

**NorthWestern Energy**  
**2023 Rates**  
All 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
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	\$ 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	SINGLE			TWO PARTY			FAMILY		
HSA-Qualified	\$ 286.06	\$ 271.75	\$ 14.31	\$ 663.65	\$ 630.46	\$ 33.19	\$ 952.55	\$ 904.92	\$ 47.63
Premier	\$ 309.79	\$ 263.32	\$ 46.47	\$ 718.73	\$ 610.92	\$ 107.81	\$ 1,031.61	\$ 876.87	\$ 154.74

**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		
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		
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
	<b>Age</b>	<b>Rate per 1,000</b>
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