

## 2022 DIRECTORS' BENEFITS SURVEY RESULTS

Released to co-ops September 2020

\*All data from December 2021

*Confidential Information - not to be shared outside of the co-op.*

CO-OP	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
<b>DIRECTOR LIABILITY</b>	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	—	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
How Much	\$5M	\$5M	\$10M	\$10M	—	\$5M	\$5M	\$10M	—	\$5M	\$10M	\$10K	\$5M	\$35M	—	\$8M	\$3M
Co. Providing Coverage	Federated	Federated	Federated	National Union Fire Ins.	—	Federated	The Hartford	Federated	—	Federated	Federated	Federated	Federated	AEGIS	—	Federated	Federated
<b>MEDICAL INSURANCE</b>	Yes	Yes	No	No	No	Yes	No	Yes	—	Yes	Yes	No	Yes	Yes	—	Yes (if elected or appointed before 4/27/19)	Yes
Director Contribution	100%	0%	—	—	—	100%	—	80%	—	100%	10%	—	100%	50%	—	100%	3.5%
Co-op Contribution	0%	100%	—	—	—	0%	—	20%	—	0%	90%	—	0%	50%	—	0%	96.5%
Dependent Coverage	Yes	Yes	—	—	—	Yes	—	Yes	—	Yes	Yes	—	Yes	Yes	—	Yes	Yes
Director Contribution	100%	40%	—	—	—	100%	—	50%	—	100%	20%	—	100%	50%	—	100%	33%
Co-op Contribution	0%	60%	—	—	—	0%	—	50%	—	0%	80%	—	0%	50%	—	0%	67%
Co. Providing Coverage	NRECA	NRECA	—	—	—	BCBS	—	Florida Blue	—	BCBS	BCBS	—	BCBS	BCBS	—	CIGNA	NRECA
<b>DENTAL INSURANCE</b>	Yes	Yes	NO	No	No	No	No	Yes	—	Yes	Yes	No	Yes	No	Yes	Yes	No
Director Contribution	100%	0%	—	—	—	—	—	0%	—	100%	10%	—	100%	—	100%	100%	—
Co-op Contribution	0%	100%	—	—	—	—	—	100%	—	0%	90%	—	0%	—	0%	0%	—
Dependent Coverage	Yes	Yes	—	—	—	—	—	Yes	—	Yes	Yes	—	Yes	—	Yes	Yes	—
Director Contribution	100%	100%	—	—	—	—	—	50%	—	100%	20%	—	100%	—	100%	100%	—
Co-op Contribution	0%	0%	—	—	—	—	—	50%	—	0%	80%	—	0%	—	0%	0%	—
Co. Providing Coverage	NRECA	MetLife	—	—	—	—	—	CIGNA	—	MetLife	MetLife	—	Principal	—	NRECA	CIGNA	—
<b>VISION INSURANCE</b>	Yes	Yes	No	No	No	No	No	Yes	—	Yes	Yes	No	Yes	No	No	Yes	No
Director Contribution	100%	0%	—	—	—	—	—	100%	—	100%	100%	—	100%	—	—	100%	—
Co-op Contribution	0%	100%	—	—	—	—	—	0%	—	0%	0%	—	0%	—	—	0%	—
Dependent Coverage	Yes	Yes	—	—	—	—	—	Yes	—	Yes	Yes	—	Yes	—	—	Yes	—
Director Contribution	100%	100%	—	—	—	—	—	100%	—	100%	100%	—	100%	—	—	100%	—
Co-op Contribution	0%	0%	—	—	—	—	—	0%	—	0%	0%	—	0%	—	—	0%	—
Co. Providing Coverage	NRECA	The Standard	—	—	—	—	—	CIGNA	—	VSP	EyeMed	—	Principal	—	—	CIGNA	—
<b>SUPPLEMENTAL AD&amp;D INS.</b>	No	No	No	No	Yes	No	Yes	Yes	—	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
Director Contribution	—	—	—	—	0%	—	100%	0%	—	100%	0%	0%	0%	Prem \$20K-\$100K	0%	100%	—
Co-op Contribution	—	—	—	—	100%	—	0%	100%	—	0%	100%	100%	100%	Prem for \$10K	100%	0%	—

CO-OP	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Co. Providing Coverage	—	—	—	—	NRECA	—	NRECA	CIGNA	—	NRECA	NRECA	NRECA	NRECA	NRECA	NRECA	NRECA	—
GROUP LIFE INS.	Yes	Yes	No	Yes	No	No	No	Yes	—	Yes	Yes	Yes	Yes	No	—	No	Yes
How Much	\$10K decreasing term	\$10K	—	\$15K	—	—	—	\$15K	—	\$10K	\$25K	\$10K	\$10K	—	—	—	\$10K
Director Contribution	0%	0%	—	100%	—	—	—	0%	—	100%	0%	0%	0%	—	—	—	0%
Co-op Contribution	100%	100%	—	0%	—	—	—	100%	—	0%	100%	100%	100%	—	—	—	100%
Co. Providing Coverage	NRECA	NRECA	—	NRECA	—	—	—	CIGNA	—	NRECA	NRECA	NRECA	NRECA	—	—	—	NRECA
HIGH-LIMIT BUSINESS TRAVEL INS.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	—	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
How Much	\$100K	\$100K	\$150K/750K	\$100K	\$100K	\$100K	\$100K	\$100K	—	\$100K	\$100K	\$100K	\$100K	\$100K	\$100K	\$100K	\$100K
Director Contribution	0%	0%	0%	—	0%	0%	—	0%	—	0%	0%	0%	0%	0%	0%	0%	0%
Co-op Contribution	100%	100%	100%	—	100%	100%	—	100%	—	100%	100%	100%	100%	100%	100%	100%	100%
Co. Providing Coverage	NRECA	NRECA	AIG	NRECA	NRECA	NRECA	The Hartford	NRECA	—	NRECA	NRECA	NRECA	NRECA	NRECA	NRECA	NRECA	NRECA
OTHER INS. COVERAGE	—	—	—	—	None	None	Group AD&D \$20K benefit paid by co-op	—	—	—	—	—	—	—	—	—	—
HOW OFTEN DOES BOARD MEET	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	—	Monthly	Monthly	2x Month	Monthly	Monthly	Monthly	Monthly	Monthly
DIRECTORS FEE FOR ATTENDING BOARD MTG	\$250	\$450	\$750 retainer + \$250 per diem	\$1,250 monthly fee	\$400	\$900	\$1,000	\$900	—	\$200	\$450	\$650	\$750	\$1,100 per diem for attendance in-person at the 1st mtg ea calendar month of the Board of Trustees or for attendance either inperson or by electronic means at a Committee mtg (whether a mbr or nonmbr of committee). A per diem of \$400 ea subsequent mtg of the Board attended in-person or a committee (whether the Trustee is a mbr or nonmbr of committee) attended either inperson or by electronic means during the same calendar month.	\$750	\$500	\$600
DIRECTORS FEE FOR ATTENDING COMMITTEE MTG	\$250	\$250 in-person; \$100 web mtgs	do not have committee mtgs	Chair \$400; Comm Mbr \$350 & Non-Comm Mbr \$150 - per mtg	\$400 if held on non-board mtg day	\$450 if not held immediately before monthly Board mtg	No	Yes, if on different day than Board mtg	—	No	one \$450	\$350	do not have separate committee	See above	\$350	Do not have Board committees	\$200 per mtg

CO-OP	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
<b>DIRECTORS FEE TO ATTEND OUT OF TOWN MEETINGS</b>	\$250	\$275	\$250 per diem	\$350 per diem + meals per diem	\$400 per diem	\$450 per diem	\$500	\$450 per diem	—	\$200	\$450 per diem	\$350	\$350	See above	\$350	\$250 per diem	\$450 per diem
<b>MILEAGE ALLOWANCE</b>	IRS rate	IRS rate	IRS rate	IRS rate	IRS rate	IRS rate	IRS rate	IRS rate	—	IRS rate	IRS rate	IRS rate	IRS rate	IRS rate	IRS rate	IRS rate	IRS rate
<b>OTHER BENEFITS</b>	—	\$100 per conf. call/webinar	\$100/day for additional events in co-op territory; \$50/day meal per diem when traveling	purchase of seat upgrade in coach class, not to exceed \$50/seat; First-class accommodations only in an extreme emergency; use of public local transportation for business-related purposes (bus, tax, etc.)	None	None	Annual Executive Physicals	—	—	None	—	Board Chairman \$350 per month extra; Treasurer \$350 extra for signing checks	Director Education and training courses, all traveling expenses (hotel, meals, mileage, air travel)	Non-Employee Business Travel through CHUBB - \$500K for the following: The Active Chairman, Vice Chairman, General Council, Sec/Treasurer and all Mbrs of the Board of Trustees	—	—	—