



ANNUAL OPEN ENROLLMENT

January 2023 - December 2023

Full Time Staff Employees

Provider: WM Health Insurance Pool

2023 HEALTH PLAN OPTIONS

JPS STAFF

WMHIP HEALTH CARE PACKAGES

PAK A	PAK B	PAK C	DENTAL	VISION	LIFE
BCBSM PPO In-Network Deductibles: \$1,500/member \$3,000/family	Cash-in-lieu of district health insurance.	BCBSM PPO In-Network Deductibles: \$1,500/member \$3,000/family	JPS provides dental, vision, and life insurance at <u>no cost</u> to full time employees.		
\$10/\$40 RX Copay	CIL Amount: \$9,500	\$10/\$40/\$80 RX Copay			

UNDERSTANDING HEALTH CARE TERMINOLOGY & COSTS

PREMIUM	MDT HARD CAP	PREMIUM SHARE	DEDUCTIBLE	HEALTH SAVINGS ACCOUNT (HSA)
The actual total cost for medical insurance.	Pre-set maximum \$ your employer can contribute to your premium.	Amount of the premium cost you pay after employer contribution.	Amount you pay for health care services before plan starts to pay.	Account where you can set aside pre-tax \$ to pay for health care expenses.
JPS provides dental, vision, and life insurance at <u>no cost</u> to you.	$\begin{array}{r} \text{PREMIUM} \\ - \text{HARD CAP} \\ \hline = \text{PREMIUM SHARE} \end{array} \quad \begin{array}{r} + \text{PREMIUM SHARE} \\ + \text{DEDUCTIBLE} \\ \hline = \text{YOUR COST} \end{array}$			



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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	
<i>Annual WMHIP Premium Costs were increased by +4.16% 2023 vs. 2022</i>				
HARD CAP	\$7,399.47	\$15,474.60	\$20,180.43	Set by Michigan Dept. of Treasury
<i>Annual Hard Caps were increased by +1.3% 2023 vs. 2022</i>				

YOUR INSURANCE COSTS: 2023 PREMIUM SHARE ANNUAL

			
	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

						
	SINGLE		TWO- PERSON		FAMILY	
	20 Pays	26 Pays	20 Pays	26 Pays	20 Pays	26 Pays
PAK C	\$20.38	\$15.68	\$104.54	\$80.42	\$83.95	\$64.58

2023 ANNUAL DEDUCTIBLES & COPAYS

			
	SINGLE	TWO-PERSON	FAMILY
PAKS A/C	\$1,500	\$3,000	\$3,000
<i>Deductibles listed are for in-network services.</i>			

2023 PRESCRIPTION DRUG COPAYS

	GENERIC	PREFERRED BRAND	NON-PREFERRED 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 [HSA form](#) 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.](#)