

EFFECTIVE JANUARY 1, 2023 (Changes are HRA/H.S.A. Funding)

Licensed Employee* Full Time - Single Policy	Plan	Employee Out-of-Pocket Maximum by Plan	2022-2023 HRA Funding by Employer	2022-2023 HSA** Funding by Employer	Annual Out-of-Pocket Exposure for Employee After HRA/HSA**	Total Monthly Premium	Total Annual Premium	Annual Employer Premium Share	Annual Employee Premium Share	Employee Cost per 20 Paychecks	Total Employee Annual Premium & Out-of-Pocket Exposure
Single	Platinum	\$2,800	\$1,900	NA	\$900	\$928.68	\$11,144.16	\$8,042.69	\$3,101.47	\$155.07	\$4,001.47
Single	Gold	\$3,100	\$1,900	NA	\$1,200	\$907.54	\$10,890.48	\$8,042.69	\$2,847.79	\$142.39	\$4,047.79
Single	Gold CDHP	\$2,500	\$1,900	NA	\$600	\$837.78	\$10,053.36	\$8,042.69	\$2,010.67	\$100.53	\$2,610.67
Single	Silver CDHP	\$4,000	\$1,900	\$1,900	\$2,100	\$775.58	\$9,306.96	\$7,445.57	\$1,861.39	\$93.07	\$3,961.39

**HSA only available on Silver Plan

Employer premium contributions for the Platinum and Gold Plans are identical to the employer premium contribution to the Gold CDHP.

Licensed Employee* Full Time - Two-Person Policy	Plan	Employee Out-of-Pocket Maximum by Plan	2022-2023 HRA Funding by Employer	2022-2023 HSA** Funding by Employer	Annual Out-of-Pocket Exposure for Employee After HRA/HSA**	Total Monthly Premium	Total Annual Premium	Annual Employer Premium Share	Annual Employee Premium Share	Employee Cost per 20 Paychecks	Total Employee Annual Premium & Out-of-Pocket Exposure
Two Person	Platinum	\$5,600	\$4,000	NA	\$1,600	\$1,857.38	\$22,288.56	\$15,104.54	\$7,184.02	\$359.20	\$8,784.02
Two Person	Gold	\$6,200	\$4,000	NA	\$2,200	\$1,815.08	\$21,780.96	\$15,104.54	\$6,676.42	\$333.82	\$8,876.42
Two Person	Gold CDHP	\$5,000	\$4,000	NA	\$1,000	\$1,573.39	\$18,880.68	\$15,104.54	\$3,776.14	\$188.81	\$4,776.14
Two Person	Silver CDHP	\$8,000	\$4,000	\$4,000	\$4,000	\$1,551.17	\$18,614.04	\$14,891.23	\$3,722.81	\$186.14	\$7,722.81

**HSA only available on Silver Plan

Employer premium contributions for the Platinum and Gold Plans are identical to the employer premium contribution to the Gold CDHP.

Licensed Employee* Full Time - Parent/Child(ren) Policy	Plan	Employee Out-of-Pocket Maximum by Plan	2022-2023 HRA Funding by Employer	2022-2023 HSA** Funding by Employer	Annual Out-of-Pocket Exposure for Employee After HRA/HSA**	Total Monthly Premium	Total Annual Premium	Annual Employer Premium Share	Annual Employee Premium Share	Employee Cost per 20 Paychecks	Total Employee Annual Premium & Out-of-Pocket Exposure
Parent/Child(ren)	Platinum	\$5,600	\$4,000	NA	\$1,600	\$1,552.90	\$18,634.80	\$12,434.30	\$6,200.50	\$310.03	\$7,800.50
Parent/Child(ren)	Gold	\$6,200	\$4,000	NA	\$2,200	\$1,518.82	\$18,225.84	\$12,434.30	\$5,791.54	\$289.58	\$7,991.54
Parent/Child(ren)	Gold CDHP	\$5,000	\$4,000	NA	\$1,000	\$1,295.24	\$15,542.88	\$12,434.30	\$3,108.58	\$155.43	\$4,108.58
Parent/Child(ren)	Silver CDHP	\$8,000	\$4,000	\$4,000	\$4,000	\$1,307.41	\$15,688.92	\$12,551.14	\$3,137.78	\$156.89	\$7,137.78

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Licensed Employee* Full Time - Family Policy	Plan	Employee Out-of-Pocket Maximum by Plan	2022-2023 HRA Funding by Employer	2022-2023 HSA** Funding by Employer	Annual Out-of-Pocket Exposure for Employee After HRA/HSA**	Total Monthly Premium	Total Annual Premium	Annual Employer Premium Share	Annual Employee Premium Share	Employee Cost per 20 Paychecks	Total Employee Annual Premium & Out-of-Pocket Exposure
Family	Platinum	\$5,600	\$4,000	NA	\$1,600	\$2,627.24	\$31,526.88	\$22,278.34	\$9,248.54	\$462.43	\$10,848.54
Family	Gold	\$6,200	\$4,000	NA	\$2,200	\$2,569.00	\$30,828.00	\$22,278.34	\$8,549.66	\$427.48	\$10,749.66
Family	Gold CDHP	\$5,000	\$4,000	NA	\$1,000	\$2,320.66	\$27,847.92	\$22,278.34	\$5,569.58	\$278.48	\$6,569.58
Family	Silver CDHP	\$8,000	\$4,000	\$4,000	\$4,000	\$2,207.05	\$26,484.60	\$21,187.68	\$5,296.92	\$264.85	\$9,296.92

**HSA only available on Silver Plan

Employer premium contributions for the Platinum and Gold Plans are identical to the employer premium contribution to the Gold CDHP.