

# Employee Contributions - 2023/2024 Plan Year

Rates effective July 1, 2023

All contributions listed are monthly contributions

## MEDICAL - HDHP 1 3000

	Total	Richey May	EE Contribution
Employee Only	\$537.49	\$485.57	\$51.92
Employee + Spouse	\$1,074.98	\$699.00	\$375.98
Employee + Child(ren)	\$886.86	\$699.00	\$187.86
Employee + Family	\$1,531.85	\$699.00	\$832.85

## MEDICAL - HDHP 2 4000

	Total	Richey May	EE Contribution
Employee Only	\$485.57	\$485.57	\$0.00
Employee + Spouse	\$971.14	\$699.00	\$272.14
Employee + Child(ren)	\$801.19	\$699.00	\$102.19
Employee + Family	\$1,383.87	\$699.00	\$684.87

\*HDHP = High Deductible Health Plan and includes an HSA (Health Savings Account)

## MEDICAL - PPO Plan

	Total	Richey May	EE Contribution
Employee Only	\$611.69	\$485.57	\$126.12
Employee + Spouse	\$1,223.38	\$699.00	\$524.38
Employee + Child(ren)	\$1,009.29	\$699.00	\$310.29
Employee + Family	\$1,743.31	\$699.00	\$1,044.31

### DENTAL

	EE Contribution
Employee Only	\$37.42
Employee + Spouse	\$75.96
Employee + Child(ren)	\$89.59
Employee + Family	\$136.16

### VISION

	EE Contribution
Employee Only	\$6.66
Employee + Spouse	\$13.36
Employee + Child(ren)	\$14.28
Employee + Family	\$22.82

### ACCIDENT INSURANCE

Monthly Cost	Accident Insurance
Employee Only	\$15.29
Employee + Spouse	\$22.00
Employee + Child(ren)	\$29.40
Employee + Family	\$36.11

## CRITICAL ILLNESS INSURANCE

Monthly Cost (Based on Employee Age)

Coverage Amounts for Employee & Spouse	Under Age 30	30-39	40-49	50-59	60-69	70 and Over
\$10,000	\$6.30	\$8.50	\$14.80	\$27.20	\$39.00	\$68.30
\$20,000	\$12.60	\$17.00	\$29.60	\$54.50	\$78.00	\$136.60
\$30,000	\$18.90	\$25.50	\$44.40	\$81.60	\$117.00	\$204.90
\$40,000	\$25.20	\$34.00	\$59.20	\$108.80	\$156.00	273.20

You can elect child(ren) in increments of \$5,000, up to a maximum of \$20,000. The monthly rate per \$5,000 of child coverage is \$0.50.

## HOSPITAL INDEMNITY INSURANCE

Monthly Cost	Hospital Indemnity Insurance
Employee Only	\$21.84
Employee + Spouse	\$45.26
Employee + Child(ren)	\$35.65
Employee + Family	\$59.07

# Helpful Information

## If you choose the High Deductible Health Care Plan with the HSA...

	Richey May ANNUAL Contribution	Richey May MONTHLY Contribution	Maximum Employee Contribution	2023 IRS Mandated Combined Maximum
Employee Only	\$1,000	\$83.34	\$2,850	\$3,850
Employee + Spouse	\$2,000	\$166.67	\$6,750	\$7,750
Employee + Child(ren)	\$2,000	\$166.67	\$6,750	\$7,750
Employee + Family	\$2,000	\$166.67	\$6,750	\$7,750

*Note: if you are age 55 or older, you may contribute an extra \$1,000 catch-up contribution.*

## Employee Assistance Program (EAP) - ComPsych

The program is available to **all employees** and members of their household, regardless of their enrollment in any benefit.

What services are provided?

- Confidential Emotional Support
- Work-Life Solutions
- Legal Guidance
- Financial Resources
- Online Support
- Help for New Parents
- Free Online Will Preparation

## Important Contacts

Resource	Phone Number	Website/Email
Medical & Prescription Drug (Meritain)	1-800-925-2272	Account.Meritain.com Group #15156
Teladoc (Meritain)	1-800-835-2362	www.Teladoc.com
Dental (Guardian)	1-800-627-4200	GuardianAnytime.com
Vision (VSP)	1-800-877-7195	VSP.com
Life Insurance and Long-Term Disability (Sun Life)	1-800-547-6875	SunLife.com/Account
Short-Term Disability Insurance (Sun Life)	1-877-932-7287	SunLife.com/Account
Accident, Critical Illness, and Hospital Indemnity Insurance (Sun Life)	1-877-820-5306	Submit a Claim: SunLife.com/Account SLFWorksiteClaims@DisabilityRMS.com
Employee Assistance Program (ComPsych)	1-877-595-5281	GuidanceResources.com Web ID: EAPBusiness