

**2022 AD&D Retiree Rates Per \$1,000 of Coverage**

Retiree Only	\$0.900
Retiree & Spouse	\$1.400

An age based benefit reduction will begin at age 70 on the following schedule:

Age	Percent of Benefit
<70	100%
70 – 75	65%
75 – 80	45%
80 – 85	30%
85+	15%