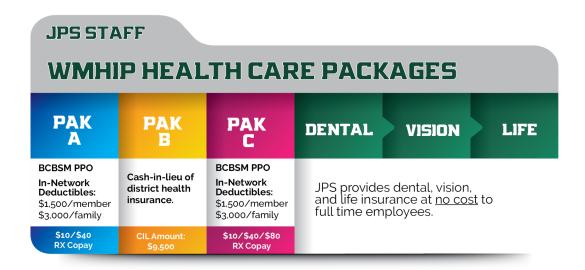


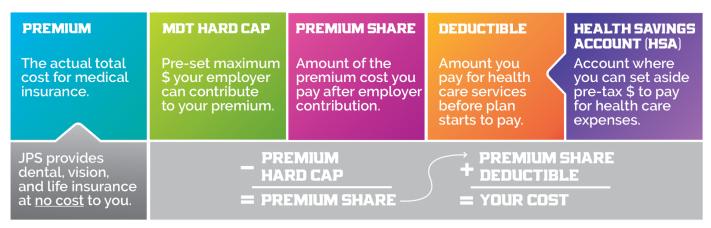
ANNUAL OPEN ENROLLMENT

January 2023 - December 2023 **Full Time Staff Employees**Provider: WM Health Insurance Pool

2023 HEALTH PLAN OPTIONS



UNDERSTANDING HEALTH CARE TERMINOLOGY & COSTS





ANNUAL OPEN ENROLLMENT

January 2023 - December 2023 **Full Time Staff Employees**Provider: WM Health Insurance Pool

2023 HEALTH CARE COSTS

2023 PREMIUM COSTS & HARD CAPS





	SINGLE	TWO-PERSON	FAMILY
PAK A	\$8,123.76	\$18,278.40	\$22,746.48
PAK C	\$7,806.96	\$17,565.36	\$21,859.32

Annual WMHIP Premium Costs were increased by +4.16% 2023 vs. 2022

HARD CAP \$7,399.47 \$15,474.60 \$20,180.43 Set by Michigan Dept. of Treasury

Annual Hard Caps were increased by +1.3% 2023 vs. 2022

YOUR INSURANCE COSTS: 2023 PREMIUM SHARE ANNUAL

	2		
	SINGLE	TWO-PERSON	FAMILY
PAK A	\$724.29	\$2,803.80	\$2,566.05
PAK C	\$407.49	\$2,090.76	\$1,678.89

YOUR INSURANCE COSTS: 2023 PREMIUM SHARE PER PAYCHECK

		GLE 26 Pays	TWO- P 20 Pays	ERSON	FAM 20 Pays	
PAK C	\$20.38	\$15.68	\$104.54	\$80.42	\$83.95	\$64.58

2023 ANNUAL DEDUCTIBLES & COPAYS



Deductibles listed are for in-network services.

2023 PRESCRIPTION DRUG COPAYS

GENERIC PREFERRED NON-PREFERRED BRAND TIER 3 BRAND

Copays listed are for 30 day retail supply. Mail order may provide savings.



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HEALTH SAVINGS ACCOUNTS (HSA)

HSA's are a type of savings account that let you set aside pre-tax money to pay for qualified medical expenses, such as orthodontic work, medical/dental co-pays, saving for retirement health costs, etc. You may choose to contribute additional money to your HSA (if eligible) to take advantage of the tax benefit—because HSA contributions are pre-tax, your taxable income is reduced by the amount that you contribute.

- JPS HSA's are managed through Health Equity. You can use your Health Equity card to pay for qualified medical expenses, or use their online portal or mobile app.
- Note that the IRS imposes an annual cap on the amount you can contribute to an HSA.
- You can change your HSA contributions and corresponding payroll deduction at any time. Simply fill
 out the <u>HSA form</u> on the website and Teresa Monroe will process the change.
- Annual contribution limits can be found on the HSA form.

ADDITIONAL RESOURCES

To ensure you have the information needed to make the best decisions for your healthcare in 2023, we've made available several documents from our providers to give greater detail on each of the plans and their coverages. *Click here to view the documents available for your plan options.*