

**Woonsocket Retiree Health Insurance**  
**Changes to Actives' OPEB Effective July 1, 2012; July 1, 2013; and July 1, 2014**  
**and**  
**Changes to Retirees' Benefits Effective July 1, 2013**

| GROUP                                                                                                                                               | CLASS                              | ELIGIBILITY                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | PLAN TYPE (INDIV/FAM)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | RETIREE<br>CO-SHARE                                                                                                                                                   | MEDICARE<br>COVERAGE                                                                                                                                                                                                                                                                                                                                                       | OPEB<br>CONTRIB. | SURVIVOR<br>BENEFITS                                                                                                                                                                                                                                                                                    | CERTIF OF NO<br>ALT COVERAGE                                                                  | DENTAL<br>CHANGES                                                                           |
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| <b><u>ACTIVE POLICE</u></b><br>(IBPO Local 404)<br><br><i>OPEB as of<br/>6/30/2013</i>                                                              | <u>Base</u>                        | Retirement after July 1, 1981.<br><br>●Appointed prior to 7/1/80: LAP - 20 years of service<br><br>●Appointed after 7/1/80: Police/Fire MERS                                                                                                                                                                                                                                                                                                                                                                         | Individual or Family                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | ●Hired before 8/15/2010:<br>\$0<br><br>●Hired after 8/15/2010:<br>20% of working rate<br>multiplied by percentage<br>used to determine<br>member's retirement         | N/A<br><br>(Family coverage continued despite<br>Medicare eligibility)                                                                                                                                                                                                                                                                                                     | None             | Active members with at<br>least 1 year of service<br>receive individual or family<br>coverage for their<br>survivors, until spouse<br>remarries or dependents<br>reach age 19 (not attending<br>college) or age 23<br>(attending college)<br><br><i>[currently applied to<br/>actives and retirees]</i> | Required for retirees<br>and survivors<br><br><i>[not currently<br/>enforced in practice]</i> | N/A                                                                                         |
| <b><u>ACTIVE POLICE</u></b><br>(IBPO Local 404)<br><br><i>OPEB as of<br/>7/1/2013</i>                                                               | <u>6/18/14 CBA</u>                 | <u>Hired prior to 7/01/14:</u><br>Normal retirement under the ERSRI with at least 25<br>years of continuous service to the City (unless<br>"grandfathered" pursuant to State pension reform of<br>2012 so as to be eligible for normal retirement under<br>the ERSRI after 20 years of continuous service to<br>the City)<br><br><u>Hired on or after 7/01/14:</u><br>Eligible for and takes normal retirement under the<br>ERSRI at age 55 or later and with at least 25 years<br>of continuous service to the City | <u>Hired before 7/1/14 (option*):</u><br>● 1 or 2 Individual Plans with 20% co-<br>share; or<br>● Family Plan with 25% co-share<br><br>*Retirees who do not opt for Family<br>Plan at the time of retirement, and<br>retirees who opt out of Family Plan<br>during retirement, shall not be<br>permitted to opt into Family Plan<br>thereafter<br><br><u>Hired on or after 7/1/14:</u><br>● 1 Individual Plan with 50% co-share;<br>may purchase 1 additional Individual<br>Plan at 100%<br>● Maximum of 10 years of non-<br>Medicare coverage | <u>Hired before 7/1/14<br/>(option*):</u><br>● 20% for 1 or 2 Individual<br>Plans<br>● 25% for Family Plan<br><br><u>Hired on or after 7/1/14:</u><br>50% co-share    | <u>Hired before 7/1/14 (option):</u><br>Medicare Supplement plan for retiree +<br>spouse with 20% contribution, with<br>continued spouse/dependent coverage<br>until Medicare eligibility/age 26, with<br>continuation of applicable contribution<br>(20% or 25%)<br><br><u>Hired on or after 7/1/14:</u><br>Individual Medicare Supplement plan,<br>with 20% contribution | None             | No change                                                                                                                                                                                                                                                                                               | No change                                                                                     | No change                                                                                   |
| <b><u>RETIRED POLICE</u></b><br>(IBPO Local 404)<br><br><i>Health Benefits<br/>as of 6/30/2013*</i><br><br><i>*Terms of prior CBAs<br/>may vary</i> | <u>Base</u>                        | Retirement after July 1, 1981.<br><br>●Appointed prior to 7/1/80: LAP - 20 years of service<br><br>●Appointed after 7/1/80: Police/Fire MERS                                                                                                                                                                                                                                                                                                                                                                         | Individual or Family                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | ●Hired before 8/15/2010:<br>\$0<br><br>●Hired after 8/15/2010:<br>20% of working rate<br>multiplied by percentage<br>used to determine<br>member's retirement         | N/A<br><br>(Family coverage continued despite<br>Medicare eligibility)                                                                                                                                                                                                                                                                                                     | N/A              | Active members with at<br>least 1 year of service<br>receive individual or family<br>coverage for their<br>survivors, until spouse<br>remarries or dependents<br>reach age 19 (not attending<br>college) or age 23<br>(attending college)<br><br><i>[currently applied to<br/>actives and retirees]</i> | Required for retirees<br>and survivors<br><br><i>[not currently<br/>enforced in practice]</i> | N/A                                                                                         |
| <b><u>RETIRED POLICE</u></b><br>(IBPO Local 404)<br><br><i>Health Benefits<br/>as of 7/1/2013</i>                                                   | <u>Memorandum of<br/>Agreement</u> | No change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Individual or Family                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Uniform Plan with following<br>co-shares: based on FY15<br>rates<br><br>7/1/14-6/30/15: 15%<br>7/1/15-6/30/16: 10%<br>7/1/16-6/30/17: 5%<br>7/1/17 and thereafter: 0% | City provides/assumes the following for<br>the retiree and spouse (no co-shares):<br>●Medicare Part B premium<br>●Group Prescription Drug Plan<br>●Medicare Supplement Plan<br><br>Medicare Part B surcharges paid by City<br>if enrolled by 7/1/2013                                                                                                                      | N/A              | No change                                                                                                                                                                                                                                                                                               | No change                                                                                     | Coverage continues<br>without change<br>during pendency of<br>negotiations with<br>retirees |

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**and**  
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| GROUP                                                                                                                                | CLASS                          | ELIGIBILITY                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | PLAN TYPE (INDIV/FAM)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | RETIREE CO-SHARE                                                                                                                                                                                                | MEDICARE COVERAGE                                                                                                                                                                                                                                                                                                                                        | OPEB CONTRIB.                                                                                                                               | SURVIVOR BENEFITS                                                                                                                                                                                                                                                                                  | CERTIF OF NO ALT COVERAGE                                                              | DENTAL CHANGES                                          |
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| <b>ACTIVE FIRE</b><br>(IAFF Local 732)<br><br><i>OPEB as of 6/30/2014</i>                                                            | <u>Base</u>                    | Retirement after July 1, 1982.<br><br>●Hired before 7/1/85: LAP - 20 years of service<br><br>●Hired after 7/1/85: Police/Fire MERS                                                                                                                                                                                                                                                                                                                                                              | Individual or Family                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | ● Retired between 7/1/82 - 6/30/09: \$25 per pay period<br><br>●Retired between 7/1/09 - 6/30/11: \$28 per pay period<br><br>●Retired on or after 1/1/2012: \$0<br><br><i>[current practice is \$0 for all]</i> | Blue Cross<br>Plan 65 for retiree and spouse<br><br><i>[current practice]</i>                                                                                                                                                                                                                                                                            | ●7/1/12 - 6/30/13: 1% of salary<br><br>●7/1/14 - 6/30/15: 1.5% of salary<br><br><i>[current practice: 7/1/13 - 6/30/14: 1.5% of salary]</i> | Effective 1/1/76 members killed in the line of duty (within 2 yrs of injury) receive individual or family coverage for their survivors, until spouse remarries or dies, and upon death of surviving spouse until dependents reach age 21<br><br><i>[currently applied to</i>                       | Required for retirees and survivors<br><br><i>[not currently enforced in practice]</i> | No coverage (annual lump sum appropriation)             |
| <b>ACTIVE FIRE</b><br>(IAFF Local 732)<br><br><i>OPEB as of 7/1/2014</i>                                                             | <u>CBA</u>                     | <u>Hired prior to 7/01/14:</u><br>Normal retirement under the ERSRI with at least 25 years of continuous service to the City (unless “grandfathered” pursuant to State pension reform of 2012 so as to be eligible for normal retirement under the ERSRI after 20 years of continuous service to the City)<br><br><u>Hired on or after 7/01/14:</u><br>Eligible for and takes normal retirement under the ERSRI at age 55 or later and with at least 25 years of continuous service to the City | <u>Hired before 7/1/14 (option*):</u><br>● 1 or 2 Individual Plans with 20% co-share; or<br>● Family Plan with 25% co-share<br><br>*Retirees who do not opt for Family Plan at the time of retirement, and retirees who opt out of Family Plan during retirement, shall not be permitted to opt into Family Plan thereafter<br><br><u>Hired on or after 7/1/14:</u><br>● 1 Individual Plan with 50% co-share; may purchase 1 additional Individual Plan at 100%<br>● Maximum of 10 years of non-Medicare coverage | <u>Hired before 7/1/14 (option*):</u><br>● 20% for 1 or 2 Individual Plans<br>● 25% for Family Plan<br><br><u>Hired on or after 7/1/14:</u><br>50% co-share                                                     | <u>Hired before 7/1/14 (option):</u><br>Medicare Supplement plan for retiree + spouse with 20% contribution, with continued spouse/dependent coverage until Medicare eligibility/age 26, with continuation of applicable contribution (20% or 25%)<br><br><u>Hired on or after 7/1/14:</u><br>Individual Medicare Supplement plan, with 25% contribution | 7/1/14-6/30/16: 1.5% of salary<br><br>7/1/16-6/30/17: 1.0% of salary<br><br>7/1/17-6/30/19: 0.5% of salary                                  | No change                                                                                                                                                                                                                                                                                          | No change                                                                              | No coverage (increase in annual lump sum appropriation) |
| <b>RETIRED FIRE</b><br>(IAFF Local 732)<br><br><i>Health Benefits as of 6/30/2013**</i><br><br><i>**Terms of prior CBAs may vary</i> | <u>Base</u>                    | Retirement after July 1, 1982.<br><br>●Hired before 7/1/85: LAP - 20 years of service<br><br>●Hired after 7/1/85: Police/Fire MERS                                                                                                                                                                                                                                                                                                                                                              | Individual or Family                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | ● Retired between 7/1/82 - 6/30/09: \$25 per pay period<br><br>●Retired between 7/1/09 - 6/30/11: \$28 per pay period<br><br>●Retired on or after 1/1/2012: \$0<br><br><i>[current practice is \$0 for all]</i> | Blue Cross<br>Plan 65 for retiree and spouse<br><br><i>[current practice]</i>                                                                                                                                                                                                                                                                            | N/A                                                                                                                                         | Effective 1/1/76 members killed in the line of duty (within 2 yrs of injury) receive individual or family coverage for their survivors, until spouse remarries or dies, and upon death of surviving spouse until dependents reach age 21<br><br><i>[currently applied to actives and retirees]</i> | Required for retirees and survivors<br><br><i>[not currently enforced in practice]</i> | No coverage                                             |
| <b>RETIRED FIRE</b><br>(IAFF Local 732)<br><br><i>Health Benefits as of 7/1/2013</i><br><br>9/15/2014                                | <u>Memorandum of Agreement</u> | No change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Individual or Family                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Uniform Plan with following co-shares: based on FY15 rates<br><br>7/1/14-6/30/15: 15%<br>7/1/15-6/30/16: 10%<br>7/1/16-6/30/17: 5%<br>7/1/17 and thereafter: 0%                                                 | Medicare Supplement plan for retiree + spouse (no co-share)<br><br><u>Medicare Migrants (7):</u><br>● Supplement only, with no contribution until age 65 during negotiations<br>● Part B surcharges paid by City if enrolled by 7/1/2013<br><br><u>Surviving Spouses - DLOD (2):</u><br>Supplement plan + Group Prescription Drug Plan                   | N/A                                                                                                                                         | No change                                                                                                                                                                                                                                                                                          | No change                                                                              | No change<br><br>Martino Matrix                         |

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| GROUP                                                                                                                                   | CLASS                           | ELIGIBILITY                                                                                                                                                                                                                                                                             | PLAN TYPE (INDIV/FAM)                                                                     | RETIREE CO-SHARE                                                                                                                                                      | MEDICARE COVERAGE                                                                                                                                                  | OPEB CONTRIB. | SURVIVOR BENEFITS | CERTIF OF NO ALT COVERAGE | DENTAL CHANGES                                                   |
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| <b>ACTIVE PRO-TECH</b><br>(C94 Local 3851)<br><br><i>OPEB as of 6/30/2012</i>                                                           | <u>Base</u>                     | <ul style="list-style-type: none"> <li>Hired prior to 7/1/96: retirement from City and eligible for SSI (at least age 62) or State System Retirement Benefit</li> <li>Hired after 7/1/96: retirement after 10 consecutive years of service in City, or disability retirement</li> </ul> | Individual or Family                                                                      | <ul style="list-style-type: none"> <li>Hired prior to 7/1/10, 1% of salary at time of retirement annually</li> <li>Hired after 7/1/10, 20% of working rate</li> </ul> | Blue Cross Plan 65 retiree + spouse<br><br>Same contribution as retirees pre-65 (1% or 20%)                                                                        | None          | None              | No                        | N/A                                                              |
| <b>ACTIVE PRO-TECH</b><br>(C94 Local 3851)<br><br><i>OPEB as of 7/1/2012</i>                                                            | <u>CBA 7/1/2012 - 6/30/2017</u> | Retirement after 25 years of continuous service and eligible for normal retirement under ERSRI or eligible to receive Social Security Retirement income                                                                                                                                 | Individual<br><br>Maximum of 6 years of coverage or until age 65, whichever occurs sooner | <u>Hired on or before 6/30/12:</u> 20% of working rate<br><br><u>Hired on or after 7/1/12:</u> 50% of working rate                                                    | Individual Medicare Supplement plan<br><br><u>Hired on or before 6/30/12:</u> 20% contribution<br><br><u>Hired on or after 7/1/12:</u> 50% contribution            | None          | No change         | No change                 | No change                                                        |
| <b>RETIRED PRO-TECH</b><br>(C94 Local 3851)<br><br><i>Health Benefits as of 6/30/2013*</i><br><br><i>* Terms of prior CBAs may vary</i> | <u>Base</u>                     | <ul style="list-style-type: none"> <li>Hired prior to 7/1/96: retirement from City and eligible for SSI (at least age 62) or State System Retirement Benefit</li> <li>Hired after 7/1/96: retirement after 10 consecutive years of service in City, or disability retirement</li> </ul> | Individual or Family                                                                      | <ul style="list-style-type: none"> <li>Hired prior to 7/1/10, 1% of salary at time of retirement annually</li> <li>Hired after 7/1/10, 20% of working rate</li> </ul> | Blue Cross Plan 65 retiree + spouse<br><br>Same contribution as retirees pre-65 (1% or 20%)                                                                        | N/A           | None              | No                        | N/A                                                              |
| <b>RETIRED PRO-TECH</b><br>(C94 Local 3851)<br><br><i>Health Benefits as of 7/1/2013</i>                                                | <u>Memorandum of Agreement</u>  | No change                                                                                                                                                                                                                                                                               | Individual or Family                                                                      | Uniform Plan with following co-shares: based on FY15 rates<br><br>7/1/14-6/30/15: 15%<br>7/1/15-6/30/16: 10%<br>7/1/16-6/30/17: 5%<br>7/1/17 and thereafter: 0%       | Blue Cross Plan 65 retiree + spouse<br><br>• <u>If paying 1% of salary at time of retirement:</u> continue 1% of salary<br><br>• <u>Otherwise:</u> no contribution | N/A           | No change         | No change                 | No change until 8/1/2013<br><br>Effective 8/1/2013: 20% co-share |

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| GROUP                                                                                                                                                                                  | CLASS                                               | ELIGIBILITY                                                                                                                                                                                                                                                                               | PLAN TYPE (INDIV/FAM)                                                                                                                                                                                                                                                 | RETIREE CO-SHARE                                                                                                                                                        | MEDICARE COVERAGE                                                                                                                                              | OPEB CONTRIB. | SURVIVOR BENEFITS | CERTIF OF NO ALT COVERAGE | DENTAL CHANGES                                                   |
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| <b><u>ACTIVE NON-UNION CITY EMPLOYEES</u></b><br>(same as PRO-TECH C94 Local 3851)<br><br><i><b>OPEB as of 6/30/2013</b></i>                                                           | Base                                                | <ul style="list-style-type: none"> <li>•Hired prior to 7/1/96: retirement from City and eligible for SSI (at least age 62) or State System Retirement Benefit</li> <li>•Hired after 7/1/96: retirement after 10 consecutive years of service in City, or disability retirement</li> </ul> | Individual or Family                                                                                                                                                                                                                                                  | <ul style="list-style-type: none"> <li>•Hired prior to 7/1/10, 1% of salary at time of retirement annually</li> <li>•Hired after 7/1/10, 20% of working rate</li> </ul> | Blue Cross Plan 65 retiree + spouse<br><br>Same contribution as retirees pre-65 (1% or 20%)                                                                    | None          | None              | No                        | N/A                                                              |
| <b><u>ACTIVE NON-UNION CITY EMPLOYEES</u></b><br><br><i><b>OPEB as of 7/1/2013</b></i>                                                                                                 | <u>Budget Commission Enactment Effective 7/1/13</u> | Retire on or after July 1, 2013 with at least 25 years of service to the City of Woonsocket                                                                                                                                                                                               | <u>(25) years of continuous service to the City as of July 1, 2013, and eligible for normal retirement under ERSRI:</u><br>Individual or Family<br><br><u>Otherwise:</u><br>Individual<br><br>Maximum of 6 years of coverage or until age 65, whichever occurs sooner | Hired before 7/1/13: 20% of working rate<br><br>Hired on or after 7/1/13: 50% of working rate                                                                           | Individual Medicare Supplement plan<br><br><u>Hired on or before 6/30/13:</u> 20% contribution<br><br><u>Hired on or after 7/1/13:</u> 50% contribution        | None          | No change         | No change                 | No change until 8/1/2013<br><br>Effective 8/1/2013: 20% co-share |
| <b><u>RETIRED NON-UNION CITY EMPLOYEES</u></b><br>(same as PRO-TECH C94 Local 3851)<br><br><i><b>Health Benefits as of 6/30/2013*</b></i><br><br><i>* Terms of prior CBAs may vary</i> | Base                                                | <ul style="list-style-type: none"> <li>•Hired prior to 7/1/96: retirement from City and eligible for SSI (at least age 62) or State System Retirement Benefit</li> <li>•Hired after 7/1/96: retirement after 10 consecutive years of service in City, or disability retirement</li> </ul> | Individual or Family                                                                                                                                                                                                                                                  | <ul style="list-style-type: none"> <li>•Hired prior to 7/1/10, 1% of salary at time of retirement annually</li> <li>•Hired after 7/1/10, 20% of working rate</li> </ul> | Blue Cross Plan 65 retiree + spouse<br><br>Same contribution as retirees pre-65 (1% or 20%)                                                                    | N/A           | None              | No                        | N/A                                                              |
| <b><u>RETIRED NON-UNION CITY EMPLOYEES</u></b><br>(same as PRO-TECH C94 Local 3851)<br><br><i><b>Health Benefits as of 7/1/2013</b></i>                                                | Memorandum of Agreement                             | No change                                                                                                                                                                                                                                                                                 | Individual or Family                                                                                                                                                                                                                                                  | Uniform Plan with following co-shares: based on FY15 rates<br><br>7/1/14-6/30/15: 15%<br>7/1/15-6/30/16: 10%<br>7/1/16-6/30/17: 5%<br>7/1/17 and thereafter: 0%         | Blue Cross Plan 65 retiree + spouse<br>• <u>If paying 1% of salary at time of retirement:</u> continue 1% of salary<br><br>• <u>Otherwise:</u> no contribution | N/A           | No change         | No change                 | No change until 8/1/2013<br><br>Effective 8/1/2013: 20% co-share |

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| GROUP                                                                                                                                                   | CLASS                           | ELIGIBILITY                                                                                                                                             | PLAN TYPE (INDIV/FAM)                                                                     | RETIREE CO-SHARE                                                                                                                                                     | MEDICARE COVERAGE                                                                                                                                                                                                                                                                                                       | OPEB CONTRIB. | SURVIVOR BENEFITS | CERTIF OF NO ALT COVERAGE | DENTAL CHANGES                                                   |
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| <b><u>ACTIVE MUNICIPAL EMPLOYEES</u></b><br>(C94 Local 670)<br><br><i>OPEB as of 6/30/2012</i>                                                          | <u>Base</u>                     | Retirement                                                                                                                                              | Individual + Spouse                                                                       | <ul style="list-style-type: none"> <li>•Hired after 7/1/95, 1% of salary at time of retirement annually</li> <li>•Hired after 7/1/10, 15% of working rate</li> </ul> | Blue Cross Plan 65 retiree + spouse<br><br>Same contribution as retirees pre-65 (1% or 15%)                                                                                                                                                                                                                             | None          | None              | No                        | N/A                                                              |
| <b><u>ACTIVE MUNICIPAL EMPLOYEES</u></b><br>(C94 Local 670)<br><br><i>OPEB as of 7/1/2012</i>                                                           | <u>CBA 7/1/2012 - 6/30/2017</u> | Retirement after 25 years of continuous service and eligible for normal retirement under ERSRI or eligible to receive Social Security Retirement income | Individual<br><br>Maximum of 6 years of coverage or until age 65, whichever occurs sooner | <u>Hired on or before 6/30/12:</u> 20% of working rate<br><br><u>Hired on or after 7/1/12:</u> 50% of working rate                                                   | Individual Medicare supplement plan<br><br><u>Hired on or before 6/30/12:</u> 20% contribution<br><br><u>Hired on or after 7/1/12:</u> 50% contribution                                                                                                                                                                 | None          | No change         | No change                 | No change                                                        |
| <b><u>RETIRED MUNICIPAL EMPLOYEES</u></b><br>(C94 Local 670)<br><br><i>Health Benefits as of 6/30/2013*</i><br><br><i>*Terms of prior CBAs may vary</i> | <u>Base</u>                     | Retirement                                                                                                                                              | Individual + Spouse                                                                       | <ul style="list-style-type: none"> <li>•Hired after 7/1/95, 1% of salary at time of retirement annually</li> <li>•Hired after 7/1/10, 15% of working rate</li> </ul> | Blue Cross Plan 65 retiree + spouse<br><br>Same contribution as retirees pre-65 (1% or 15%)                                                                                                                                                                                                                             | N/A           | None              | No                        | N/A                                                              |
| <b><u>RETIRED MUNICIPAL EMPLOYEES</u></b><br>(C94 Local 670)<br><br><i>Health Benefits as of 7/1/2013</i>                                               | <u>Memorandum of Agreement</u>  | No change                                                                                                                                               | Individual + Spouse                                                                       | Uniform Plan with following co-shares: based on FY15 rates<br><br>7/1/14-6/30/15: 15%<br>7/1/15-6/30/16: 10%<br>7/1/16-6/30/17: 5%<br>7/1/17 and thereafter: 0%      | Blue Cross Plan 65 retiree + spouse<br>• <u>If paying 1% of salary at time of retirement:</u> continue 1% of salary<br>• <u>Otherwise:</u> no contribution<br><br><u>Medicare Migrators (4):</u><br>• Supplement + Part D with no contribution until age 65<br>• Part B surcharges paid by City if enrolled by 7/1/2013 | N/A           | No change         | No change                 | No change until 8/1/2013<br><br>Effective 8/1/2013: 20% co-share |

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| GROUP                                                                                                                                                         | CLASS                    | ELIGIBILITY                                           | PLAN TYPE (INDIV/FAM)                                                                                        | RETIREE CO-SHARE                                                                                                                                                                                                                                                                                                                                                                               | MEDICARE COVERAGE                                                                                                     | OPEB CONTRIB. | SURVIVOR BENEFITS | CERTIF OF NO ALT COVERAGE | DENTAL CHANGES                                                   |
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| <b><u>ACTIVE SCHOOL SUPPORT EMPLOYEES</u></b><br>(C94 Local 1137)<br><br><i>OPEB as of 6/30/2013</i>                                                          | Base                     | Retirement with 25 years of service in WED Local 1137 | Individual<br>Option to "buy up" to Family                                                                   | <ul style="list-style-type: none"> <li>● <u>Retire by 9/30/10</u>: 10% co-pay with buy-up option, deductible reimbursement from City (max \$1,000 family)</li> <li>● <u>Retire after 9/30/10</u>:<br/>               ● 25 yrs of svc - 15% of working rate with buy-up option<br/>               ● 35 yrs in ERSRI, 25 yrs in Local 1137 - Ind. Plan 65 with Rx rider, 15% co-share</li> </ul> | 35 yrs of service in ERSRI, 25 yrs in L.1137: Individual Plan 65 with Rx rider, 15% co-share                          | None          | None              | Yes                       | N/A                                                              |
| <b><u>ACTIVE SCHOOL SUPPORT EMPLOYEES</u></b><br>(C94 Local 1137)<br><br><i>OPEB as of 7/1/2013</i>                                                           | CBA 7/1/2013 - 6/30/2018 | Retirement with 25 years of service in WED Local 1137 | Individual<br>Option to "buy up" to Family<br><br>Maximum of 6 years of coverage before Medicare eligibility | Hired before 7/1/13: 20% of working rate<br><br>Hired on or after 7/1/13: 50% of working rate                                                                                                                                                                                                                                                                                                  | 35 yrs of service in ERSRI, 25 yrs in L.1137: Individual Medicare supplement plan with 20% contribution (no Rx rider) | None          | None              | Yes                       | No change                                                        |
| <b><u>RETIRED SCHOOL SUPPORT EMPLOYEES</u></b><br>(C94 Local 1137)<br><br><i>Health Benefits as of 6/30/2013*</i><br><br><i>*Terms of prior CBAs may vary</i> | Base                     | Retirement with 25 years of service in WED Local 1137 | Individual<br>Option to "buy up" to Family                                                                   | <ul style="list-style-type: none"> <li>● <u>Retire by 9/30/10</u>: 10% co-pay with buy-up option, deductible reimbursement from City (max \$1,000 family)</li> <li>● <u>Retire after 9/30/10</u>:<br/>               ● 25 yrs of svc - 15% of working rate with buy-up option<br/>               ● 35 yrs in ERSRI, 25 yrs in Local 1137 - Ind. Plan 65 with Rx rider, 15% co-share</li> </ul> | 35 yrs of service in ERSRI, 25 yrs in L.1137: Individual Plan 65 with Rx rider, 15% co-share                          | N/A           | None              | Yes                       | N/A                                                              |
| <b><u>RETIRED SCHOOL SUPPORT EMPLOYEES</u></b><br>(C94 Local 1137)<br><br><i>Health Benefits as of 7/1/2013</i>                                               | Memorandum of Agreement  | No change                                             | Individual<br>Option to "buy up" to Family                                                                   | Uniform Plan with following co-shares: based on FY15 rates<br><br>7/1/14-6/30/15: 15%<br>7/1/15-6/30/16: 10%<br>7/1/16-6/30/17: 5%<br>7/1/17 and thereafter: 0%                                                                                                                                                                                                                                | 35 yrs of service in ERSRI, 25 yrs in L.1137: Individual Plan 65 and Part D plan, 15% co-share                        | N/A           | No change         | No change                 | No change until 8/1/2013<br><br>Effective 8/1/2013: 20% co-share |

**Woonsocket Retiree Health Insurance**  
**Changes to Actives' OPEB Effective July 1, 2012; July 1, 2013; and July 1, 2014**  
**and**  
**Changes to Retirees' Benefits Effective July 1, 2013**

| GROUP                                                                                                                          | CLASS                           | ELIGIBILITY                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | PLAN TYPE (INDIV/FAM)                                                                                    | RETIREE CO-SHARE                                                                                                                                                                                           | MEDICARE COVERAGE                                                                                                                                                                                                                                                                                                                                                                                                                                      | OPEB CONTRIB. | SURVIVOR BENEFITS                                                                                                                                                                   | CERTIF OF NO ALT COVERAGE                                                                                                            | DENTAL CHANGES                                                   |
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| <b>ACTIVE TEACHERS</b><br>(AFT Local 951)<br><br><i>OPEB as of 6/30/2013</i>                                                   | <u>Base</u>                     | Retirement (ERSRI):<br>• <u>After 6/30/97:</u><br>28 years of service with ERSRI, 20 years with WED - Individual Plan<br><br>• <u>After 6/30/00:</u><br>•32 years of service with ERSRI, 20 years with WED - 2 Individual plans with option to "buy up" to Family plan if child ineligible for coverage<br>•35 years of service with ERSRI, 20 years with WED - Family Plan<br><br>*Hired before 11/1/94: coverage if no alternative source (yrs of service not req'd); if other source WED pays co-pay of other plan<br><br>*All coverage terminates when retiree reaches age 65 | Based on yrs of service<br>Option to "buy up" to Family                                                  | • <u>Hired before 11/1/94:</u> \$0 with years of service; 100% contrib if no other access<br><br>• <u>Hired after 11/1/94:</u> <i>shall pay co-pay - TBD</i><br><br>15% co-share for Plan 65 with Rx rider | Retire after June 2004: 35 years of service with ERSRI, 25 years with WED - Individual Plan 65 with Rx rider, 15% co-share                                                                                                                                                                                                                                                                                                                             | None          | Coverage continues for survivor(s) of retiree until the earlier of:<br>1) date on which retiree would have reached age 65<br>OR<br>2) benefits become available from another source | Required for retirees and survivors<br><br>*Hired before 11/1/94: WED pays co-pay of other plan available through alternative source | N/A                                                              |
| <b>ACTIVE TEACHERS</b><br>(AFT Local 951)<br><br><i>OPEB as of 7/1/2013</i>                                                    | <u>CBA 7/1/2013 - 6/30/2018</u> | Retirement on a pension (ERSRI):<br><br><u>With 25 yrs of continuous service to WED as of 7/1/13:</u> same as above<br><br><u>Otherwise:</u><br>• <u>Retire before 7/1/18:</u> 32 years of service with ERSRI, 20 years with WED - Individual plus a spouse or child<br><br>• <u>Retire on or after 7/1/18:</u> 32 years of service with ERSRI, 20 years with WED - Individual Plan<br><br>*All coverage terminates when retiree reaches age 65                                                                                                                                   | Based on yrs of service<br>Option to "buy up" to Family<br><br>Coverage until age 65, maximum of 6 years | <u>Hired before 7/1/13:</u> 20% of working rate<br><br><u>Hired on or after 7/1/13:</u> 50% of working rate                                                                                                | 35 years of service with ERSRI, 25 years with WED - Individual Medicare Supplement with 20% contribution (no Rx rider)                                                                                                                                                                                                                                                                                                                                 | None          | None                                                                                                                                                                                | Required annually                                                                                                                    | No change                                                        |
| <b>RETIRED TEACHERS</b><br>(AFT Local 951)<br><br><i>Health Benefits as of 6/30/2013*</i><br><br>*Terms of prior CBAs may vary | <u>Base</u>                     | Retirement (ERSRI):<br>• <u>After 6/30/97:</u><br>28 years of service with ERSRI, 20 years with WED - Individual Plan<br><br>• <u>After 6/30/00:</u><br>•32 years of service with ERSRI, 20 years with WED - 2 Individual plans with option to "buy up" to Family plan if child ineligible for coverage<br>•35 years of service with ERSRI, 20 years with WED - Family Plan<br><br>*Hired before 11/1/94: coverage if no alternative source (yrs of service not req'd); if other source WED pays co-pay of other plan<br><br>*All coverage terminates when retiree reaches age 65 | Based on yrs of service<br>Option to "buy up" to Family                                                  | • <u>Hired before 11/1/94:</u> \$0 with years of service; 100% contrib if no other access<br><br>• <u>Hired after 11/1/94:</u> <i>shall pay co-pay - TBD</i><br><br>15% co-share for Plan 65 with Rx rider | Retire after June 2004: 35 years of service with ERSRI, 25 years with WED - Individual Plan 65 with Rx rider, 15% co-share                                                                                                                                                                                                                                                                                                                             | N/A           | Coverage continues for survivor(s) of retiree until the earlier of:<br>1) date on which retiree would have reached age 65<br>OR<br>2) benefits become available from another source | Required for retirees and survivors<br><br>*Hired before 11/1/94: WED pays co-pay of other plan available through alternative source | N/A                                                              |
| <b>RETIRED TEACHERS</b><br>(AFT Local 951)<br><br><i>Health Benefits as of 7/1/2013</i>                                        | <u>Memorandum of Agreement</u>  | No change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Based on yrs of service<br>Option to "buy up" to Family                                                  | Uniform Plan with following co-shares: based on FY15 rates<br><br>7/1/14-6/30/15: 15%<br>7/1/15-6/30/16: 10%<br>7/1/16-6/30/17: 5%<br>7/1/17 and thereafter: 0%                                            | Retired after June 2004: 35 years of service with ERSRI, 25 years with WED - Individual Plan 65 and Part D plan, 15% co-share<br><br><u>Medicare Migrators - SSDI (2):</u><br>• No contribution until age 65<br>• Part B surcharges paid by City if enrolled by 7/1/2013<br><u>Medicare Migrators - Spouses (9):</u><br>• No contribution until retiree reaches age 65, then coverage ends<br>• Part B surcharges paid by City if enrolled by 7/1/2013 | N/A           | No change                                                                                                                                                                           | No change                                                                                                                            | No change until 8/1/2013<br><br>Effective 8/1/2013: 20% co-share |



**Woonsocket Retiree Health Insurance**  
**Changes to Actives' OPEB Effective July 1, 2012; July 1, 2013; and July 1, 2014**  
**and**  
**Changes to Retirees' Benefits Effective July 1, 2013**

| GROUP                                                                                                                                                                                                | CLASS                           | ELIGIBILITY                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | PLAN TYPE (INDIV/FAM)                                                        | RETIREE CO-SHARE                                                                                                                                                                                                          | MEDICARE COVERAGE                                                                                                            | OPEB CONTRIB. | SURVIVOR BENEFITS                                                                                                                                                                   | CERTIF OF NO ALT COVERAGE                                                                                                            | DENTAL CHANGES                                                   |
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| <b>ACTIVE<br/>TEACHER<br/>ASSISTANTS</b><br>(AFT Local 951,<br>Paraprofessionals<br>Chapter)<br><br><i>OPEB as of<br/>6/30/2013</i>                                                                  | <u>Base</u>                     | <b>Retirement:</b><br>● <u>After 9/1/94:</u><br>25 years of service with WED - Individual Plan<br><br>● <u>After 7/1/00:</u><br>20 years of service with WED and age 55 - Individual Plan<br><br>● <u>After 7/1/06:</u><br>●28 years of service with ERSRI, 20 years with WED - 2 Individual Plans<br>●32 years of service with ERSRI, 20 years with WED - Family Plan<br><br>*Hired before 11/1/94: free coverage if no alternative source (yrs of service not req'd); if other source WED pays co-pay of other plan<br><br>*Hired on or after 11/1/94: coverage if no alternative source (yrs of service not req'd); retiree pays applicable co-pay through WED or other plan<br><br>*All coverage terminates when retiree reaches age 65                | Based on years of service<br>Option to "buy up" to Family                    | ● <u>Hired before 9/1/94:</u> \$0 with years of service; 100% contrib if no other access<br><br>● <u>Hired after 9/1/94:</u> 5% of working rate<br><br>5% co-share for Plan 65 with Rx rider                              | Retire after June 2004: 35 years of service with ERSRI, 25 years with WED - Individual Plan 65 with Rx rider, 5% co-share    | None          | Coverage continues for survivor(s) of retiree until the earlier of:<br>1) date on which retiree would have reached age 65<br>OR<br>2) benefits become available from another source | Required for retirees and survivors<br><br>*Hired before 11/1/94: WED pays co-pay of other plan available through alternative source | N/A                                                              |
| <b>ACTIVE<br/>TEACHER<br/>ASSISTANTS</b><br>(AFT Local 951,<br>Paraprofessionals<br>Chapter)<br><br><i>OPEB as of 7/1/2013</i>                                                                       | <u>CBA 7/1/2013 - 6/30/2018</u> | <b>Retirement:</b><br><br><b>On a pension with 25 yrs of continuous service to WED as of 7/1/13:</b> same as above<br><br><b>Otherwise:</b><br><br><u>Retire before 7/1/18:</u><br>●28 years of full-time emplt with WED, 27.5 years of service with ERSRI, 20 years as paraprofessional with WED - 2 Individual Plans<br>●32 years of service with ERSRI, 20 years as paraprofessional with WED - 2 Individual Plans<br><br><u>Retire on or after 7/1/18:</u><br>●28 years of full-time emplt with WED, 27.5 years of service with ERSRI, 20 years as paraprofessional with WED - Individual Plan<br>●32 years of service with ERSRI, 20 years as paraprofessional with WED - Individual Plan<br><br>*All coverage terminates when retiree reaches age 65 | Based on years of service<br><br>Maximum of 6 years of non-Medicare coverage | <u>Retire on a pension with 25 yrs of continuous service to WED as of 7/1/13:</u> 20% of working rate<br><br><u>Hired before 11/1/94:</u> 20% of working rate<br><br><u>Hired on or after 7/1/13:</u> 50% of working rate | 35 years of service with ERSRI, 25 years with WED - Individual Medicare supplement with 20% contribution (no Rx rider)       | None          | No change                                                                                                                                                                           | No change                                                                                                                            | No change                                                        |
| <b>RETIRED<br/>TEACHER<br/>ASSISTANTS</b><br>(AFT Local 951,<br>Paraprofessionals<br>Chapter)<br><br><i>Health Benefits as<br/>of 6/30/2013*</i><br><br><small>*Terms of prior CBAs may vary</small> | <u>Base</u>                     | Retirement (ERSRI):<br><br>● <u>After 7/1/06:</u><br>●28 years of service with ERSRI, 20 years with WED - 2 Individual Plans<br>●32 years of service with ERSRI, 20 years with WED - Family Plan<br><br>*Hired before 11/1/94: coverage if no alternative source (yrs of service not req'd); if other source WED pays co-pay of other plan<br><br>*All coverage terminates when retiree reaches age 65                                                                                                                                                                                                                                                                                                                                                     | Based on yrs of service<br>Option to "buy up" to Family                      | ● <u>Hired before 9/1/94:</u> \$0 with years of service; 100% contrib if no other access<br><br>● <u>Hired after 9/1/94:</u> 5% of working rate<br><br>5% co-share for Plan 65 with Rx rider                              | Retire after June 2004: 35 years of service with ERSRI, 25 years with WED - Individual Plan 65 with Rx rider, 5% co-share    | N/A           | Coverage continues for survivor(s) of retiree until the earlier of:<br>1) date on which retiree would have reached age 65<br>OR<br>2) benefits become available from another source | Required for retirees and survivors<br><br>*Hired before 11/1/94: WED pays co-pay of other plan available through alternative source | N/A                                                              |
| <b>RETIRED<br/>TEACHER<br/>ASSISTANTS</b><br>(AFT Local 951,<br>Paraprofessionals<br>Chapter)<br><br><i>Health Benefits as<br/>of 7/1/2013</i>                                                       | <u>Memorandum of Agreement</u>  | No change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Based on yrs of service<br>Option to "buy up" to Family                      | Uniform Plan with following co-shares: based on FY15 rates<br><br>7/1/14-6/30/15: 15%<br>7/1/15-6/30/16: 10%<br>7/1/16-6/30/17: 5%<br>7/1/17 and thereafter: 0%                                                           | Retired after June 2004: 35 years of service with ERSRI, 25 years with WED - Individual Plan 65 and Part D plan, 5% co-share | N/A           | No change                                                                                                                                                                           | No change                                                                                                                            | No change until 8/1/2013<br><br>Effective 8/1/2013: 20% co-share |