

North Carolina State Health Plan

Board of Trustees Meeting

July 13, 2022



Open Enrollment Update

Board of Trustees Meeting

July 13, 2022

Open Enrollment Planning Under Way



SAVE the DATE
2023 Open Enrollment
Oct. 10-28, 2022

2023 OPEN ENROLLMENT
 OCTOBER 10-28

<p>70/30 PLAN</p> <p>ALL members will AUTOMATICALLY be moved to this plan.</p> <p>\$25/month employee-only premium (after you complete tobacco attestation)</p>	<p>80/20 PLAN</p> <p>You MUST take action to enroll in this plan.</p> <p>\$50/month employee-only premium (after you complete tobacco attestation)</p>
<p>Highlights for 2023!</p>	
<p>No Premium increases for the 5th year in a row!</p> <p>Members who select a Clear Pricing Provider as their Primary Care Provider will continue to enjoy \$0 copay!</p> <p>Members will continue to enjoy a reduced copay when visiting a Clear Pricing Project Provider!</p>	<p>Preferred and non-preferred insulin continues to have a \$0 copay for a 30-day supply!</p> <p>Preventative Services remain covered at 100% - no copay or deductible - on either plan!</p>
<p>Enroll & Learn More at SHPNC.ORG</p> 	

There are no benefit changes for 2023. The formulary (drug list), which determines what medications are covered & what tier they fall under, changes on a quarterly basis, so there is a possibility that you will have changes in your prescription coverage in 2023.

QUESTIONS? Call the Eligibility & Enrollment Support Center at 855-859-0966.
 Extended Hours during Open Enrollment: MON-FRI, 8AM-10PM · SAT, 8AM-5PM

Open Enrollment Planning Under Way

- HBR OE Trainings will be held July 19-28.
- The Eligibility and Enrollment Support Center will have extended hours during Open Enrollment:
 - Monday-Friday, 8 a.m. - 10 p.m.
 - Saturdays, 8 a.m. - 5 p.m.
- A postcard was mailed this month to subscribers who:
 - Selected they were a tobacco user during last year's OE
 - Selected they were a tobacco user but willing to complete a cessation session during last year's OE
 - Took no action during last year's OE

STATE HEALTH PLAN  
FOR TEACHERS AND STATE EMPLOYEES
A Division of the Department of State Treasurer

Get a Head Start on
Open Enrollment!

SAVE THE DATE:
State Health Plan Open Enrollment
OCTOBER 10-28, 2022

STATE HEALTH PLAN MEMBERS
who use tobacco have convenient options
to earn their 2023 premium credit.
*Take action NOW to save money
throughout 2023!*
See back for details.



Take action by November 30, 2022!
Starting July 1, 2022, tobacco users can attend a tobacco cessation counseling session at their Primary Care Provider's (PCP) office for FREE to earn a lower premium for 2023! (If you combine your tobacco cessation visit with another service, there may be a copay.)

THIS MEANS:

- » No need to wait for Open Enrollment in October to secure your monthly premium credit for 2023!
- » You can see any provider that offers tobacco cessation counseling as a service!

HOW IT WORKS:

- » After you visit a PCP for your tobacco cessation session, the provider will submit a claim on your behalf. To ensure you receive credit for your visit, you should upload your office visit summary to the "Document Center" located in eBenefits, the Plan's enrollment system. Make sure to request a copy of your summary during your visit.
- » This action is ONLY for tobacco users who want to reduce their monthly premium by \$60 per month in 2023. If you are NOT a tobacco user, you will simply need to attest to that online during Open Enrollment.
- » During Open Enrollment, you will need to attest during the online enrollment process. **This step is critical to ensure you receive the lower premium for 2023.**

IF YOU TOOK NO ACTION during last year's Open Enrollment and are experiencing higher premiums this year, plan **NOW** to take action during Open Enrollment, which will be held October 10-28, 2022. Don't risk paying more next year. Watch for your Open Enrollment Decision Guide in the mail this fall for more information.

Attention Non-Medicare Subscribers in the Retirement Systems Group:
If you are a tobacco user and will be enrolling in the Enhanced PPO Plan (80/20), you will need to complete this activity to reduce your premium in 2023. If you plan to enroll in the Base PPO Plan (70/30) for 2023, this activity is not required to reduce your premium.

Visit us at: www.shpnc.org Find us on 

 
FOR TEACHERS AND STATE EMPLOYEES
A Division of the Department of State Treasurer

State Health Plan
3200 Atlantic Avenue
Raleigh, NC 27604

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Proposed 2023 Premium Contribution Rates

Board of Trustees Meeting
July 13, 2022

2023 Employee Premium Rates

Employer/Retirement Systems Contributions

- ✓ Approve 9.7% decrease in employer contributions and 23.9% increase in Retirement Systems contributions for permanent employees and retirees to comply with SL 2021-180 Section 39.22.(e).

Enhanced PPO (80/20) and Base PPO Plan (70/30) (Self-funded)

- ✓ Approve 2023 employee premium rates for the Enhanced PPO Plan (80/20) and Base PPO Plan (70/30), as shown on page 4 of this presentation.

High Deductible Health Plan

- ✓ Approve 9.7% decrease in the employer premium rate for HDHP, as shown on page 5 of this presentation.

Medicare Advantage Plan

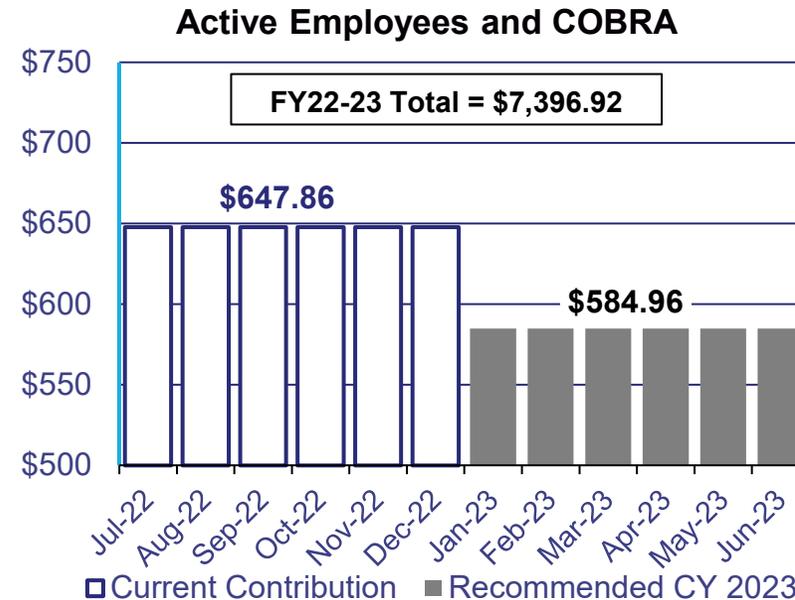
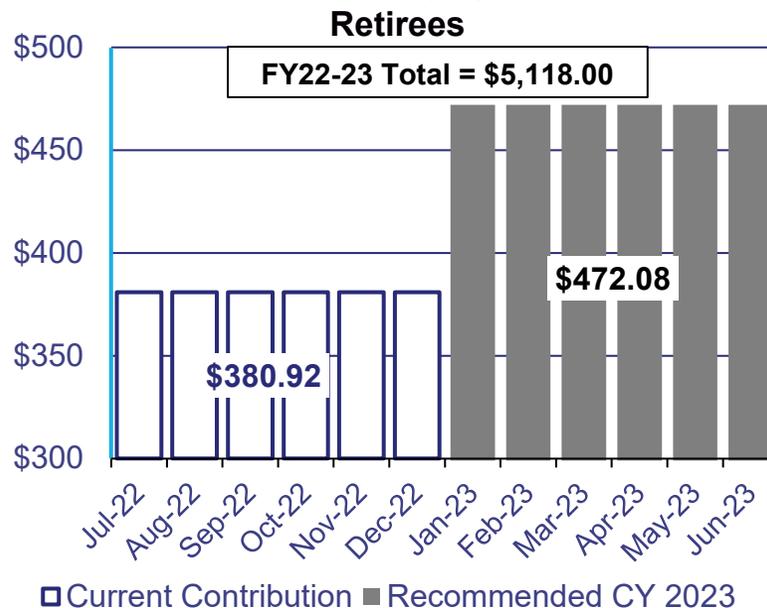
- ✓ Approve 2023 employee premium rates for the MA Base and MA Enhanced plans, as shown on page 6 of this presentation.

Other Member Groups (50% and 100% contributory; COBRA; National Guard, Firefighters, etc.)

- ✓ Approve premium rate policies for “other member groups,” as described on page 7 of this presentation.

Employer/Retirement Systems Contributions: 2023 Recommendation

- The General Assembly passed legislation in November 2021 to appropriate money to be paid from employers or the Retiree Health Trust Fund into the Public Employee Health Benefit Fund.
 - SL 2021-180 Section 39.22.(e) – FY 23 rates not to exceed 1) Active – \$7,397; 2) Retiree - \$5,118
- The fiscal year maximum is translated to monthly contribution amounts the Plan is authorized to collect for each employee, retiree, and disabled member.
- Due to the 5.4% increase on a Fiscal Year basis, the Active premiums must decrease 9.7% and Retiree premiums increase 23.9% in 2023 from 2022 levels.
- Plan staff recommends decreases to:**
 - \$584.96/month** for the Active population
 - \$472.08/month** for the Retiree population



Enhanced PPO (80/20) and Base PPO (70/30) Plans: 2023 Recommendation

- **Base Premiums:**
 - Base premiums would not change for 2023.
 - Tobacco Attestation wellness surcharge kept flat at \$60.
- **Dependent Tiers:**
 - Premiums for the dependent tiers would not change for 2023.
 - The “Subscriber + Family” and “Subscriber + Children” tiers are frozen at the same level as 2018.

Coverage & Tiers	2022 Rates	2023 Rates
Enhanced PPO (80/20) Employees *		
Subscriber Only	\$50.00	\$50.00
Subscriber + Child(ren)	\$305.00	\$305.00
Subscriber + Spouse	\$700.00	\$700.00
Subscriber + Family	\$720.00	\$720.00
Enhanced PPO (80/20) Retirees / Non-Med Dependents		
Subscriber Only	\$50.00	\$50.00
Subscriber + Child(ren)	\$305.00	\$305.00
Subscriber + Spouse	\$700.00	\$700.00
Subscriber + Family	\$720.00	\$720.00

*Assumes "Yes" completion of tobacco attestation

Actuarial Value	
Enhanced PPO (80/20) Active & Non-Medicare Plans	82.7%
Base PPO (70/30) Active & Non-Medicare Plans	77.1%
Base PPO (70/30) Medicare Plan	91.9%

Coverage & Tiers	2022 Rates	2023 Rates
Base PPO (70/30) Employees *		
Subscriber Only	\$25.00	\$25.00
Subscriber + Child(ren)	\$218.00	\$218.00
Subscriber + Spouse	\$590.00	\$590.00
Subscriber + Family	\$598.00	\$598.00
Base PPO (70/30) Retirees/Non-Med Dependents		
Subscriber Only	\$0.00	\$0.00
Subscriber + Child(ren)	\$218.00	\$218.00
Subscriber + Spouse	\$590.00	\$590.00
Subscriber + Family	\$598.00	\$598.00
Base PPO (70/30) Retirees/Med Dependents		
Subscriber Only	\$0.00	\$0.00
Subscriber + Child(ren)	\$155.00	\$155.00
Subscriber + Spouse	\$425.00	\$425.00
Subscriber + Family	\$444.00	\$444.00

*Assumes "Yes" completion of tobacco attestation

High Deductible Health Plan: 2023 Recommendation

- **Employer Premiums** decrease by the same percentage as non-Medicare premiums.
- **Employee Premiums** would stay the same in 2023.
- HDHP COBRA rates: COBRA participants would pay the full monthly premium (the employer and employee shares).
- Affordability Safe Harbor caps Employee only contributions at \$108.83.

Member Premium	2022 Rates	2023 Rates
HDHP		
Employee Only	\$96.00	\$96.00
Employee + Children	\$284.00	\$284.00
Employee + Spouse	\$513.00	\$513.00
Family	\$617.00	\$617.00

	2022	2023
HDHP Employer Contribution	\$177.07	\$159.88

Medicare Advantage Plans: 2023 Recommendation

- The Plan switched Medicare Advantage carriers from United Healthcare to Humana effective 1/1/2021. This resulted in negotiated monthly premiums of \$0 for the Base plan and \$69 for Enhanced plan.
- Administration fees are included in all dependent rates and are included with the MA Enhanced Buyup option for subscribers.
- 2023 rates did not change from 2022.

	Base Plan Premium	Enhanced Plan Premium	Buyup	Admin
2022	0.00	0.00	69.00	4.00
2023	0.00	0.00	69.00	4.00

Coverage & Tiers	2022 Rates	2023 Rates
MA Base Retirees/Med Dependents		
Subscriber Only	\$0.00	\$0.00
Subscriber + Child(ren)	\$4.00	\$4.00
Subscriber + Spouse	\$4.00	\$4.00
Subscriber + Family	\$8.00	\$8.00
MA Enhanced Retirees/Med Dependents		
Subscriber Only	\$73.00	\$73.00
Subscriber + Child(ren)	\$146.00	\$146.00
Subscriber + Spouse	\$146.00	\$146.00
Subscriber + Family	\$219.00	\$219.00

Premium Rates for Other Member Groups: 2023 Recommendation

- **100% Contributory Subscribers & COBRA Participants:**
 - Employee Premium + 2023 Employer Premium + Tobacco surcharge (\$0 or \$60)
 - Vary based on Medicare status, coverage, and tier.
 - Tobacco Wellness surcharge also applies to all PPO Plan enrollees (not in MA) except for those enrolled in HDHP and those from the Retirement Systems Group enrolled in the Base PPO Plan (70/30)
- **50% Contributory Subscribers:**
 - Employee Premium + (50% x 2023 Employer Premium) + Tobacco surcharge (\$0 or \$60)
 - Vary based on Medicare status, coverage, and tier.
 - Tobacco Wellness surcharge also applies to all PPO Plan enrollees (not in MA) except for those enrolled in HDHP and those from the Retirement Systems Group enrolled in the Base PPO Plan (70/30)
 - Medicare Advantage subscribers will not add more than the fully insured premium + administrative costs to the non-contributory premiums in the same tier.
- **National Guard, Firefighters, and Emergency Medical Personnel:**
 - (Employee Premium + 2023 Employer Premium) x 120% + Tobacco surcharge (\$0 or \$60)
 - Vary based on coverage and tier.
 - The additional 20% rate factor to protect against adverse selection (See §135-48.58 NC General Statutes)
 - If the tobacco attestation is not complete, the \$60 tobacco surcharge applies.

2023 Premium Rates – Requires Board Vote

Employer/Retirement Systems Contributions

- Approve 9.7% decrease in employer contributions and 23.9% increase in Retirement Systems contributions for permanent employees and retirees.

Enhanced PPO (80/20) and Base PPO (70/30) Plans (Self-funded)

- Approve 2023 Employee premium rates for the Enhanced PPO (80/20) and Base PPO (70/30) plans, as shown on page 4 of this presentation.

High Deductible Health Plan

- Approve 9.7% decrease in the employer premium rate for HDHP, as shown on page 5 of this presentation, and approve the 2023 Employee premium.

Medicare Advantage Plan

- Approve 2023 employee premium rates for the MA Base and MA Enhanced plans, as shown on page 6 of this presentation.

Other Member Groups (50% and 100% contributory; COBRA; National Guard, Firefighters, etc.)

- Approve premium rate policies for “other member groups,” as described on page 7 of this presentation.

Appendix: Detailed Rate Sheets

Active Employees Recommended 2023 Premium Rates

Active Employee Group	Enhanced PPO (80/20) Tobacco Attestation Complete? *		Base PPO (70/30) Tobacco Attestation Complete? *		Employer Contribution
	Yes	No	Yes	No	
Active Employees					
Subscriber Only	\$50.00	\$110.00	\$25.00	\$85.00	\$584.96
Subscriber + Child(ren)	\$305.00	\$365.00	\$218.00	\$278.00	\$584.96
Subscriber + Spouse	\$700.00	\$760.00	\$590.00	\$650.00	\$584.96
Subscriber + Family	\$720.00	\$780.00	\$598.00	\$658.00	\$584.96
Job Share Employees (50% Contributory)					
Subscriber Only	\$342.48	\$402.48	\$317.48	\$377.48	\$292.48
Subscriber + Child(ren)	\$597.48	\$657.48	\$510.48	\$570.48	\$292.48
Subscriber + Spouse	\$992.48	\$1,052.48	\$882.48	\$942.48	\$292.48
Subscriber + Family	\$1,012.48	\$1,072.48	\$890.48	\$950.48	\$292.48
LOA Fully Paid & PartTime (100% Contribution)					
Subscriber Only	\$634.96	\$694.96	\$609.96	\$669.96	\$0.00
Subscriber + Child(ren)	\$889.96	\$949.96	\$802.96	\$862.96	\$0.00
Subscriber + Spouse	\$1,284.96	\$1,344.96	\$1,174.96	\$1,234.96	\$0.00
Subscriber + Family	\$1,304.96	\$1,364.96	\$1,182.96	\$1,242.96	\$0.00

* Tobacco Attestation:

YES = Subscriber is not a tobacco user or has agreed to participate in a cessation program.

NO = Subscriber is a tobacco user and has not agreed to participate in a cessation program.

Non-Medicare Retirees and Disabled Members Recommended 2023 Premium Rates

Non-Medicare Subscribers	Enhanced PPO (80/20) Tobacco Attestation Complete? *		Base PPO (70/30)	Retirement System Contribution
	Yes	No		
Subscriber and All Dependents are Non-Medicare				
Subscriber Only	\$50.00	\$110.00	\$0.00	\$472.08
Subscriber + Child(ren)	\$305.00	\$365.00	\$218.00	\$472.08
Subscriber + Spouse	\$700.00	\$760.00	\$590.00	\$472.08
Subscriber + Family	\$720.00	\$780.00	\$598.00	\$472.08
Medicare Primary for One or More Dependent(s)				
<i>Medicare Primary Dependents on MA Base Plan</i>				
Subscriber + Child(ren)	\$54.00	\$114.00	\$4.00	\$472.08
Subscriber + Spouse	\$54.00	\$114.00	\$4.00	\$472.08
Subscriber + Family	\$58.00	\$118.00	\$8.00	\$472.08
<i>Medicare Primary Dependents on MA Enhanced Plan</i>				
Subscriber + Child(ren)	\$123.00	\$183.00	\$73.00	\$472.08
Subscriber + Spouse	\$123.00	\$183.00	\$73.00	\$472.08
Subscriber + Family	\$196.00	\$256.00	\$146.00	\$472.08
<i>Medicare Primary Dependents on Base PPO (70/30) Plan</i>				
Subscriber + Child(ren)	\$205.00	\$265.00	\$155.00	\$472.08
Subscriber + Spouse	\$475.00	\$535.00	\$425.00	\$472.08
Subscriber + Family	\$494.00	\$554.00	\$444.00	\$472.08

* Tobacco Attestation:

YES = Subscriber is not a tobacco user **or** has agreed to participate in a cessation program.

NO = Subscriber is a tobacco user and has **not** agreed to participate in a cessation program.

MA = Medicare Advantage

50% Contributory Non-Medicare Retirees Recommended 2023 Premium Rates

50% Contributory Non-Medicare Subscribers	Enhanced PPO (80/20) Tobacco Attestation Complete? *		Base PPO (70/30)	Retirement System Contribution
	Yes	No		
Retiree and All Dependents are Non-Medicare				
Subscriber Only	\$286.04	\$346.04	\$236.04	\$236.04
Subscriber + Child(ren)	\$541.04	\$601.04	\$454.04	\$236.04
Subscriber + Spouse	\$936.04	\$996.04	\$826.04	\$236.04
Subscriber + Family	\$956.04	\$1,016.04	\$834.04	\$236.04
Medicare Primary for One or More Dependent(s)				
<i>Medicare Primary Dependents on MA Base Plan</i>				
Subscriber + Child(ren)	\$290.04	\$350.04	\$240.04	\$236.04
Subscriber + Spouse	\$290.04	\$350.04	\$240.04	\$236.04
Subscriber + Family	\$294.04	\$354.04	\$244.04	\$236.04
<i>Medicare Primary Dependents on MA Enhanced Plan</i>				
Subscriber + Child(ren)	\$359.04	\$419.04	\$309.04	\$236.04
Subscriber + Spouse	\$359.04	\$419.04	\$309.04	\$236.04
Subscriber + Family	\$432.04	\$492.04	\$382.04	\$236.04
<i>Medicare Primary Dependents on Base PPO (70/30) Plan</i>				
Subscriber + Child(ren)	\$441.04	\$501.04	\$391.04	\$236.04
Subscriber + Spouse	\$711.04	\$771.04	\$661.04	\$236.04
Subscriber + Family	\$730.04	\$790.04	\$680.04	\$236.04

* Tobacco Attestation:

YES = Subscriber is not a tobacco user **or** has agreed to participate in a cessation program.

NO = Subscriber is a tobacco user and has **not** agreed to participate in a cessation program.

MA = Medicare Advantage

100% Contributory Non-Medicare Retirees Recommended 2023 Premium Rates

100% Contributory Non-Medicare Subscribers	Enhanced PPO (80/20) Tobacco Attestation Complete? *		Base PPO (70/30)	Retirement System Contribution
	Yes	No		
Retiree and All Dependents are Non-Medicare				
Subscriber Only	\$522.08	\$582.08	\$472.08	\$0.00
Subscriber + Child(ren)	\$777.08	\$837.08	\$690.08	\$0.00
Subscriber + Spouse	\$1,172.08	\$1,232.08	\$1,062.08	\$0.00
Subscriber + Family	\$1,192.08	\$1,252.08	\$1,070.08	\$0.00
Medicare Primary for One or More Dependent(s)				
<i>Medicare Primary Dependents on MA Base Plan</i>				
Subscriber + Child(ren)	\$526.08	\$586.08	\$476.08	\$0.00
Subscriber + Spouse	\$526.08	\$586.08	\$476.08	\$0.00
Subscriber + Family	\$530.08	\$590.08	\$480.08	\$0.00
<i>Medicare Primary Dependents on MA Enhanced Plan</i>				
Subscriber + Child(ren)	\$595.08	\$655.08	\$545.08	\$0.00
Subscriber + Spouse	\$595.08	\$655.08	\$545.08	\$0.00
Subscriber + Family	\$668.08	\$728.08	\$618.08	\$0.00
<i>Medicare Primary Dependents on Base PPO (70/30) Plan</i>				
Subscriber + Child(ren)	\$677.08	\$737.08	\$627.08	\$0.00
Subscriber + Spouse	\$947.08	\$1,007.08	\$897.08	\$0.00
Subscriber + Family	\$966.08	\$1,026.08	\$916.08	\$0.00

* Tobacco Attestation:

YES = Subscriber is not a tobacco user or has agreed to participate in a cessation program.

NO = Subscriber is a tobacco user and has not agreed to participate in a cessation program.

MA = Medicare Advantage

COBRA, Direct Bill, Sponsored Dependents (100%) Recommended 2023 Premium Rates

Direct Bill, Sponsored Dependents & COBRA	Enhanced PPO (80/20) Tobacco Attestation Complete? *		Base PPO (70/30) Tobacco Attestation Complete? *		Employer Contribution
	Yes	No	Yes	No	
Subscriber and All Dependents are Non-Medicare					
Subscriber Only	\$634.96	\$694.96	\$609.96	\$669.96	\$0.00
Subscriber + Child(ren)	\$889.96	\$949.96	\$802.96	\$862.96	\$0.00
Subscriber + Spouse	\$1,284.96	\$1,344.96	\$1,174.96	\$1,234.96	\$0.00
Subscriber + Family	\$1,304.96	\$1,364.96	\$1,182.96	\$1,242.96	\$0.00
Medicare Primary for One or More Dependent(s)					
<i>Medicare Primary Dependents on MA Base Plan</i>					
Subscriber + Child(ren)	\$638.96	\$698.96	\$613.96	\$673.96	\$0.00
Subscriber + Spouse	\$638.96	\$698.96	\$613.96	\$673.96	\$0.00
Subscriber + Family	\$642.96	\$702.96	\$617.96	\$677.96	\$0.00
<i>Medicare Primary Dependents on MA Enhanced Plan</i>					
Subscriber + Child(ren)	\$707.96	\$767.96	\$682.96	\$742.96	\$0.00
Subscriber + Spouse	\$707.96	\$767.96	\$682.96	\$742.96	\$0.00
Subscriber + Family	\$780.96	\$840.96	\$755.96	\$815.96	\$0.00
<i>Medicare Primary Dependents on 70/30 Plan</i>					
Subscriber + Child(ren)	\$789.96	\$849.96	\$764.96	\$824.96	\$0.00
Subscriber + Spouse	\$1,059.96	\$1,119.96	\$1,034.96	\$1,094.96	\$0.00
Subscriber + Family	\$1,078.96	\$1,138.96	\$1,053.96	\$1,113.96	\$0.00

* Tobacco Attestation:

YES = Subscriber is not a tobacco user **or** has agreed to participate in a cessation program.

NO = Subscriber is a tobacco user and has **not** agreed to participate in a cessation program.

Medicare Primary Subscribers

Recommended 2023 Premium Rates

Non-Contributory Medicare Primary Subscribers	Medicare Advantage		Medicare Base PPO (70/30)	Retirement System Contribution
	Base Plan	Enhanced Plan		
Medicare Primary for Retiree and One or More Dependents				
Subscriber Only	\$0.00	\$73.00	\$0.00	\$472.08
Subscriber + Child(ren)	\$4.00	\$146.00	\$155.00	\$472.08
Subscriber + Spouse	\$4.00	\$146.00	\$425.00	\$472.08
Subscriber + Family	\$8.00	\$219.00	\$444.00	\$472.08
Non-Medicare Primary for Dependent(s)				
<i>Dependents on Enhanced PPO (80/20) Plan</i>				
Subscriber + Child(ren)	\$255.00	\$328.00	\$255.00	\$472.08
Subscriber + Spouse	\$650.00	\$723.00	\$650.00	\$472.08
Subscriber + Family	\$670.00	\$743.00	\$670.00	\$472.08
<i>Dependents on Base PPO (70/30) Plan</i>				
Subscriber + Child(ren)	\$218.00	\$291.00	\$218.00	\$472.08
Subscriber + Spouse	\$590.00	\$663.00	\$590.00	\$472.08
Subscriber + Family	\$598.00	\$671.00	\$598.00	\$472.08

50% Contributory Medicare Primary Subscribers Recommended 2023 Premium Rates

50% Contributory Medicare Retirees	Medicare Advantage		Medicare Base PPO (70/30)	Retirement System Contribution
	Base Plan	Enhanced Plan		
Medicare Primary for Retiree and One or More Dependents				
Subscriber Only	\$4.00	\$73.00	\$236.04	\$236.04
Subscriber + Child(ren)	\$8.00	\$146.00	\$391.04	\$236.04
Subscriber + Spouse	\$8.00	\$146.00	\$661.04	\$236.04
Subscriber + Family	\$12.00	\$219.00	\$680.04	\$236.04
Non-Medicare Primary for Dependent(s)				
<i>Dependents on Enhanced PPO (80/20) Plan</i>				
Subscriber + Child(ren)	\$259.00	\$328.00	\$491.04	\$236.04
Subscriber + Spouse	\$654.00	\$723.00	\$886.04	\$236.04
Subscriber + Family	\$674.00	\$743.00	\$906.04	\$236.04
<i>Dependents on Base PPO (70/30) Plan</i>				
Subscriber + Child(ren)	\$222.00	\$291.00	\$454.04	\$236.04
Subscriber + Spouse	\$594.00	\$663.00	\$826.04	\$236.04
Subscriber + Family	\$602.00	\$671.00	\$834.04	\$236.04

100% Contributory Medicare Primary Subscribers

Recommended 2023 Premium Rates

100% Contributory Medicare Primary Subscribers	Medicare Advantage		Medicare Base PPO (70/30)	Retirement System Contribution
	Base Plan	Enhanced Plan		
Medicare Primary for Retiree and One or More Dependents				
Subscriber Only	\$4.00	\$73.00	\$472.08	\$0.00
Subscriber + Child(ren)	\$8.00	\$146.00	\$627.08	\$0.00
Subscriber + Spouse	\$8.00	\$146.00	\$897.08	\$0.00
Subscriber + Family	\$12.00	\$219.00	\$916.08	\$0.00
Non-Medicare Primary for Dependent(s)				
<i>Dependents on Enhanced PPO (80/20) Plan</i>				
Subscriber + Child(ren)	\$259.00	\$328.00	\$727.08	\$0.00
Subscriber + Spouse	\$654.00	\$723.00	\$1,122.08	\$0.00
Subscriber + Family	\$674.00	\$743.00	\$1,142.08	\$0.00
<i>Dependents on Base PPO (70/30) Plan</i>				
Subscriber + Child(ren)	\$222.00	\$291.00	\$690.08	\$0.00
Subscriber + Spouse	\$594.00	\$663.00	\$1,062.08	\$0.00
Subscriber + Family	\$602.00	\$671.00	\$1,070.08	\$0.00

Firefighters, Rescue Squad Workers, and National Guard Recommended 2023 Premium Rates

Firefighters, Rescue Squad Workers, and National Guard	Enhanced PPO (80/20) Tobacco Attestation Complete? *		Base PPO (70/30) Tobacco Attestation Complete? *		Employer Contribution
	Yes	No	Yes	No	
Subscriber Only	761.95	821.95	731.95	791.95	\$0.00
Subscriber + Child(ren)	\$1,067.95	\$1,127.95	\$963.55	\$1,023.55	\$0.00
Subscriber + Spouse	\$1,541.95	\$1,601.95	\$1,409.95	\$1,469.95	\$0.00
Subscriber + Family	\$1,565.95	\$1,625.95	\$1,419.55	\$1,479.55	\$0.00

* Tobacco Attestation:

YES = Subscriber is not a tobacco user **or** has agreed to participate in a cessation program.

NO = Subscriber is a tobacco user and has **not** agreed to participate in a cessation program.