

2023 BLUE CROSS & BLUE SHIELD ANNUAL HEALTH INSURANCE RENEWAL

The table below show the premium cost for health insurance for calendar year 2023. Included in the table is the premium cost for calendar year 2022 for comparison.

The **BCBS Gold CDHP (H.S.A)** plan had a premium increase of **11.59%** and the **BCBS Platinum** plan had a premium increase of **11.31%**.

GOLD CDHP		CY22 Monthly Premium	CY23 Monthly Premium	Monthly Premium Change from CY22 to CY23	CY22 Annual Premium	CY23 Annual Premium	Change in Annual Premium CY22 to CY23	% Change from CY22 to CY23
	Single	\$ 723.92	\$ 807.84	\$ 83.92	\$ 8,687.04	\$ 9,694.08	\$ 1,007.04	11.59%
	Two Person	\$ 1,447.84	\$ 1,615.68	\$ 167.84	\$ 17,374.08	\$ 19,388.16	\$ 2,014.08	11.59%
	Parent/Child	\$ 1,397.17	\$ 1,559.13	\$ 161.96	\$ 16,766.04	\$ 18,709.56	\$ 1,943.52	11.59%
	Family	\$ 2,034.22	\$ 2,270.03	\$ 235.81	\$ 24,410.64	\$ 27,240.36	\$ 2,829.72	11.59%

PLATINUM		CY22 Monthly Premium	CY23 Monthly Premium	Monthly Premium Change from CY22 to CY23	CY22 Annual Premium	CY23 Annual Premium	Change in Annual Premium	% Change from CY22 to CY23
	Single	\$ 882.05	\$ 994.55	\$ 112.50	\$ 10,584.60	\$ 11,934.60	\$ 1,350.00	11.31%
	Two Person	\$ 1,764.10	\$ 1,989.10	\$ 225.00	\$ 21,169.20	\$ 23,869.20	\$ 2,700.00	11.31%
	Parent/Child	\$ 1,702.36	\$ 1,919.48	\$ 217.12	\$ 20,428.32	\$ 23,033.76	\$ 2,605.44	11.31%
	Family	\$ 2,478.56	\$ 2,794.69	\$ 316.13	\$ 29,742.72	\$ 33,536.28	\$ 3,793.56	11.31%

The **BCBS Gold CDHP Plan Changes** are

- Deductible increase from \$2,550 Single and \$5,100 for two person, parent/child or family in 2022 to \$2,675 single and \$5,350 for two person, parent/child or family 2023.
- The out of pocket maximum for pharmacy was \$1,400 in 2022. For 2023 that increased to \$1,500

The **BCBS Platinum Plan Changes** are

- Deductible increased from \$400 single or \$800 for two person, parent/child or family in 2022 to \$425 single to \$850 for two person, parent/child or family in 2023.

- Out of pocket maximum was \$1,400 single and \$2,800 for two person, parent/child or family in 2022 to \$1,500 single to \$3,000 for two person, parent/child or family in 2023.

The tables listed below show the employee weekly contribution amounts towards premium based on the health insurance plan. The two plans are BCBS Gold CDHP (H.S.A.) or the BCBS Platinum plan.

- **I.A.F.F. (Fire)** (6.5% employee contribution for Gold CDHP and 16.5% employee contribution for Platinum)

There are two (2) charts. One chart is for the GOLD CDHP (H.S.A.) plan and the other is for the BCBS Platinum.

FIRE (IAFF)

BCBS Gold CDHP (H.S.A) 6.5%

BCBS Platinum 16.5%

	Employee Weekly Premium Contribution			Employee Weekly Premium Contribution
Single	\$12.12		Single	\$37.87
Two Person	\$24.24		Two Person	\$75.74
Parent/Child	\$23.39		Parent/Child	\$73.09
Family	\$34.05		Family	\$106.41

The chart below is for staff that wants to remain or anticipates a change to the BCBS Gold CDHP (H.S.A) plan for 2023.

- The City contribution may vary depending on the start date of employment or some of the Unions have different agreements. If you are unsure what the City contribution is for you please contact Rikk Taft.
- The chart will show you the amount fully fund your deductible (recommended Contribution)
- The IRS maximum contribution **under the age of 55 years old** is \$3,850 single or \$7,750 for Two person, Parent/child or family.
- The IRS maximum contribution **over the age of 55 years old** is \$4,850 single or \$8,750 for Two person, Parent/child or family.
- **IMPORTANT NOTE:** If you intend to max out your H.S.A. it is recommended that you round down to the nearest dollar to ensure that you do not go over the maximum contribution allowed.

	CY22 Deductible	CY23 Deductible	City Contribution to H.S.A	Amount to fully Fund deductible	Weekly Amount to Fully Fund	2023 IRS Max H.S.A. Contribution Under 55 Y/O	2023 Amount Needed to Max Out H.S.A. Contribution	*Weekly Amount To max out H.S.A. Contribution Under 55 Y/O	2023 IRS Max H.S.A. Contribution Over 55 Y/O	2023 Amount Needed to Max Out H.S.A. Contribution Over 55 Y/O	*Weekly Amount To max out H.S.A. Contribution Over 55 Y/O
Single	\$ 2,550.00	\$ 2,675.00	\$ 1,800.00	\$ 875.00	\$ 16.83	\$ 3,850.00	\$ 2,050.00	\$ 39.42	\$ 4,850.00	\$ 3,050.00	\$ 58.65
Two Person	\$ 5,100.00	\$ 5,350.00	\$ 1,800.00	\$ 3,550.00	\$ 68.27	\$ 7,750.00	\$ 5,950.00	\$ 114.42	\$ 8,750.00	\$ 6,950.00	\$ 133.65
Parent/Child	\$ 5,100.00	\$ 5,350.00	\$ 1,800.00	\$ 3,550.00	\$ 68.27	\$ 7,750.00	\$ 5,950.00	\$ 114.42	\$ 8,750.00	\$ 6,950.00	\$ 133.65
Family	\$ 5,100.00	\$ 5,350.00	\$ 2,250.00	\$ 3,100.00	\$ 59.62	\$ 7,750.00	\$ 5,500.00	\$ 105.77	\$ 8,750.00	\$ 6,500.00	\$ 125.00

If you would like to make a plan change for January 1, 2023, I have attached a new enrollment form please fill out the form and return it to Rikk Taft.

I have also included the Declaration of Health Care form for you to complete. Please return this to Rikk Taft prior to December 16, 2022.

If you are unsure about any of this information or would like to discuss the plans in more detail, please reach out to Rikk Taft at 802-793-0789.