

# 2016 Renewals

	Renewal
<b>Medical/Rx</b>	Includes Taxes and Fees
HAP PPO Plan	Original: +9.0% <b>Negotiated: +5.0%</b>
HAP HMO Buy-up Plan	Original: +6.1% <b>Negotiated: +2.1%</b>
<u>HAP HMO Core Plan</u>	Original: +5.1% <b><u>Negotiated: +1.7%</u></b>
Total Medical/Rx	Original: +5.8% <b>Negotiated: +2.0%</b>
<b>Dental</b>	
Delta Dental	Original: No change <b>Negotiated: -8.1%</b>
<b>Vision</b>	
National Vision Administrators	No change – Under Rate guarantee until 1/1/19
<b>Life &amp; Disability</b>	
Lincoln Financial – Basic Life	No change – Under Rate guarantee until 1/1/17
Lincoln Financial – Voluntary Life	No change – Under Rate guarantee until 1/1/17
Lincoln Financial – Short Term Disability	No change – Under Rate guarantee until 1/1/17
Lincoln Financial – Long Term Disability	No change – Under Rate guarantee until 1/1/17