

NiSource Inc.

NIPSCO Union Health & Welfare Plan Changes Effective 1/1/2015

Medical Plans

PPO Company Premiums/Employee Contributions

	2015		2014	
	PPO Premiums	PPO Contributions	PPO Premiums	PPO Contributions
EE	\$815.96	\$203.99	\$766.72	\$191.68
SP	\$1,631.94	\$407.99	\$1,533.45	\$383.36
CH	\$1,591.15	\$397.79	\$1,495.12	\$373.78
FM	\$2,651.89	\$662.97	\$2,491.85	\$622.96

	2015 HD PPO 1		2014 HD PPO 1	
	(min. contr.)	% of Premium	(min. contr.)	% of Premium
EE	\$56.00	17%	\$50.00	17%
SP	\$95.00	14%	\$75.00	13%
CH	\$95.00	15%	\$75.00	13%
FM	\$135.00	13%	\$100.00	10%

	2015 HD PPO 2		2014 HD PPO 2	
	(min. contr.)	% of Premium	(min. contr.)	% of Premium
EE	\$5.00	2%	\$5.00	2%
SP	\$10.00	2%	\$10.00	2%
CH	\$10.00	2%	\$10.00	2%
FM	\$15.00	2%	\$15.00	2%

NiSource Inc.**NIPSCO Union Health & Welfare Plan Changes Effective 1/1/2015**Dental Plans

	2015			2014		
	Dental Premiums	Dental Contributions	Dental Contributions PT	Dental Premiums	Dental Contributions	Dental Contributions PT
EE	\$35.37	\$0.00	\$10.61	\$35.37	\$0.00	N/A
SP	\$70.74	\$0.00	\$21.22	\$70.74	\$0.00	N/A
CH	\$68.97	\$0.00	\$20.69	\$68.97	\$0.00	N/A
FM	\$114.96	\$0.00	\$34.49	\$114.96	\$0.00	N/A

	2015			2014		
	Dental Plus Premiums	Dental Plus Contributions	Dental Plus Contributions PT	Dental Plus Premiums	Dental Plus Contributions	Dental Plus Contributions PT
EE	\$41.24	\$10.31	\$12.37	\$41.24	\$10.31	N/A
SP	\$82.48	\$20.62	\$24.74	\$82.48	\$20.62	N/A
CH	\$80.42	\$20.11	\$24.13	\$80.42	\$20.11	N/A
FM	\$134.03	\$33.51	\$40.21	\$134.03	\$33.51	N/A

Vision Plans

	2015			2014		
	Visions Premiums	Vision Contributions	Vision Contributions PT	Visions Premiums	Vision Contributions	Vision Contributions PT
EE	\$19.40	\$0.00	\$5.82	\$18.94	\$0.00	N/A
SP	\$19.40	\$0.00	\$5.82	\$18.94	\$0.00	N/A
CH	\$19.40	\$0.00	\$5.82	\$18.94	\$0.00	N/A
FM	\$19.40	\$0.00	\$5.82	\$18.94	\$0.00	N/A

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NIPSCO Union Health & Welfare Plan Changes Effective 1/1/2015

Pre Age 65 Retiree Medical (hired before 6/1/04; retiring before 1/1/05) [RBP 221]

	2015 PPO (85% Co. Subsidy)	2014 PPO (85% Co. Subsidy)
EE	\$122.40	\$115.01
SP	\$244.79	\$230.02
CH	\$238.67	\$224.27
FM	\$397.78	\$373.78

	2015 HD PPO 1	2014 HD PPO 1
EE	\$49.41	\$44.68
SP	\$98.81	\$89.35
CH	\$96.34	\$87.12
FM	\$160.57	\$145.20

	2015 HD PPO 2	2014 HD PPO 2
EE	\$41.95	\$37.94
SP	\$83.90	\$75.87
CH	\$81.81	\$73.98
FM	\$136.34	\$123.29

Pre Age 65 Retiree Medical Participant Contributions (hired before 6/1/04; retiring on or after 1/1/05 but before 1/1/15) [RBP 221Y05]

	2015 PPO (77% Co. Subsidy)	2014 PPO (77% Co. Subsidy)
EE	\$187.67	\$176.35
SP	\$375.35	\$352.69
CH	\$365.96	\$343.88
FM	\$609.94	\$573.13

	2015 HD PPO 1	2014 HD PPO 1
EE	\$75.75	\$68.50
SP	\$151.51	\$137.01
CH	\$147.72	\$133.58
FM	\$246.20	\$222.64

	2015 HD PPO 2	2014 HD PPO 2
EE	\$64.32	\$58.17
SP	\$128.65	\$116.34
CH	\$125.44	\$113.43
FM	\$209.06	\$189.05

Pre Age 65 Retiree Medical Participant Contributions (hired on or after 6/1/04 but before 6/1/09; retires on or after 6/1/14 but before 1/1/15) [RBP 221Y14]

	2015 PPO (70% Co. Subsidy)	2014 PPO (70% Co. Subsidy)
EE	\$244.79	\$230.02
SP	\$489.58	\$460.03

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CH	\$477.34	\$448.53
FM	\$795.57	\$747.56

	2015 HD PPO 1	2014 HD PPO 1
EE	\$98.81	\$89.35
SP	\$197.62	\$178.71
CH	\$192.68	\$174.24
FM	\$321.13	\$290.40

	2015 HD PPO 2	2014 HD PPO 2
EE	\$83.90	\$75.87
SP	\$167.81	\$151.74
CH	\$163.61	\$147.95
FM	\$272.68	\$246.58

Post Age 65 Retiree Medical Participant Contributions (hired before 6/1/04; retiring on or after 1/1/05 but before 1/1/15) [RBP 221Y05]

Note: 100% Company subsidy before 1/1/05

	2015 (77% Co. Subsidy)	2014 (77% Co. Subsidy)
EE	\$41.06	\$41.16
SP	\$82.12	\$82.33
CH	\$82.12	\$82.33
FM	\$123.17	\$123.49

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Post Age 65 Retiree Medical Participant Contributions (hired on or after 6/1/04
but before 6/1/09; retires on or after 6/1/14 but before 1/1/15) [RBP 221Y14]

	2015 (70% Co. Subsidy)	2014 (70% Co. Subsidy)
EE	\$53.55	\$53.69
SP	\$107.11	\$107.38
CH	\$107.11	\$107.38
FM	\$160.66	\$161.07