

REPORT AND RECOMMENDATION
 EMPLOYEE BENEFIT TRUST FUND COMMITTEE
 EMPLOYEE MEDICAL BENEFIT PLAN

On August 29th, 2024, the Employee Benefit Trust Fund Committee (EBTFC) convened to identify how to proceed with the Employee Medical Benefit Plan for the 2025 benefit year. A motion was made, seconded, and unanimously approved (4-0, 1 absent) to recommend the following changes to the Employee Medical Benefit Plan for the 2025 plan year:

- First, the Committee recommends offering the option of a high deductible health plan (HDHP) to employees with the option of a Health Savings Account (HSA).
- Second, the Committee recommends increasing deductible, out-of-pocket maximum, and copays for employees as illustrated below.

	Traditional Plan		HDHP	
Deductible				
Single	\$600 (+\$200)		\$3,500	
Family	\$1,800 (+\$600)		\$7,000	
Coinsurance	90%		100%	
Max Out of Pocket				
Single	\$2,000 (+\$1,000)		\$7,000	
Family	\$6,000 (+\$3,000)		\$14,000	
Copays				
PCP	\$30 (+\$10), 10% coinsurance		Ded, \$20 copay	
Specialist	\$30 (+\$10), 10% coinsurance		Ded. \$20 copay	
Emergency Room	Ded. Coins.		Ded. \$75 copay	
Inpatient	Ded. Coins.		Ded. Coins.	
Outpatient	Ded. Coins.		Ded. Coins.	
Pharmacy Copays	\$20/\$35/\$60 (+\$10) Specialty is Tier 3		Ded, then \$0/\$20/\$50/\$150 Specialty is Tier 4	
Charged Rate (Monthly)	w/HRA	W/out HRA	w/HRA	W/out HRA
Single	\$96.21	\$122.17	\$85.79	\$108.94
Limited Family	\$198.98	\$252.67	\$177.43	\$225.30
Family	\$242.24	\$307.60	\$216.00	\$274.28
<i>EE Increase from 2024</i>	w/HRA	W/out HRA	w/HRA	W/out HRA
Single	\$12.09	\$15.35	\$1.67	\$2.12
Limited Family	\$25.00	\$31.75	\$3.45	\$4.38
Family	\$30.44	\$38.65	\$4.20	\$5.33

- The Committee previously approved changes to the prescription drug plan in order to lower costs.
- With these changes, there would be a group increase of 21.2%.

Respectfully submitted this 9th day of September 2024,


 Stephen F. Matty, Chairperson