

# Federal Employee Benefits Analysis

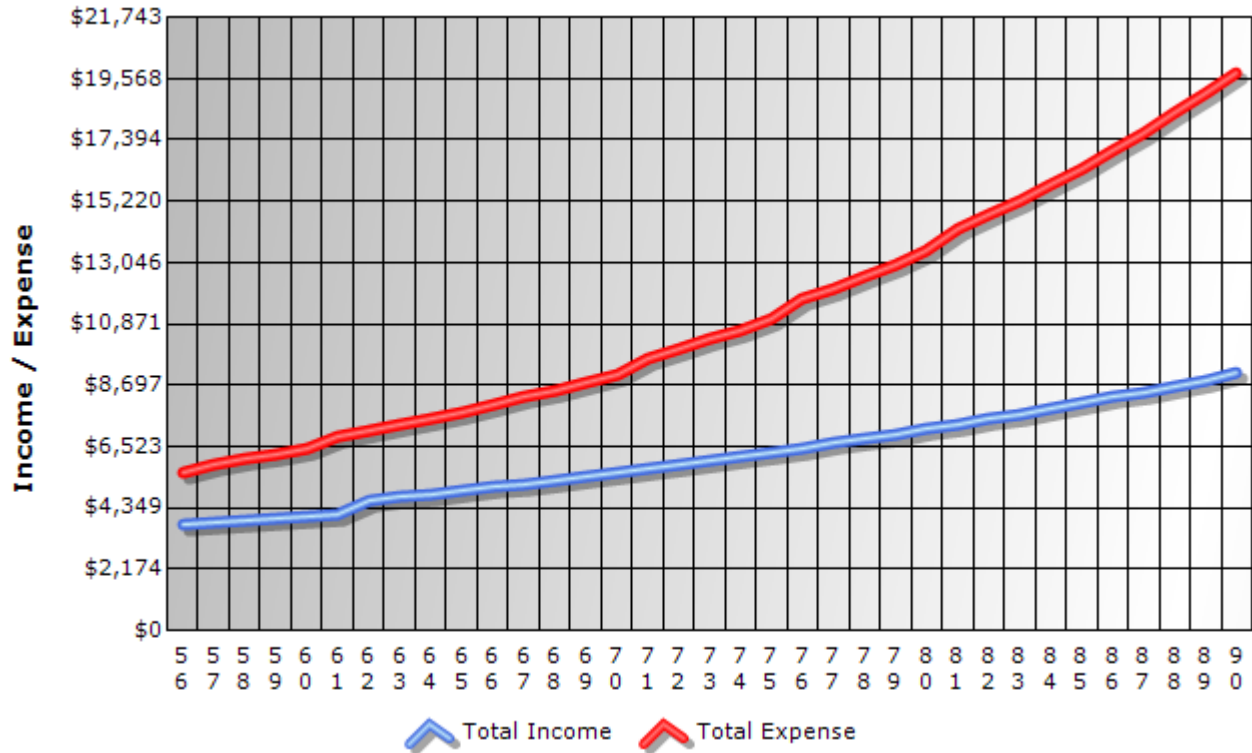
October 4, 2011

Sam Jones  
123 Main Street  
Any Town, US 54321



## **Benefits Analysis**

# Monthly Income / Expense - All Sources



| Age | Income     | Expense     | Difference   | Change    |
|-----|------------|-------------|--------------|-----------|
| 56  | \$3,763.04 | \$5,582.84  | -\$1,819.80  |           |
| 57  | \$3,827.86 | \$5,905.82  | -\$2,077.96  | -\$258.16 |
| 58  | \$3,894.14 | \$6,081.56  | -\$2,187.42  | -\$109.46 |
| 59  | \$3,961.91 | \$6,264.15  | -\$2,302.24  | -\$114.82 |
| 60  | \$4,031.23 | \$6,453.89  | -\$2,422.66  | -\$120.42 |
| 61  | \$4,102.09 | \$6,841.31  | -\$2,739.22  | -\$316.56 |
| 62  | \$4,597.57 | \$7,051.33  | -\$2,453.76  | \$285.46  |
| 63  | \$4,710.68 | \$7,269.75  | -\$2,559.07  | -\$105.31 |
| 64  | \$4,826.46 | \$7,496.98  | -\$2,670.52  | -\$111.45 |
| 65  | \$4,944.96 | \$7,733.47  | -\$2,788.51  | -\$117.99 |
| 66  | \$5,066.20 | \$8,007.68  | -\$2,941.48  | -\$152.97 |
| 67  | \$5,191.23 | \$8,264.14  | -\$3,072.91  | -\$131.43 |
| 68  | \$5,319.10 | \$8,531.37  | -\$3,212.27  | -\$139.36 |
| 69  | \$5,449.84 | \$8,809.95  | -\$3,360.11  | -\$147.84 |
| 70  | \$5,584.49 | \$9,100.49  | -\$3,516.00  | -\$155.89 |
| 71  | \$5,722.09 | \$9,663.80  | -\$3,941.71  | -\$425.71 |
| 72  | \$5,862.70 | \$9,980.24  | -\$4,117.54  | -\$175.83 |
| 73  | \$6,007.36 | \$10,310.71 | -\$4,303.35  | -\$185.81 |
| 74  | \$6,156.12 | \$10,656.00 | -\$4,499.88  | -\$196.53 |
| 75  | \$6,308.01 | \$11,016.94 | -\$4,708.93  | -\$209.05 |
| 76  | \$6,464.10 | \$11,726.21 | -\$5,262.11  | -\$553.18 |
| 77  | \$6,623.42 | \$12,121.22 | -\$5,497.80  | -\$235.69 |
| 78  | \$6,787.04 | \$12,534.77 | -\$5,747.73  | -\$249.93 |
| 79  | \$6,955.00 | \$12,967.96 | -\$6,012.96  | -\$265.23 |
| 80  | \$7,127.36 | \$13,421.95 | -\$6,294.59  | -\$281.63 |
| 81  | \$7,304.16 | \$14,233.98 | -\$6,929.82  | -\$635.23 |
| 82  | \$7,485.48 | \$14,733.40 | -\$7,247.92  | -\$318.10 |
| 83  | \$7,670.36 | \$15,257.64 | -\$7,587.28  | -\$339.36 |
| 84  | \$7,860.85 | \$15,808.24 | -\$7,947.39  | -\$360.11 |
| 85  | \$8,056.03 | \$16,386.85 | -\$8,330.82  | -\$383.43 |
| 86  | \$8,255.96 | \$16,995.20 | -\$8,739.24  | -\$408.42 |
| 87  | \$8,461.67 | \$17,635.22 | -\$9,173.55  | -\$434.31 |
| 88  | \$8,672.27 | \$18,308.92 | -\$9,636.65  | -\$463.10 |
| 89  | \$8,887.80 | \$19,018.46 | -\$10,130.66 | -\$494.01 |
| 90  | \$9,108.32 | \$19,766.16 | -\$10,657.84 | -\$527.18 |

## **Thrift Savings Plan**

# Thrift Savings Plan - Contributions and Projected Savings

## Summary of Annual Contributions and Savings in the C, F, G, I and S Funds: 12-2010 to 08-2017

| End of Year | Age | Salary | Your Contrib | Gov Contrib | TOTAL Contrib | C Fund Savings | F Fund Savings | G Fund Savings | I Fund Savings | S Fund Savings | TOTAL Savings |
|-------------|-----|--------|--------------|-------------|---------------|----------------|----------------|----------------|----------------|----------------|---------------|
| 12-2010     | 49  | 66,237 | 3,312        | 1,656       | 4,968         | 28,821         | 0              | 28,413         | 0              | 0              | 57,234        |
| 12-2011     | 50  | 68,224 | 3,411        | 1,706       | 5,117         | 32,913         | 0              | 32,024         | 0              | 0              | 64,937        |
| 12-2012     | 51  | 70,271 | 3,514        | 1,757       | 5,270         | 37,293         | 0              | 35,841         | 0              | 0              | 73,134        |
| 12-2013     | 52  | 72,379 | 3,619        | 1,809       | 5,428         | 41,979         | 0              | 39,873         | 0              | 0              | 81,852        |
| 12-2014     | 53  | 74,550 | 3,728        | 1,864       | 5,591         | 46,987         | 0              | 44,133         | 0              | 0              | 91,120        |
| 12-2015     | 54  | 76,787 | 3,839        | 1,920       | 5,759         | 52,337         | 0              | 48,628         | 0              | 0              | 100,965       |
| 12-2016     | 55  | 79,090 | 3,955        | 1,977       | 5,932         | 58,050         | 0              | 53,372         | 0              | 0              | 111,422       |
| 08-2017     | 56  | 0      | 1,697        | 849         | 2,546         | 61,313         | 0              | 55,922         | 0              | 0              | 117,235       |

## Summary of Annual Contributions and Savings in the L Funds (C, F, G, I and S): 12-2010 to 08-2017

| End of Year | Age | Salary | Your Contrib | Gov Contrib | TOTAL Contrib | C Fund Savings | F Fund Savings | G Fund Savings | I Fund Savings | S Fund Savings | TOTAL Savings |
|-------------|-----|--------|--------------|-------------|---------------|----------------|----------------|----------------|----------------|----------------|---------------|
| 12-2010     | 49  | 66,237 | 3,312        | 1,656       | 4,968         | 19,295         | 4,525          | 16,025         | 10,779         | 6,744          | 57,368        |
| 12-2011     | 50  | 68,224 | 3,411        | 1,706       | 5,117         | 21,612         | 5,063          | 19,002         | 12,068         | 7,460          | 65,205        |
| 12-2012     | 51  | 70,271 | 3,514        | 1,757       | 5,270         | 24,041         | 5,628          | 22,248         | 13,418         | 8,197          | 73,532        |
| 12-2013     | 52  | 72,379 | 3,619        | 1,809       | 5,428         | 26,586         | 6,220          | 25,780         | 14,832         | 8,955          | 82,373        |
| 12-2014     | 53  | 74,550 | 3,728        | 1,864       | 5,591         | 29,252         | 6,841          | 29,616         | 16,313         | 9,735          | 91,757        |
| 12-2015     | 54  | 76,787 | 3,839        | 1,920       | 5,759         | 32,043         | 7,491          | 33,774         | 17,862         | 10,534         | 101,704       |
| 12-2016     | 55  | 79,090 | 3,955        | 1,977       | 5,932         | 34,963         | 8,173          | 38,276         | 19,481         | 11,354         | 112,247       |
| 08-2017     | 56  | 0      | 1,697        | 849         | 2,546         | 36,513         | 8,531          | 40,960         | 20,339         | 11,755         | 118,098       |

## **Retirement Benefits**

# Retirement Annuity and Surviving Spouse Benefits

## Benefits Data

Calculations based on a COLA (In Retirement) of 2.34% and a 50% Survivor Annuity.

| Year | Age | Monthly Annuity No Survivor [A] | Monthly Annuity With Survivor [B] | Survivor's Monthly Annuity | Monthly Difference [A] - [B] * | Annual Difference [A] - [B] | Accumulated Annual Difference [A] - [B] |
|------|-----|---------------------------------|-----------------------------------|----------------------------|--------------------------------|-----------------------------|---|
| 1    | 56  | 2,093.00                        | 1,884.00                          | 1,047.00                   | 209.00                         | 2,508.00                    | 2,508.00                                |
| 2    | 57  | 2,093.00                        | 1,884.00                          | 1,047.00                   | 209.00                         | 2,508.00                    | 5,016.00                                |
| 3    | 58  | 2,093.00                        | 1,884.00                          | 1,047.00                   | 209.00                         | 2,508.00                    | 7,524.00                                |
| 4    | 59  | 2,093.00                        | 1,884.00                          | 1,047.00                   | 209.00                         | 2,508.00                    | 10,032.00                               |
| 5    | 60  | 2,093.00                        | 1,884.00                          | 1,047.00                   | 209.00                         | 2,508.00                    | 12,540.00                               |
| 6    | 61  | 2,093.00                        | 1,884.00                          | 1,047.00                   | 209.00                         | 2,508.00                    | 15,048.00                               |
| 7    | 62  | 2,141.98                        | 1,928.09                          | 1,071.50                   | 213.89                         | 2,566.69                    | 17,614.69                               |
| 8    | 63  | 2,192.10                        | 1,973.20                          | 1,096.57                   | 218.90                         | 2,626.75                    | 20,241.43                               |
| 9    | 64  | 2,243.39                        | 2,019.38                          | 1,122.23                   | 224.02                         | 2,688.21                    | 22,929.65                               |
| 10   | 65  | 2,295.89                        | 2,066.63                          | 1,148.49                   | 229.26                         | 2,751.12                    | 25,680.77                               |
| 11   | 66  | 2,349.61                        | 2,114.99                          | 1,175.37                   | 234.62                         | 2,815.49                    | 28,496.26                               |
| 12   | 67  | 2,404.59                        | 2,164.48                          | 1,202.87                   | 240.11                         | 2,881.38                    | 31,377.64                               |
| 13   | 68  | 2,460.86                        | 2,215.13                          | 1,231.02                   | 245.73                         | 2,948.80                    | 34,326.44                               |
| 14   | 69  | 2,518.45                        | 2,266.96                          | 1,259.82                   | 251.48                         | 3,017.80                    | 37,344.24                               |
| 15   | 70  | 2,577.38                        | 2,320.01                          | 1,289.30                   | 257.37                         | 3,088.42                    | 40,432.66                               |
| 16   | 71  | 2,637.69                        | 2,374.30                          | 1,319.47                   | 263.39                         | 3,160.69                    | 43,593.35                               |
| 17   | 72  | 2,699.41                        | 2,429.86                          | 1,350.35                   | 269.55                         | 3,234.65                    | 46,828.00                               |
| 18   | 73  | 2,762.58                        | 2,486.71                          | 1,381.95                   | 275.86                         | 3,310.34                    | 50,138.33                               |
| 19   | 74  | 2,827.22                        | 2,544.90                          | 1,414.29                   | 282.32                         | 3,387.80                    | 53,526.14                               |
| 20   | 75  | 2,893.38                        | 2,604.45                          | 1,447.38                   | 288.92                         | 3,467.08                    | 56,993.21                               |
| 21   | 76  | 2,961.08                        | 2,665.40                          | 1,481.25                   | 295.68                         | 3,548.21                    | 60,541.42                               |
| 22   | 77  | 3,030.37                        | 2,727.77                          | 1,515.91                   | 302.60                         | 3,631.23                    | 64,172.65                               |
| 23   | 78  | 3,101.28                        | 2,791.60                          | 1,551.38                   | 309.68                         | 3,716.20                    | 67,888.85                               |
| 24   | 79  | 3,173.85                        | 2,856.92                          | 1,587.68                   | 316.93                         | 3,803.16                    | 71,692.02                               |
| 25   | 80  | 3,248.12                        | 2,923.77                          | 1,624.84                   | 324.35                         | 3,892.16                    | 75,584.17                               |
| 26   | 81  | 3,324.13                        | 2,992.19                          | 1,662.86                   | 331.94                         | 3,983.23                    | 79,567.41                               |
| 27   | 82  | 3,401.91                        | 3,062.21                          | 1,701.77                   | 339.70                         | 4,076.44                    | 83,643.85                               |
| 28   | 83  | 3,481.52                        | 3,133.86                          | 1,741.59                   | 347.65                         | 4,171.83                    | 87,815.68                               |
| 29   | 84  | 3,562.98                        | 3,207.20                          | 1,782.34                   | 355.79                         | 4,269.45                    | 92,085.13                               |
| 30   | 85  | 3,646.36                        | 3,282.24                          | 1,824.05                   | 364.11                         | 4,369.36                    | 96,454.49                               |
| 31   | 86  | 3,731.68                        | 3,359.05                          | 1,866.73                   | 372.63                         | 4,471.60                    | 100,926.09                              |
| 32   | 87  | 3,819.00                        | 3,437.65                          | 1,910.41                   | 381.35                         | 4,576.23                    | 105,502.32                              |
| 33   | 88  | 3,908.37                        | 3,518.09                          | 1,955.12                   | 390.28                         | 4,683.32                    | 110,185.64                              |
| 34   | 89  | 3,999.82                        | 3,600.41                          | 2,000.87                   | 399.41                         | 4,792.91                    | 114,978.55                              |
| 35   | 90  | 4,093.42                        | 3,684.66                          | 2,047.69                   | 408.76                         | 4,905.06                    | 119,883.61                              |

\* Monthly Annuity No Survivor Minus Monthly Annuity With Survivor

**Federal Employees Group Life Insurance**



Summary as of November-17-2010

At your current age of 49, your annual salary is \$66,237.00, and you expect annual salary increases of 3.00%. Your life insurance coverage includes: Basic (equal to your rounded annual salary plus \$2000), Option A (equal to \$10,000), Option B (equal to 3 times your annual salary), Option C insures your spouse for \$25,000. You plan to retire on 06-21-2017 at the age of 56. You elected to continue your full Basic coverage at the age of 65. You chose to keep full Option B coverage at the age of 65. You elected to keep full Option C coverage at the age of 65.

FEGLI Premiums and Coverage

| Age   | Annual Salary | Biweekly Premium | Monthly Premium | Annual Premium | Accumulated Cost | Basic  | Option A | Option B | Option C | Total Coverage |
|-------|---------------|------------------|-----------------|----------------|------------------|--------|----------|----------|----------|----------------|
| 49/50 | 66,237        | 32.34            | 70.07           | 841            | 841              | 69,000 | 10,000   | 201,000  | 25,000   | 305,000        |
| 50/51 | 68,224        | 45.53            | 98.65           | 1,184          | 2,025            | 71,000 | 10,000   | 207,000  | 25,000   | 313,000        |
| 51/52 | 70,271        | 46.67            | 101.12          | 1,213          | 3,238            | 73,000 | 10,000   | 213,000  | 25,000   | 321,000        |
| 52/53 | 72,379        | 47.81            | 103.59          | 1,243          | 4,481            | 75,000 | 10,000   | 219,000  | 25,000   | 329,000        |
| 53/54 | 74,550        | 48.95            | 106.06          | 1,273          | 5,754            | 77,000 | 10,000   | 225,000  | 25,000   | 337,000        |
| 54/55 | 76,787        | 50.09            | 108.53          | 1,302          | 7,056            | 79,000 | 10,000   | 231,000  | 25,000   | 345,000        |
| 55/56 | 79,090        | 89.45            | 193.81          | 2,326          | 9,382            | 82,000 | 10,000   | 240,000  | 25,000   | 357,000        |
| 56/57 | 0             | 158.71           | 343.87          | 4,126          | 13,508           | 82,000 | 10,000   | 240,000  | 25,000   | 357,000        |
| 57/58 | 0             | 158.71           | 343.87          | 4,126          | 17,635           | 82,000 | 10,000   | 240,000  | 25,000   | 357,000        |
| 58/59 | 0             | 158.71           | 343.87          | 4,126          | 21,761           | 82,000 | 10,000   | 240,000  | 25,000   | 357,000        |
| 59/60 | 0             | 158.71           | 343.87          | 4,126          | 25,888           | 82,000 | 10,000   | 240,000  | 25,000   | 357,000        |
| 60/61 | 0             | 244.56           | 529.88          | 6,359          | 32,246           | 82,000 | 10,000   | 240,000  | 25,000   | 357,000        |
| 61/62 | 0             | 244.56           | 529.88          | 6,359          | 38,605           | 82,000 | 10,000   | 240,000  | 25,000   | 357,000        |
| 62/63 | 0             | 244.56           | 529.88          | 6,359          | 44,963           | 82,000 | 10,000   | 240,000  | 25,000   | 357,000        |
| 63/64 | 0             | 244.56           | 529.88          | 6,359          | 51,322           | 82,000 | 10,000   | 240,000  | 25,000   | 357,000        |
| 64/65 | 0             | 244.56           | 529.88          | 6,359          | 57,680           | 82,000 | 10,000   | 240,000  | 25,000   | 357,000        |
| 65/66 | 0             | 257.06           | 556.96          | 6,684          | 64,364           | 82,000 | 10,000   | 240,000  | 25,000   | 357,000        |
| 66/67 | 0             | 257.06           | 556.96          | 6,684          | 71,048           | 82,000 | 7,600    | 240,000  | 25,000   | 354,600        |
| 67/68 | 0             | 257.06           | 556.96          | 6,684          | 77,731           | 82,000 | 5,200    | 240,000  | 25,000   | 352,200        |
| 68/69 | 0             | 257.06           | 556.96          | 6,684          | 84,415           | 82,000 | 2,800    | 240,000  | 25,000   | 349,800        |
| 69/70 | 0             | 257.06           | 556.96          | 6,684          | 91,098           | 82,000 | 2,500    | 240,000  | 25,000   | 349,500        |
| 70/71 | 0             | 374.26           | 810.90          | 9,731          | 100,829          | 82,000 | 2,500    | 240,000  | 25,000   | 349,500        |
| 71/72 | 0             | 374.26           | 810.90          | 9,731          | 110,560          | 82,000 | 2,500    | 240,000  | 25,000   | 349,500        |
| 72/73 | 0             | 374.26           | 810.90          | 9,731          | 120,291          | 82,000 | 2,500    | 240,000  | 25,000   | 349,500        |
| 73/74 | 0             | 374.26           | 810.90          | 9,731          | 130,021          | 82,000 | 2,500    | 240,000  | 25,000   | 349,500        |
| 74/75 | 0             | 374.26           | 810.90          | 9,731          | 139,752          | 82,000 | 2,500    | 240,000  | 25,000   | 349,500        |
| 75/76 | 0             | 523.76           | 1,134.81        | 13,618         | 153,370          | 82,000 | 2,500    | 240,000  | 25,000   | 349,500        |
| 76/77 | 0             | 523.76           | 1,134.81        | 13,618         | 166,988          | 82,000 | 2,500    | 240,000  | 25,000   | 349,500        |
| 77/78 | 0             | 523.76           | 1,134.81        | 13,618         | 180,605          | 82,000 | 2,500    | 240,000  | 25,000   | 349,500        |
| 78/79 | 0             | 523.76           | 1,134.81        | 13,618         | 194,223          | 82,000 | 2,500    | 240,000  | 25,000   | 349,500        |
| 79/80 | 0             | 523.76           | 1,134.81        | 13,618         | 207,841          | 82,000 | 2,500    | 240,000  | 25,000   | 349,500        |
| 80/81 | 0             | 675.26           | 1,463.06        | 17,557         | 225,398          | 82,000 | 2,500    | 240,000  | 25,000   | 349,500        |
| 81/82 | 0             | 675.26           | 1,463.06        | 17,557         | 242,954          | 82,000 | 2,500    | 240,000  | 25,000   | 349,500        |
| 82/83 | 0             | 675.26           | 1,463.06        | 17,557         | 260,511          | 82,000 | 2,500    | 240,000  | 25,000   | 349,500        |
| 83/84 | 0             | 675.26           | 1,463.06        | 17,557         | 278,068          | 82,000 | 2,500    | 240,000  | 25,000   | 349,500        |
| 84/85 | 0             | 675.26           | 1,463.06        | 17,557         | 295,625          | 82,000 | 2,500    | 240,000  | 25,000   | 349,500        |
| 85/86 | 0             | 675.26           | 1,463.06        | 17,557         | 313,181          | 82,000 | 2,500    | 240,000  | 25,000   | 349,500        |
| 86/87 | 0             | 675.26           | 1,463.06        | 17,557         | 330,738          | 82,000 | 2,500    | 240,000  | 25,000   | 349,500        |
| 87/88 | 0             | 675.26           | 1,463.06        | 17,557         | 348,295          | 82,000 | 2,500    | 240,000  | 25,000   | 349,500        |
| 88/89 | 0             | 675.26           | 1,463.06        | 17,557         | 365,852          | 82,000 | 2,500    | 240,000  | 25,000   | 349,500        |
| 89/90 | 0             | 675.26           | 1,463.06        | 17,557         | 383,408          | 82,000 | 2,500    | 240,000  | 25,000   | 349,500        |
| 90/91 | 0             | 675.26           | 1,463.06        | 17,557         | 400,965          | 82,000 | 2,500    | 240,000  | 25,000   | 349,500        |
| 91/92 | 0             | 675.26           | 1,463.06        | 17,557         | 418,522          | 82,000 | 2,500    | 240,000  | 25,000   | 349,500        |
| 92/93 | 0             | 675.26           | 1,463.06        | 17,557         | 436,079          | 82,000 | 2,500    | 240,000  | 25,000   | 349,500        |

| Average Premium from Age 49 to Age 65 | Basic    | Option A | Option B | Option C | Total Premium |
|---------------------------------------|----------|----------|----------|----------|---------------|
| Biweekly                              | \$50.80  | \$3.21   | \$76.71  | \$7.92   | \$138.65      |
| Monthly                               | \$110.08 | \$6.96   | \$166.20 | \$17.16  | \$300.41      |

**Benefits and Costs Analysis**

# Benefits Cost Analysis

| Age   | Annual FEGLI Cost | Annual Survivor Benefit Cost | TOTAL Annual Cost | TOTAL ACCUMULATED COST | Cost Increase From Previous Year |
|-------|-------------------|------------------------------|-------------------|------------------------|----------------------------------|
| 49/50 | 841               | 0                            | 841               | 841                    |                                  |
| 50/51 | 1,184             | 0                            | 1,184             | 2,025                  | 343                              |
| 51/52 | 1,213             | 0                            | 1,213             | 3,238                  | 29                               |
| 52/53 | 1,243             | 0                            | 1,243             | 4,481                  | 30                               |
| 53/54 | 1,273             | 0                            | 1,273             | 5,754                  | 30                               |
| 54/55 | 1,302             | 0                            | 1,302             | 7,056                  | 29                               |
| 55/56 | 2,326             | 0                            | 2,326             | 9,382                  | 1,024                            |
| 56/57 | 4,126             | 2,508                        | 6,634             | 16,016                 | 4,308                            |
| 57/58 | 4,126             | 2,508                        | 6,634             | 22,650                 |                                  |
| 58/59 | 4,126             | 2,508                        | 6,634             | 29,284                 |                                  |
| 59/60 | 4,126             | 2,508                        | 6,634             | 35,918                 |                                  |
| 60/61 | 6,359             | 2,508                        | 8,867             | 44,785                 | 2,233                            |
| 61/62 | 6,359             | 2,508                        | 8,867             | 53,652                 |                                  |
| 62/63 | 6,359             | 2,567                        | 8,926             | 62,578                 | 59                               |
| 63/64 | 6,359             | 2,627                        | 8,986             | 71,563                 | 60                               |
| 64/65 | 6,359             | 2,688                        | 9,047             | 80,611                 | 61                               |
| 65/66 | 6,684             | 2,751                        | 9,435             | 90,046                 | 388                              |
| 66/67 | 6,684             | 2,815                        | 9,499             | 99,545                 | 64                               |
| 67/68 | 6,684             | 2,881                        | 9,565             | 109,111                | 66                               |
| 68/69 | 6,684             | 2,949                        | 9,633             | 118,743                | 67                               |
| 69/70 | 6,684             | 3,018                        | 9,702             | 128,445                | 69                               |
| 70/71 | 9,731             | 3,088                        | 12,819            | 141,265                | 3,118                            |
| 71/72 | 9,731             | 3,161                        | 12,892            | 154,156                | 72                               |
| 72/73 | 9,731             | 3,235                        | 12,966            | 167,122                | 74                               |
| 73/74 | 9,731             | 3,310                        | 13,041            | 180,163                | 76                               |
| 74/75 | 9,731             | 3,388                        | 13,119            | 193,282                | 77                               |
| 75/76 | 13,618            | 3,467                        | 17,085            | 210,367                | 3,966                            |
| 76/77 | 13,618            | 3,548                        | 17,166            | 227,533                | 81                               |
| 77/78 | 13,618            | 3,631                        | 17,249            | 244,783                | 83                               |
| 78/79 | 13,618            | 3,716                        | 17,334            | 262,117                | 85                               |
| 79/80 | 13,618            | 3,803                        | 17,421            | 279,538                | 87                               |
| 80/81 | 17,557            | 3,892                        | 21,449            | 300,987                | 4,028                            |
| 81/82 | 17,557            | 3,983                        | 21,540            | 322,527                | 91                               |
| 82/83 | 17,557            | 4,076                        | 21,633            | 344,161                | 93                               |
| 83/84 | 17,557            | 4,172                        | 21,729            | 365,890                | 95                               |
| 84/85 | 17,557            | 4,269                        | 21,826            | 387,716                | 98                               |
| 85/86 | 17,557            | 4,369                        | 21,926            | 409,642                | 100                              |
| 86/87 | 17,557            | 4,472                        | 22,029            | 431,671                | 102                              |
| 87/88 | 17,557            | 4,576                        | 22,133            | 453,804                | 105                              |
| 88/89 | 17,557            | 4,683                        | 22,240            | 476,045                | 107                              |
| 89/90 | 17,557            | 4,793                        | 22,350            | 498,395                | 110                              |
| 90/91 | 17,557            | 4,905                        | 22,462            | 520,857                | 112                              |
| 91/92 | 17,557            | 5,020                        | 22,577            | 543,433                | 115                              |
| 92/93 | 17,557            | 5,137                        | 22,694            | 566,128                | 117                              |

**Federal Employees Health Benefits Program**

Calculations based on current Health Insurance premium of:

Biweekly = \$97.23

Monthly = \$210.66

Annual = \$2,527.98

The current premium is projected to increase annually by 8.00% (compounded)

| Age   | Biweekly Health Benefit Cost | Monthly Health Benefit Cost | Annual Health Benefit Cost | Accumulated Cost | Change Form Previous Year |
|-------|------------------------------|-----------------------------|----------------------------|------------------|---------------------------|
| 48/49 | 97.23                        | 210.67                      | 2,527.98                   | 2,527.98         | .00                       |
| 49/50 | 105.01                       | 227.52                      | 2,730.22                   | 5,258.20         | 202.24                    |
| 50/51 | 113.41                       | 245.72                      | 2,948.64                   | 8,206.83         | 218.42                    |
| 51/52 | 122.48                       | 265.38                      | 3,184.53                   | 11,391.36        | 235.89                    |
| 52/53 | 132.28                       | 286.61                      | 3,439.29                   | 14,830.65        | 254.76                    |
| 53/54 | 142.86                       | 309.54                      | 3,714.43                   | 18,545.08        | 275.14                    |
| 54/55 | 154.29                       | 334.30                      | 4,011.59                   | 22,556.67        | 297.16                    |
| 55/56 | 166.64                       | 361.04                      | 4,332.51                   | 26,889.18        | 320.92                    |
| 56/57 | 179.97                       | 389.93                      | 4,679.11                   | 31,568.30        | 346.60                    |
| 57/58 | 194.36                       | 421.12                      | 5,053.44                   | 36,621.74        | 374.33                    |
| 58/59 | 209.91                       | 454.81                      | 5,457.72                   | 42,079.46        | 404.28                    |
| 59/60 | 226.71                       | 491.20                      | 5,894.34                   | 47,973.80        | 436.62                    |
| 60/61 | 244.84                       | 530.49                      | 6,365.88                   | 54,339.68        | 471.54                    |
| 61/62 | 264.43                       | 572.93                      | 6,875.15                   | 61,214.83        | 509.27                    |
| 62/63 | 285.58                       | 618.76                      | 7,425.17                   | 68,640.00        | 550.02                    |
| 63/64 | 308.43                       | 668.27                      | 8,019.18                   | 76,659.18        | 594.01                    |
| 64/65 | 333.10                       | 721.73                      | 8,660.71                   | 85,319.90        | 641.53                    |
| 65/66 | 359.75                       | 779.46                      | 9,353.57                   | 94,673.47        | 692.86                    |
| 66/67 | 388.53                       | 841.82                      | 10,101.86                  | 104,775.32       | 748.29                    |
| 67/68 | 419.62                       | 909.17                      | 10,910.01                  | 115,685.33       | 808.15                    |
| 68/69 | 453.19                       | 981.90                      | 11,782.81                  | 127,468.14       | 872.80                    |
| 69/70 | 489.44                       | 1,060.45                    | 12,725.43                  | 140,193.57       | 942.62                    |
| 70/71 | 528.60                       | 1,145.29                    | 13,743.47                  | 153,937.03       | 1,018.04                  |
| 71/72 | 570.88                       | 1,236.91                    | 14,842.94                  | 168,779.98       | 1,099.47                  |
| 72/73 | 616.55                       | 1,335.87                    | 16,030.38                  | 184,810.35       | 1,187.44                  |
| 73/74 | 665.88                       | 1,442.73                    | 17,312.81                  | 202,123.16       | 1,282.43                  |
| 74/75 | 719.15                       | 1,558.15                    | 18,697.83                  | 220,821.00       | 1,385.02                  |
| 75/76 | 776.68                       | 1,682.81                    | 20,193.66                  | 241,014.66       | 1,495.83                  |
| 76/77 | 838.81                       | 1,817.43                    | 21,809.15                  | 262,823.81       | 1,615.49                  |
| 77/78 | 905.92                       | 1,962.82                    | 23,553.88                  | 286,377.69       | 1,744.73                  |
| 78/79 | 978.39                       | 2,119.85                    | 25,438.20                  | 311,815.89       | 1,884.32                  |
| 79/80 | 1,056.66                     | 2,289.44                    | 27,473.25                  | 339,289.14       | 2,035.05                  |
| 80/81 | 1,141.20                     | 2,472.59                    | 29,671.11                  | 368,960.25       | 2,197.86                  |
| 81/82 | 1,232.49                     | 2,670.40                    | 32,044.80                  | 401,005.05       | 2,373.69                  |
| 82/83 | 1,331.09                     | 2,884.03                    | 34,608.38                  | 435,613.43       | 2,563.58                  |
| 83/84 | 1,437.58                     | 3,114.75                    | 37,377.05                  | 472,990.49       | 2,768.67                  |
| 84/85 | 1,552.59                     | 3,363.94                    | 40,367.22                  | 513,357.71       | 2,990.17                  |
| 85/86 | 1,676.79                     | 3,633.05                    | 43,596.60                  | 556,954.30       | 3,229.38                  |
| 86/87 | 1,810.94                     | 3,923.69                    | 47,084.32                  | 604,038.63       | 3,487.72                  |
| 87/88 | 1,955.81                     | 4,237.59                    | 50,851.07                  | 654,889.70       | 3,766.75                  |
| 88/89 | 2,112.28                     | 4,576.60                    | 54,919.16                  | 709,808.85       | 4,068.09                  |
| 89/90 | 2,281.26                     | 4,942.72                    | 59,312.69                  | 769,121.54       | 4,393.53                  |
| 90/91 | 2,463.76                     | 5,338.14                    | 64,057.70                  | 833,179.25       | 4,745.01                  |