

BMO Financial Group
2027 Benefits Premiums – Non-Tax Domestic Partners

Plan Option	Before-Tax premium			After Tax Premium	Imputed Income
	Employee + Spouse/Domestic Partner	Employee + Family		Domestic Partner and Dependents	Domestic Partner and Dependents
BCBSIL HDHP (Illinois) \$70,999 and under	\$171.50	\$273.50	+	\$221.50	\$1,036.68
BCBSIL HDHP (Illinois) \$71,000 - \$130,999	\$215.50	\$343.50	+	\$281.50	\$976.68
BCBSIL HDHP (Illinois) \$131,000 - \$175,999	\$239.50	\$381.50	+	\$313.00	\$945.18
BCBSIL HDHP (Illinois) \$176,000 - \$285,999	\$271.00	\$431.50	+	\$352.00	\$906.18
BCBSIL HDHP (Illinois) \$286,000 and over	\$306.00	\$488.50	+	\$397.50	\$860.68
BCBSIL PPO (Illinois) \$70,999 and under	\$224.00	\$390.50	+	\$305.50	\$1,053.38
BCBSIL PPO (Illinois) \$71,000 - \$130,999	\$273.00	\$468.50	+	\$372.50	\$986.38
BCBSIL PPO (Illinois) \$131,000 - \$175,999	\$300.50	\$512.00	+	\$407.00	\$951.88
BCBSIL PPO (Illinois) \$176,000 - \$285,999	\$335.00	\$567.00	+	\$451.00	\$907.88
BCBSIL PPO (Illinois) \$286,000 and over	\$374.00	\$630.00	+	\$502.00	\$856.88
Kaiser HDHP Colorado \$70,999 and under	\$171.50	\$273.50	+	\$221.50	\$694.42
Kaiser HDHP Colorado \$71,000 - \$130,999	\$215.50	\$343.50	+	\$281.50	\$634.42
Kaiser HDHP Colorado \$131,000 - \$175,999	\$239.50	\$381.50	+	\$313.00	\$602.92
Kaiser HDHP Colorado \$176,000 - \$285,999	\$271.00	\$431.50	+	\$352.00	\$563.92
Kaiser HDHP Colorado \$286,000 and over	\$306.00	\$488.50	+	\$397.50	\$518.42
Kaiser HDHP Northern California \$70,999 and under	\$171.50	\$273.50	+	\$221.50	\$694.42
Kaiser HDHP Northern California \$71,000 - \$130,999	\$215.50	\$343.50	+	\$281.50	\$634.42
Kaiser HDHP Northern California \$131,000 - \$175,999	\$239.50	\$381.50	+	\$313.00	\$602.92
Kaiser HDHP Northern California \$176,000 - \$285,999	\$271.00	\$431.50	+	\$352.00	\$563.92
Kaiser HDHP Northern California \$286,000 and over	\$306.00	\$488.50	+	\$397.50	\$518.42
Kaiser HDHP Southern California \$70,999 and under	\$171.50	\$273.50	+	\$221.50	\$694.42
Kaiser HDHP Southern California \$71,000 - \$130,999	\$215.50	\$343.50	+	\$281.50	\$634.42
Kaiser HDHP Southern California \$131,000 - \$175,999	\$239.50	\$381.50	+	\$313.00	\$602.92
Kaiser HDHP Southern California \$176,000 - \$285,999	\$271.00	\$431.50	+	\$352.00	\$563.92
Kaiser HDHP Southern California \$286,000 and over	\$306.00	\$488.50	+	\$397.50	\$518.42
Kaiser HDHP Northwest/Oregon \$70,999 and under	\$171.50	\$273.50	+	\$221.50	\$694.42
Kaiser HDHP Northwest/Oregon \$71,000 - \$130,999	\$215.50	\$343.50	+	\$281.50	\$634.42
Kaiser HDHP Northwest/Oregon \$131,000 - \$175,999	\$239.50	\$381.50	+	\$313.00	\$602.92
Kaiser HDHP Northwest/Oregon \$176,000 - \$285,999	\$271.00	\$431.50	+	\$352.00	\$563.92

Kaiser HDHP Northwest/Oregon \$286,000 and over	\$306.00	\$488.50	+	\$397.50	\$518.42
Kaiser PPO Colorado \$70,999 and under	\$224.00	\$390.50	+	\$305.50	\$850.72
Kaiser PPO Colorado \$71,000 - \$130,999	\$273.00	\$468.50	+	\$372.50	\$783.72
Kaiser PPO Colorado \$131,000 - \$175,999	\$300.50	\$512.00	+	\$407.00	\$749.22
Kaiser PPO Colorado \$176,000 - \$285,999	\$335.00	\$567.00	+	\$451.00	\$705.22
Kaiser PPO Colorado \$286,000 and over	\$374.00	\$630.00	+	\$502.00	\$654.22
Kaiser PPO Northern California \$70,999 and under	\$224.00	\$390.50	+	\$305.50	\$850.72
Kaiser PPO Northern California \$71,000 - \$130,999	\$273.00	\$468.50	+	\$372.50	\$783.72
Kaiser PPO Northern California \$131,000 - \$175,999	\$300.50	\$512.00	+	\$407.00	\$749.22
Kaiser PPO Northern California \$176,000 - \$285,999	\$335.00	\$567.00	+	\$451.00	\$705.22
Kaiser PPO Northern California \$286,000 and over	\$374.00	\$630.00	+	\$502.00	\$654.22
Kaiser PPO Southern California \$70,999 and under	\$224.00	\$390.50	+	\$305.50	\$850.72
Kaiser PPO Southern California \$71,000 - \$130,999	\$273.00	\$468.50	+	\$372.50	\$783.72
Kaiser PPO Southern California \$131,000 - \$175,999	\$300.50	\$512.00	+	\$407.00	\$749.22
Kaiser PPO Southern California \$176,000 - \$285,999	\$335.00	\$567.00	+	\$451.00	\$705.22
Kaiser PPO Southern California \$286,000 and over	\$374.00	\$630.00	+	\$502.00	\$654.22
Kaiser PPO Northwest/Oregon \$70,999 and under	\$224.00	\$390.50	+	\$305.50	\$850.72
Kaiser PPO Northwest/Oregon \$71,000 - \$130,999	\$273.00	\$468.50	+	\$372.50	\$783.72
Kaiser PPO Northwest/Oregon \$131,000 - \$175,999	\$300.50	\$512.00	+	\$407.00	\$749.22
Kaiser PPO Northwest/Oregon \$176,000 - \$285,999	\$335.00	\$567.00	+	\$451.00	\$705.22
Kaiser PPO Northwest/Oregon \$286,000 and over	\$374.00	\$630.00	+	\$502.00	\$654.22
Delta Dental Low Plan	\$15.00	\$27.00	+	\$18.00	\$25.41
Delta Dental High Plan	\$25.00	\$45.00	+	\$31.00	\$24.78
VSP Low Plan	\$7.40	\$17.86	+	\$7.38	N/A
VSP High Plan	\$14.28	\$30.40	+	\$11.72	N/A

**Ranges based on total compensation.*