

Highlights of Benefits Changes

- **No change in current Benefit Plans or Co-pays**
- **Spousal Surcharge reduced to \$40 per pay from \$100**
- **Introduction of Keystone HMO 15 in July 2022**
 - No deductible / No Co-insurance
 - Lower contributions
 - Primary Care Providers Copay of \$15 / Specialists Copay \$25
 - Referrals Required
 - Limited to In-Network Providers
- **Premium Contributions Changes – large decreases for most employees (see the following slides)**

Percent of Premium Contributions by School Year

Salary Under \$80,000

	New Contract	July 2022	July 2023	July 2024
Keystone HMO 15	Not Currently Offered	3%	3%	5%
Personal Choice 320	6%	6%	8%	8%
Personal Choice 20/30/70	11%	11%	13%	13%

Salary \$80,000 +

	New Contract	July 2022	July 2023	July 2024
Keystone HMO 15	Not Currently Offered	3%	3%	5%
Personal Choice 320	8%	8%	10%	10%
Personal Choice 20/30/70	13%	13%	15%	15%

Medical Premium Contributions (per pay)

Salary under \$60,000

	Keystone HMO	Personal Choice 320		Personal Choice 20/30/70	
	Available 7/1/2022	Current	Through June 2023	Current	Through June 2023
Single	\$ 7.68	\$ 12.75	\$ 15.30	\$ 48.14	\$ 33.23
Employee & Child	\$ 10.75	\$ 17.84	\$ 21.41	\$ 67.40	\$ 46.53
Employee & Children	\$ 13.82	\$ 22.94	\$ 27.53	\$ 86.66	\$ 59.82
Employee & Spouse or Life partner	\$ 15.35	\$ 25.49	\$ 30.59	\$ 96.29	\$ 66.47
Family	\$ 23.03	\$ 38.24	\$ 45.89	\$ 144.43	\$ 99.70

Example: If you make under \$60,000 and have single coverage in Personal Choice 20/30/70, you will go from paying \$48.14 to \$33.23 per paycheck, meaning you would pay \$14.91 less per pay.

If you were to elect HMO coverage next year, you would only pay \$7.68 per paycheck, decreasing your contributions by \$40.46 per pay!

Medical Premium Contributions (per pay)

Salary \$60,000 up to \$80,000

	Keystone HMO	Personal Choice 320		Personal Choice 20/30/70	
	Available 7/1/2022	Current	Through June 2023	Current	Through June 2023
Single	\$ 7.68	\$20.40	\$ 15.30	\$55.79	\$ 33.23
Employee & Child	\$ 10.75	\$28.55	\$ 21.41	\$78.11	\$ 46.53
Employee & Children	\$ 13.82	\$36.71	\$ 27.53	\$100.43	\$ 59.82
Employee & Spouse or Life partner	\$ 15.35	\$40.79	\$ 30.59	\$111.59	\$ 66.47
Family	\$ 23.03	\$61.18	\$ 45.89	\$167.38	\$ 99.70

Example: If you make between \$60,000 and \$80,000 and you have family coverage in Personal Choice 320, you will go from paying \$61.18 to \$45.89 per paycheck, resulting in a \$15.29 reduction in your cost per pay.

If you were to elect HMO coverage next year, you would only pay \$23.03 per paycheck, decreasing your contributions by \$38.15 per pay!

Medical Premium Contributions (per pay)

Salary \$80,000 +

	Keystone HMO	Personal Choice 320		Personal Choice 20/30/70	
	Available 7/1/2022	Current	Through June 2023	Current	Through June 2023
Single	\$ 7.68	\$20.40	\$ 20.40	\$55.79	\$ 39.28
Employee & Child	\$ 10.75	\$28.55	\$ 28.55	\$78.11	\$ 54.99
Employee & Children	\$ 13.82	\$36.71	\$ 36.71	\$100.43	\$ 70.70
Employee & Spouse or Life partner	\$ 15.35	\$40.79	\$ 40.79	\$111.59	\$ 78.55
Family	\$ 23.03	\$61.18	\$ 61.18	\$167.38	\$ 117.83

Example: If you make \$80,000 or more and you have Employee & Child Coverage in Personal Choice 20/30/70, you will go from paying \$78.11 to \$54.99 per paycheck, resulting in a \$23.12 reduction in your cost per pay.

If you were to elect HMO coverage next year, you would only pay \$10.75 per paycheck, decreasing your contributions by \$67.36 per pay!