


**The Minnesota Star Tribune**  
**2027 MINNESOTA STAR TRIBUNE PLAN RATES**

| UMR MEDICAL PLANS                                                                                                             |                                                                                                                                                                                                                         |                           |                                                                                                                                                                                                                                                                                                   |  |               |
|-------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|---------------|
| PPO Plan                                                                                                                      |                                                                                                                                                                                                                         | PPO Plan With Wellness    |                                                                                                                                                                                                                                                                                                   |  |               |
| Coverage Tier                                                                                                                 | Monthly Cost                                                                                                                                                                                                            | Coverage Tier             | Monthly Cost                                                                                                                                                                                                                                                                                      |  |               |
| Single                                                                                                                        | \$295.14                                                                                                                                                                                                                | Single                    | \$270.14                                                                                                                                                                                                                                                                                          |  |               |
| EE + Child(ren)                                                                                                               | \$569.86                                                                                                                                                                                                                | EE + Child(ren)           | \$519.86                                                                                                                                                                                                                                                                                          |  |               |
| EE+ Spouse                                                                                                                    | \$590.30                                                                                                                                                                                                                | EE+ Spouse                | \$540.30                                                                                                                                                                                                                                                                                          |  |               |
| Family                                                                                                                        | \$918.16                                                                                                                                                                                                                | Family                    | \$868.16                                                                                                                                                                                                                                                                                          |  |               |
| HSA Plan                                                                                                                      |                                                                                                                                                                                                                         | HSA Company Contributions |                                                                                                                                                                                                                                                                                                   |  |               |
| Coverage Tier                                                                                                                 | Monthly Cost                                                                                                                                                                                                            | Coverage Tier             | W/O Wellness                                                                                                                                                                                                                                                                                      |  | With Wellness |
| Single                                                                                                                        | \$274.90                                                                                                                                                                                                                | Single                    | \$650                                                                                                                                                                                                                                                                                             |  | \$950         |
| EE + Child(ren)                                                                                                               | \$530.54                                                                                                                                                                                                                | EE + Child(ren)           | \$1,300                                                                                                                                                                                                                                                                                           |  | \$1,900       |
| EE+ Spouse                                                                                                                    | \$549.80                                                                                                                                                                                                                | EE+ Spouse                | \$1,300                                                                                                                                                                                                                                                                                           |  | \$1,900       |
| Family                                                                                                                        | \$854.94                                                                                                                                                                                                                | Family                    | \$1,300                                                                                                                                                                                                                                                                                           |  | \$1,900       |
| SUREST MEDICAL PLAN                                                                                                           |                                                                                                                                                                                                                         |                           |                                                                                                                                                                                                                                                                                                   |  |               |
| Surest Without Wellness                                                                                                       |                                                                                                                                                                                                                         | Surest With Wellness      |                                                                                                                                                                                                                                                                                                   |  |               |
| Coverage Tier                                                                                                                 | Monthly Cost                                                                                                                                                                                                            | Coverage Tier             | Monthly Cost                                                                                                                                                                                                                                                                                      |  |               |
| Single                                                                                                                        | \$270.36                                                                                                                                                                                                                | Single                    | \$245.36                                                                                                                                                                                                                                                                                          |  |               |
| EE + Child(ren)                                                                                                               | \$521.82                                                                                                                                                                                                                | EE + Child(ren)           | \$471.82                                                                                                                                                                                                                                                                                          |  |               |
| EE+ Spouse                                                                                                                    | \$540.74                                                                                                                                                                                                                | EE+ Spouse                | \$490.74                                                                                                                                                                                                                                                                                          |  |               |
| Family                                                                                                                        | \$840.84                                                                                                                                                                                                                | Family                    | \$790.84                                                                                                                                                                                                                                                                                          |  |               |
| Delta Dental                                                                                                                  |                                                                                                                                                                                                                         | Eyemed Vision             |                                                                                                                                                                                                                                                                                                   |  |               |
| Coverage Tier                                                                                                                 | Monthly Cost                                                                                                                                                                                                            | Coverage Tier             | Monthly Cost                                                                                                                                                                                                                                                                                      |  |               |
| Single                                                                                                                        | \$7.14                                                                                                                                                                                                                  | Single                    | \$7.60                                                                                                                                                                                                                                                                                            |  |               |
| EE + Child(ren)                                                                                                               | \$16.90                                                                                                                                                                                                                 | EE + Child(ren)           | \$15.18                                                                                                                                                                                                                                                                                           |  |               |
| EE+ Spouse                                                                                                                    | \$14.30                                                                                                                                                                                                                 | EE+ Spouse                | \$14.42                                                                                                                                                                                                                                                                                           |  |               |
| Family                                                                                                                        | \$25.04                                                                                                                                                                                                                 | Family                    | \$22.32                                                                                                                                                                                                                                                                                           |  |               |
| Long Term Disability                                                                                                          |                                                                                                                                                                                                                         |                           |                                                                                                                                                                                                                                                                                                   |  |               |
| Independent & Guild Long-Term Disability Insurance (other union groups can see coverage & premiums in open enrollment system) | The company pays for basic coverage of 30% annual base salary.<br><br>If you elect supplemental long-term disability (LTD) insurance, the company shares the cost with you. Supplemental is an additional 30% coverage. |                           | The employee cost for supplemental LTD coverage is \$0.300 per \$100 of monthly base earnings.<br><br>To calculate your cost, divide monthly pay by 100 and multiply by \$0.300.<br><br>For example, if monthly pay is \$1,000 then \$1,000 divided by 100 = 10; 10 x \$0.300 = \$3.00 per month. |  |               |

## 2027 MINNESOTA STAR TRIBUNE PLAN RATES

| Life Insurance                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                               |                     |                |
|----------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|---------------------|----------------|
| Supplemental Life Spousal Life               | The company pays for basic life insurance in the amount of one times your annual base salary. You may purchase supplemental life insurance in multiples of one to four times your annual base salary. Coverage is limited to \$800,000 total between your company-paid life insurance and supplemental life insurance. You must carry supplemental life insurance for your spouse to be eligible for spouse life. The spouse life coverage amount is up to 100% of your supplemental life amount. Guarantee issue: \$100,000 | Your cost for supplemental or spousal coverage is based on your age as of December 31 using the table below:                                  |                     |                |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Monthly cost per                                                                                                                              |                     |                |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Age                                                                                                                                           | \$1,000 of coverage |                |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Under 30                                                                                                                                      | \$ .060             |                |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 30 - 34                                                                                                                                       | .080                |                |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 35 - 39                                                                                                                                       | .100                |                |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 40 - 44                                                                                                                                       | .150                |                |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 45 - 49                                                                                                                                       | .240                |                |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 50 - 54                                                                                                                                       | .400                |                |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 55 - 59                                                                                                                                       | .640                |                |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 60 - 64                                                                                                                                       | .850                |                |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 65 - 69                                                                                                                                       | 1.340               |                |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 70 – 74                                                                                                                                       | 2.340               |                |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 75+                                                                                                                                           | 4.100               |                |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | For example, if your age is 31 and you earn \$1,000/month, you could elect coverage of \$24,000 (2x your annual salary) for \$1.68 per month. |                     |                |
| Accidental Death and Dismemberment Insurance | You may buy coverage for for your family. If you elect family coverage, spouse is covered for 50% of employee insurance amount and each eligible dependent is covered for 10% of employee insurance amount.                                                                                                                                                                                                                                                                                                                  | Amount of Insurance (\$)                                                                                                                      | Monthly Self only   | Monthly Family |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 10,000                                                                                                                                        | \$ .35              | \$ .60         |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 20,000                                                                                                                                        | .70                 | 1.20           |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 30,000                                                                                                                                        | 1.05                | 1.80           |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 40,000                                                                                                                                        | 1.40                | 2.40           |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 50,000                                                                                                                                        | 1.75                | 3.00           |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 60,000                                                                                                                                        | 2.10                | 3.60           |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 70,000                                                                                                                                        | 2.45                | 4.20           |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 80,000                                                                                                                                        | 2.80                | 4.80           |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 90,000                                                                                                                                        | 3.15                | 5.40           |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 100,000                                                                                                                                       | 3.50                | 6.00           |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 110,000                                                                                                                                       | 3.85                | 6.60           |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 120,000                                                                                                                                       | 4.20                | 7.20           |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 130,000                                                                                                                                       | 4.55                | 7.80           |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 140,000                                                                                                                                       | 4.90                | 8.40           |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 150,000                                                                                                                                       | 5.25                | 9.00           |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 160,000                                                                                                                                       | 5.60                | 9.60           |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 170,000                                                                                                                                       | 5.95                | 10.20          |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 180,000                                                                                                                                       | 6.30                | 10.80          |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 190,000                                                                                                                                       | 6.65                | 11.40          |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 200,000                                                                                                                                       | 7.00                | 12.00          |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 210,000                                                                                                                                       | 7.35                | 12.60          |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 220,000                                                                                                                                       | 7.70                | 13.20          |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 230,000                                                                                                                                       | 8.05                | 13.80          |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 240,000                                                                                                                                       | 8.40                | 14.40          |
| 250,000                                      | 8.75                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 15.00                                                                                                                                         |                     |                |

**NOTE:** These are simply highlights of our benefits plans as of January 1, 2027. Coverage may change in the future. These Plans are established under detailed legal documents available in Human Resources. The Plan documents control the rights of participants. If any summary is not consistent with these documents in any way, the Plan documents will control. See your Summary Plan Descriptions for more information about these benefit plans.