates – Pre-65 Retirees

Status Quo / Implementation Delay

|                                    | 2024<br>Subscribers | 2024 Employee<br>Contribution | 2025 Employee<br>Contribution | Employee Contribution<br>Change (\$) | Employee Contribution<br>Change (%) | Employer<br>Subsidy |
|------------------------------------|---------------------|-------------------------------|-------------------------------|--------------------------------------|-------------------------------------|---------------------|
| Premium                            |                     |                               |                               |                                      |                                     |                     |
| Retiree Only                       | 263                 | \$528.96                      | \$528.96                      | \$0.00                               | 0.0%                                | \$371.64            |
| Retiree + NME Spouse               | 10                  | \$1,246.62                    | \$1,246.62                    | \$0.00                               | 0.0%                                | \$554.58            |
| Retiree + Child(ren)               | 5                   | \$971.80                      | \$971.80                      | \$0.00                               | 0.0%                                | \$269.02            |
| Retiree + NME Spouse + Child(ren)  | 2                   | \$1,650.92                    | \$1,650.92                    | \$0.00                               | 0.0%                                | \$490.50            |
| Retiree + ME Spouse                | 48                  | \$696.78                      | \$696.78                      | \$0.00                               | 0.0%                                | \$442.46            |
| Retiree + ME Spouse + Child(ren)   | 2                   | \$1,139.64                    | \$1,139.64                    | \$0.00                               | 0.0%                                | \$339.82            |
| Retiree + MAPD Spouse              | 25                  | \$538.00                      | \$538.00                      | \$0.00                               | 0.0%                                | \$457.91            |
| Retiree + MAPD Spouse + Child(ren) | 1                   | \$981.36                      | \$981.36                      | \$0.00                               | 0.0%                                | \$354.77            |
| Classic                            |                     |                               |                               |                                      |                                     |                     |
| Retiree Only                       | 2,069               | \$252.18                      | \$252.18                      | \$0.00                               | 0.0%                                | \$530.78            |
| Retiree + NME Spouse               | 335                 | \$599.54                      | \$599.54                      | \$0.00                               | 0.0%                                | \$966.37            |
| Retiree + Child(ren)               | 70                  | \$460.78                      | \$460.78                      | \$0.00                               | 0.0%                                | \$617.96            |
| Retiree + NME Spouse + Child(ren)  | 50                  | \$759.94                      | \$759.94                      | \$0.00                               | 0.0%                                | \$1,101.75          |
| asic                               |                     |                               |                               |                                      |                                     |                     |
| Retiree Only                       | 472                 | \$133.54                      | \$133.54                      | \$0.00                               | 0.0%                                | \$557.50            |
| Retiree + NME Spouse               | 79                  | \$334.40                      | \$334.40                      | \$0.00                               | 0.0%                                | \$1,047.67          |
| Retiree + Child(ren)               | 19                  | \$261.68                      | \$261.68                      | \$0.00                               | 0.0%                                | \$690.41            |
| Retiree + NME Spouse + Child(ren)  | 20                  | \$409.56                      | \$409.56                      | \$0.00                               | 0.0%                                | \$1,233.58          |



# 2025 Rates – Post-65 Retirees

Status Quo / Implementation Delay

|                                   | 2024<br>Subscribers | 2024 Employee<br>Contribution | 2025 Employee<br>Contribution | Employee Contribution<br>Change (\$) | Employee Contribution<br>Change (%) | Employer<br>Subsidy |
|-----------------------------------|---------------------|-------------------------------|-------------------------------|--------------------------------------|-------------------------------------|---------------------|
| Primary (EBD Plan)                |                     |                               |                               |                                      |                                     |                     |
| Retiree Only                      | 8,712               | \$121.98                      | \$121.98                      | \$0.00                               | 0.0%                                | \$116.66            |
| Retiree + NME Spouse              | 63                  | \$765.18                      | \$765.18                      | \$0.00                               | 0.0%                                | \$374.06            |
| Retiree + Child(ren)              | 9                   | \$520.62                      | \$520.62                      | \$0.00                               | 0.0%                                | \$58.24             |
| Retiree + NME Spouse + Child(ren) | 2                   | \$1,254.48                    | \$1,254.48                    | \$0.00                               | 0.0%                                | \$224.98            |
| Retiree + ME Spouse               | 798                 | \$298.10                      | \$298.10                      | \$0.00                               | 0.0%                                | \$179.18            |
| Retiree + ME Spouse + Child(ren)  | 2                   | \$737.06                      | \$737.06                      | \$0.00                               | 0.0%                                | \$80.44             |
| MAPD                              |                     |                               |                               |                                      |                                     |                     |
| Retiree Only                      | 6,130               | \$9.03                        | \$9.03                        | \$0.00                               | 0.0%                                | \$86.28             |
| Retiree + NME Spouse              | 43                  | \$669.28                      | \$669.28                      | \$0.00                               | 0.0%                                | \$326.63            |
| Retiree + Child(ren)              | 3                   | \$367.22                      | \$367.22                      | \$0.00                               | 0.0%                                | \$68.31             |
| Retiree + NME Spouse + Child(ren) | 1                   | \$1,102.06                    | \$1,102.06                    | \$0.00                               | 0.0%                                | \$234.07            |
| Retiree + ME Spouse               | 534                 | \$18.06                       | \$18.06                       | \$0.00                               | 0.0%                                | \$172.56            |
| Retiree + ME Spouse + Child(ren)  | 3                   | \$430.84                      | \$430.84                      | \$0.00                               | 0.0%                                | \$100.00            |

