

**A Summary of Monthly Group Benefit Plan Premium Rates  
for the International Union of Operating Engineers - Local 772**

**Effective May 1, 2026**

| <b>Benefit Plan</b>  | <b>Your Premium</b>                                    |                          |                |                  | <b>Employer Premium</b>              |
|--|--|--------------------------|----------------|------------------|--------------------------------------|
| Basic Life Insurance:  | \$0.195/\$1,000  |                          |                |                  | \$0.195/\$1,000                      |
| Extended Health:   |  |                          |                |                  | Single: \$172.84<br>Family: \$470.11 |
| Dental:  |  |                          |                |                  |                                      |
| Dependent Life Insurance:<br>Spouse: \$40,000<br>Eligible Child(ren): \$10,000 | \$8.22   |                          |                |                  |                                      |
| Optional Life Insurance  | Per: \$1,000   |                          |                |                  |                                      |
| <u>Age Band</u>  | Male<br>Non-<br>Smoker                                 | Female<br>Non-<br>Smoker | Male<br>Smoker | Female<br>Smoker |                                      |
| Less than 24   | .020   | .014                     | .049           | .020             |                                      |
| 24 - 34  | .027   | .020                     | .057           | .032             |                                      |
| 35 - 39  | .032   | .027                     | .065           | .040             |                                      |
| 40 - 44  | .049   | .032                     | .088           | .057             |                                      |
| 45 - 49  | .073   | .051                     | .159           | .087             |                                      |
| 50 - 54  | .137   | .087                     | .282           | .145             |                                      |
| 55 - 59  | .231   | .137                     | .471           | .231             |                                      |
| 60 - 64  | .340   | .225                     | .680           | .376             |                                      |
| 65 - Normal Retirement   | .492   | .369                     | .984           | .593             |                                      |
| Voluntary Personal Accident Insurance:   | Single: \$0.015 / \$1,000<br>Family: \$0.024 / \$1,000 |                          |                |                  |                                      |
| Long Term Disability:  |  |                          |                |                  | \$4.66/\$100 Benefit                 |