

## Benefit Obligations

The actuarial assumptions used to compute the funded status for the plans are based upon information available as of December 31, 2019 and 2018 and are as follows:

	Combined Pension Plan		Post-Retirement Benefit Plans	
	December 31,		December 31,	
	2019	2018	2019	2018
Actuarial assumptions at end of year:				
Discount rate .....	3.25%	4.29%	3.22%	4.26%
Rate of compensation increase .....	3.25%	3.25%	N/A	N/A
Initial health care cost trend rate .....	N/A	N/A	6.50% /5.00%	7.00% /5.00%
Ultimate health care cost trend rate .....	N/A	N/A	4.50%	4.50%
Year ultimate trend rate is reached .....	N/A	N/A	2025	2025

N/A—Not applicable

In 2019, 2018 and 2017, we adopted the revised mortality tables and projection scales released by the Society of Actuaries, which decreased the projected benefit obligation of our benefit plans by \$4 million, \$38 million and \$113 million, respectively. The change in the projected benefit obligation of our benefit plans was recognized as part of the net actuarial (gain) loss and is included in accumulated other comprehensive loss, a portion of which is subject to amortization over the remaining estimated life of plan participants, which was approximately 16 years as of December 31, 2019.

The following tables summarize the change in the benefit obligations for the Combined Pension Plan and post-retirement benefit plans:

	Combined Pension Plan Years Ended December 31,		
	2019	2018	2017
	(Dollars in millions)		
Change in benefit obligation			
Benefit obligation at beginning of year	\$ 11,594	13,064	13,244
Service cost	56	66	63
Interest cost	436	392	409
Plan amendments	(9)	—	—
Special termination benefits charge	6	15	—
Actuarial (gain) loss	1,249	(765)	586
Benefits paid from plan assets	(1,115)	(1,178)	(1,238)
Benefit obligation at end of year	\$ 12,217	11,594	13,064