### SAINT FRANCIS UNIVERSITY
### MONTHLY BENEFIT RATES
### JANUARY 1, 2015 - DECEMBER 31, 2015

<table>
<thead>
<tr>
<th>PPO BLUE MEDICAL</th>
<th>RATE Per Pay</th>
<th>Per Month</th>
<th>HIGH DEDUCTIBLE MEDICAL</th>
<th>RATE Per Pay</th>
<th>Per Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$48.62</td>
<td>$97.24</td>
<td><strong>Single</strong></td>
<td>$11.59</td>
<td>$23.18</td>
</tr>
<tr>
<td>Employee/Spouse</td>
<td>$127.43</td>
<td>$254.86</td>
<td><strong>Employee/Spouse</strong></td>
<td>$30.28</td>
<td>$60.56</td>
</tr>
<tr>
<td>--w/Spousal Surcharge</td>
<td>$218.45</td>
<td>$436.90</td>
<td><strong>--w/Spousal Surcharge</strong></td>
<td>$80.75</td>
<td>$161.50</td>
</tr>
<tr>
<td>Employee/Child</td>
<td>$127.43</td>
<td>$254.86</td>
<td><strong>Employee/Child</strong></td>
<td>$30.28</td>
<td>$60.56</td>
</tr>
<tr>
<td>Employee/Children</td>
<td>$146.29</td>
<td>$292.57</td>
<td><strong>Employee/Children</strong></td>
<td>$34.82</td>
<td>$69.64</td>
</tr>
<tr>
<td>Family</td>
<td>$146.29</td>
<td>$292.57</td>
<td><strong>Family</strong></td>
<td>$34.82</td>
<td>$69.64</td>
</tr>
<tr>
<td>--w/Spousal Surcharge</td>
<td>$250.78</td>
<td>$501.56</td>
<td><strong>--w/Spousal Surcharge</strong></td>
<td>$92.86</td>
<td>$185.72</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>VISION</th>
<th>DENTAL</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$0.91</td>
<td>$1.82</td>
</tr>
<tr>
<td>Employee/Spouse</td>
<td>$1.73</td>
<td>$3.46</td>
</tr>
<tr>
<td>Employee/Child</td>
<td>$1.77</td>
<td>$3.54</td>
</tr>
<tr>
<td>Employee/Children</td>
<td>$1.77</td>
<td>$3.54</td>
</tr>
<tr>
<td>Family</td>
<td>$2.37</td>
<td>$4.74</td>
</tr>
</tbody>
</table>