

**PHILLIPS 66**

**ACTIVE EMPLOYEES**

**FULL-TIME & PART-TIME (20+ Hours per Week)**

**Effective January 1, 2018 to December 31, 2018**

**MONTHLY PREMIUMS**

<b>MEDICAL AND DENTAL</b>											
Plan Description	Vendor	Employee Cost			Company Cost			Total Cost			
		Employee Only	Employee +1	Employee + 2 or more	Employee Only	Employee + 1	Employee + 2 or more	Employee Only	Employee + 1	Employee + 2 or more	
<b>MEDICAL PLANS (BEFORE TAX) - SELF-INSURED*</b>											
HDHP with H S A	Aetna/BCBS - Medical CVS/caremark - Rx	\$58.00	\$123.00	\$167.00	\$410.00	\$868.00	\$1,172.00	\$468.00	\$991.00	\$1,339.00	
HDHP without H S A	Aetna/BCBS - Medical CVS/caremark - Rx	\$58.00	\$123.00	\$167.00	\$368.33	\$805.50	\$1,088.67	\$426.33	\$928.50	\$1,255.67	
PPO	Aetna/BCBS - Medical CVS/caremark - Rx	\$136.00	\$296.00	\$401.00	\$545.00	\$1,187.00	\$1,606.00	\$681.00	\$1,483.00	\$2,007.00	
<b>HMO MEDICAL PLANS (BEFORE TAX) - FULLY INSURED</b>											
Kaiser Northern HMO CA	Kaiser Northern	\$125.12	\$262.86	\$350.15	\$501.00	\$1,052.00	\$1,403.00	\$626.12	\$1,314.86	\$1,753.15	
Kaiser Southern HMO CA	Kaiser Southern	\$125.12	\$262.86	\$350.15	\$501.00	\$1,052.00	\$1,403.00	\$626.12	\$1,314.86	\$1,753.15	
<b>DENTAL PLAN (BEFORE TAX)</b>											
Dental Plan	MetLife	\$6.00	\$13.00	\$23.00	\$28.00	\$54.00	\$94.00	\$34.00	\$67.00	\$117.00	
<b>VISION PLANS (BEFORE TAX)</b>											
Basic Vision	VSP	\$0.00	\$0.00	\$0.00	\$0.80	\$1.44	\$2.20	\$0.80	\$1.44	\$2.20	
Comprehensive Vision	VSP	\$9.85	\$17.90	\$27.40	\$0.00	\$0.00	\$0.00	\$9.85	\$17.90	\$27.40	
<b>SUPPLEMENTAL LIFE INSURANCE, DEPENDENT LIFE, AD&amp;D, LTD PLANS (AFTER-TAX, EMPLOYEE PAID)</b>											
<b>SUPPLEMENTAL LIFE INSURANCE - ZURICH (TOBACCO FREE)</b>											
Age Group -->		Under 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70 & Over
Per \$1000 of Coverage		\$0.046	\$0.062	\$0.070	\$0.077	\$0.110	\$0.166	\$0.300	\$0.526	\$1.031	\$1.448
<b>SUPPLEMENTAL LIFE INSURANCE - ZURICH (TOBACCO USER)</b>											
Age Group -->		Under 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70 & Over
Per \$1000 of Coverage		\$0.060	\$0.103	\$0.138	\$0.181	\$0.281	\$0.467	\$0.926	\$1.368	\$3.230	\$4.086
<b>SPOUSE LIFE INSURANCE - ZURICH</b>											
Age Group -->		Under 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70 & Over
Per \$1000 of Coverage		\$0.050	\$0.070	\$0.080	\$0.090	\$0.130	\$0.190	\$0.350	\$0.610	\$1.190	\$1.660
<b>CHILD LIFE - ZURICH</b>											

Rate Based on Option					
Low Option - \$15,000	\$0.750	Medium Option - \$20,000	\$1.000	High Option - \$25,000	\$1.250
<b>LONG TERM DISABILITY - HARTFORD</b>					
Per \$100 of Monthly Pay					
Basic LTD	\$0.473	Enhanced LTD	\$0.614		
<b>ACCIDENTAL DEATH AND DISMEMBERMENT (AD&amp;D) - ZURICH</b>					
Employee AD&D - Coverage Option (no Age Limit) Per \$1,000 of Coverage	\$0.017	Spouse AD&D - Coverage Option (Ends at Age 70) Per \$1,000 of Coverage	\$0.017	Child AD&D - Coverage Option (Ends at Age 25) Per \$1,000 of Coverage	\$0.017