



## ANNUAL OPEN ENROLLMENT

January 2024 - December 2024

**Full Time Staff Employees**

Provider: WMHIP

## 2024 HEALTH PLAN OPTIONS

### JPS STAFF

### WMHIP HEALTH CARE PACKAGES

PAK A	PAK B	PAK C	PAK D	DENTAL	VISION	LIFE
Flex Blue \$40 Drug Card \$1,600/member \$3,200/family	Cash-in-lieu of district health insurance.	Flex Blue 3-Tier Drug Card \$1,600/member \$3,200/family	Simply Blue 3-Tier/20% RX \$10 (\$40-\$80) 20% (\$60-\$100) \$2,000/member \$4,000/family	JPS provides dental, vision, LTD, and life insurance at <u>no cost</u> to full time staff employees.		
\$10/\$40 RX Copay	Amount: \$9,500	\$10/\$40/\$80 RX Copay	20% Co-Insurance			

The **Out-of-Pocket Maximum** for **PAK A** is \$2,600 member/\$5,200 family, **PAK C** is \$2,600 member/\$5,200 family, and **PAK D** is \$3,000/member and \$6,000/family.

## 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.	$\begin{array}{r} \text{PREMIUM} \\ - \text{HARD CAP} \\ \hline = \text{PREMIUM SHARE} \end{array} \quad \begin{array}{r} \text{PREMIUM SHARE} \\ + \text{DEDUCTIBLE} \\ \hline = \text{YOUR COST} \end{array}$			



## ANNUAL OPEN ENROLLMENT




January 2024 - December 2024

Full Time Staff Employees




Provider: WMHIP

### 2024 HEALTH CARE COSTS




- 2024 PREMIUM COSTS & HARD CAPS**

				
	SINGLE	TWO-PERSON	FAMILY	
PAK A	\$8,469.00	\$19,055.16	\$23,713.20	
PAK C	\$8,138.76	\$18,311.88	\$22,788.36	
PAK D	\$6,576.00	\$14,796.00	\$18,412.92	
HARD CAP	\$7,702.85	\$16,109.06	\$21,007.83	Set by Michigan Dept. of Treasury




- YOUR INSURANCE COSTS: 2024 PREMIUM SHARE ANNUAL**

				
	SINGLE	TWO-PERSON	FAMILY	
PAK A	\$766.15	\$2,946.10	\$2,705.37	
PAK C	\$435.91	\$2,202.82	\$1,780.53	
PAK D	\$0	\$0	\$0	

- YOUR INSURANCE COSTS: 2024 PREMIUM SHARE PER PAYCHECK**

							
	SINGLE		TWO- PERSON		FAMILY		
	20 Pays	26 Pays	20 Pays	26 Pays	20 Pays	26 Pays	
PAK A	\$38.31	\$29.47	\$147.31	\$113.32	\$135.27	\$104.06	
PAK C	\$21.80	\$16.77	\$110.15	\$84.73	\$89.03	\$68.49	
PAK D	\$0	\$0	\$0	\$0	\$0	\$0	

### 2024 ANNUAL DEDUCTIBLES

				
	SINGLE	TWO-PERSON	FAMILY	
PAKS A/C	\$1,600	\$3,200	\$3,200	
PAK D	\$2,000	\$4,000	\$4,000	

Deductibles listed are for in-network services.




## ANNUAL OPEN ENROLLMENT

January 2024 - December 2024

**Full Time Staff Employees**

Provider: WMHIP

### 2024 DISTRICT HSA CONTRIBUTIONS

	 <b>SINGLE</b>	 <b>TWO-PERSON</b>	 <b>FAMILY</b>	
<b>PAK D</b>	\$1,126.85	\$1,313.06	\$2,594.91	<i>Employer HSA contribution applies to PAK D plan only</i>
	\$93.92	\$109.42	\$216.25	
	per month	per month	per month	

*JPS can only contribute to an HSA when the premium share cost is less than the MDT hard cap.*

### 2024 PRESCRIPTION DRUG COPAYS

	<b>GENERIC</b>	<b>PREFERRED BRAND</b>	<b>NON-PREFERRED TIER 3 BRAND</b>
<b>PAK A Retail</b>	\$10	\$40	\$40
<b>PAK C Retail</b>	\$10	\$40	\$80
<b>PAK D Retail</b>	\$10	20% (\$40-\$80)	20% (\$60-\$100)

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

## 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 2024, 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.](#)