

Barnes & Noble Education BENEFIT PLANS

CONTRIBUTION RATE SUMMARY • Effective February 1, 2017

Medical and Dental Coverage Weekly Contributions

	MEDICAL COVERAGE				DENTAL COVERAGE	
	Exclusive Provider Option (Choice Network)		Preferred Provider Option (Choice Plus Network)		Before-Tax	After-Tax
	Before-Tax	After-Tax	Before-Tax	After-Tax		
Employee Only	\$22.91	—	\$ 28.86	—	\$ 1.50	—
Employee Plus One Dependent	\$54.98	—	\$ 69.26	—	\$ 3.63	—
Employee Plus Two or More Dependents	\$85.29	—	\$107.43	—	\$ 5.49	—
Employee Plus Domestic Partner	\$22.91	\$32.07	\$ 28.86	\$ 40.40	\$ 1.50	\$ 2.13
Employee, Plus Child(ren) and Domestic Partner or Domestic Partner and their Child(ren)	\$53.22	\$32.07	\$ 67.03	\$ 40.40	\$ 3.36	\$ 2.13
Employee Plus Domestic Partner and their Child(ren)	\$22.91	\$62.38	\$ 28.86	\$ 78.57	\$ 1.50	\$ 3.99

Under federal tax law, domestic partner coverage does not qualify for favorable tax treatment. Contributions to cover a domestic partner cannot be made on a before-tax basis, and the value of the company's share of the cost of domestic partner coverage is added to your federal, state and local taxable income. For more information, please contact the HR Service Center at (800) 799-5335.

Life and AD&D Insurance

Contribution rates per \$1,000 of coverage for Supplemental Life and Accidental Death & Dismemberment Insurance are shown below.

AGE	MONTHLY RATE
29 and under	\$.058
30-34	\$.078
35-39	\$.088
40-44	\$.098
45-49	\$.158
50-54	\$.238
55-59	\$.388
60-64	\$.508
65 and over	\$.608

The rate you pay for coverage for yourself and for Family Life Insurance for your spouse or domestic partner is based on your age. The monthly premium rate to insure children is \$.08 per \$1,000 of coverage.

Long-Term Disability Insurance

Contribution rates per \$100 of covered earnings for Long-Term Disability coverage are based on your age as shown below.

AGE	MONTHLY RATE
29 and under	\$.07
30-34	\$.20
35-39	\$.32
40-44	\$.48
45-49	\$.67
50-54	\$.82
55-59	\$.95
60 and over	\$.78

PLEASE NOTE: When you enroll in any of these plans through HR Access, you will be able to review a summary of your benefit elections that includes the amount that will be deducted from your earnings.