



## Summary of Changes -- NMS

Medical policy – BlueCross BlueShield of Texas.

Medical rates for 1/1/2025 – 12/31/2025 have changed. Please see Cost Worksheet for pricing.

Dental Policy – Principal Life Insurance Company.

Dental rates for 1/1/2025 – 12/31/2025 – have not changed. Please see Cost Worksheet for pricing.

Vision Core and Vision Buy-Up rates for 2025 – No Changes.

Vision Policy – No changes.

Short Term Disability (STD) rates for 1/1/2025 – 12/31/2025 have not Changed. Please refer chart for pricing.

Short Term Disability (STD) Policy – Principal Financial Group.

Long Term Disability (LTD) rates for 1/1/2025 – 12/31/2025 have not Changed. Please refer chart for pricing.

Long Term Disability (LTD) Policy – Principal Financial Group.

Voluntary Life– Principal Financial Group 1/1/2025 – 12/31/2025. Please refer chart for rates.

Spouse Life –Principal Financial Group 1/1/2025 – 12/31/2025. Please refer chart for rates.

Dependent Life– Principal Financial Group 1/1/2025 – 12/31/2025. Please refer chart for rates.