



### 2023 Retiree Insurance Benefits Rate Sheet

Medical Insurance	Anthem			
	BAC PPO w/BJC Access	BPS PPO w/o BJC Access	BAC H.S.A. w/BJC Access	BPS H.S.A. w/o BJC Access
<b>Benefit Highlights</b>	<b>In-Network Individual/Family</b>	<b>In-Network Individual/Family</b>	<b>In-Network Individual/Family</b>	<b>In-Network Individual/Family</b>
<b>Deductible Total</b>	<b>\$3,500 / \$7,000</b>	<b>\$3,500 / \$7,000</b>	<b>\$5,000 / \$10,000</b>	<b>\$5,000 / \$10,000</b>
<b>Retiree Responsibility</b>	<b>\$2,100 / \$4,000</b>	<b>\$2,100 / \$4,000</b>	<b>\$3,000 / \$5,200</b>	<b>\$3,000 / \$5,200</b>
<b>HRA Paid By College</b>	<b>\$1,400 / \$3,000</b>	<b>\$1,400 / \$3,000</b>	<b>\$2,000 / \$4,800</b>	<b>\$2,000 / \$4,800</b>
<b>Out-of-Pocket Plan Max</b>	<b>\$5,000 / \$10,000</b>	<b>\$5,000 / \$10,000</b>	<b>\$7,000 / \$14,000</b>	<b>\$7,000 / \$14,000</b>
<b>Retiree Responsibility</b>	<b>\$3,500 / \$7,000</b>	<b>\$3,500 / \$7,000</b>	<b>\$3,900 / \$7,800</b>	<b>\$3,900 / \$7,800</b>
<b>HRA Paid By College</b>	<b>\$1,500 / \$3,000</b>	<b>\$1,400 / \$3,000</b>	<b>\$3,100 / \$6,200</b>	<b>\$3,100 / \$6,200</b>
Co-insurance	80%	80%	80%	80%
Deductible Type	Embedded	Embedded	Embedded	Embedded
Plan Year / Calendar Year	Calendar Year	Calendar Year	Calendar Year	Calendar Year
PCP Office Visit / Specialist Visit	\$50 / \$70	\$50 / \$70	Deductible then \$35 / \$60	Deductible then \$35 / \$60
Emergency Room	\$450	\$450	Deductible then \$400	Deductible then \$400
Urgent Care	\$100	\$100	Deductible then \$100	Deductible then \$100
Chiropractic Services	Deductible then 20%	Deductible then 20%	Deductible then 20%	Deductible then 20%
Hospitalization - Inpatient	Deductible then 20%	Deductible then 20%	Deductible then 20%	Deductible then 20%
- Outpatient	Deductible then 20%	Deductible then 20%	Deductible then 20%	Deductible then 20%
Prescription Drugs	Tier 1	\$15 / \$30	\$15 / \$30	Deductible then \$15 / \$30
	Tier 2	\$40 / \$80	\$40 / \$80	Deductible then \$40 / \$80
	Tier 3	\$75 / \$150	\$75 / \$150	Deductible then \$75 / \$150
	Tier 4	25% to \$350	25% to \$350	Deductible then 25% to \$350
<b>Benefit Highlights</b>	<b>Out-of-Network</b>	<b>Out-of-Network</b>	<b>Out-of-Network</b>	<b>Out-of-Network</b>
Deductible (Individual/Family)	\$5,000 / \$10,000	\$5,000 / \$10,000	\$5,000 / \$10,000	\$5,000 / \$10,000
Out-of-Pocket Max (Individual/Family)	\$10,000 / \$20,000	\$10,000 / \$20,000	\$14,000 / \$28,000	\$14,000 / \$28,000
Co-insurance	50%	50%	50%	50%
<b>Retiree Monthly Rates</b>				
<b>Retiree Only</b>	<b>\$1,036.42</b>	<b>\$992.62</b>	<b>\$733.04</b>	<b>\$689.80</b>
<b>Retiree/Spouse</b>	<b>\$2,150.64</b>	<b>\$2,062.54</b>	<b>\$1,415.70</b>	<b>\$1,349.48</b>
<b>Retiree/Child(ren)</b>	<b>\$1,944.74</b>	<b>\$1,864.50</b>	<b>\$1,275.24</b>	<b>\$1,214.40</b>
<b>Retiree/Family</b>	<b>\$2,967.22</b>	<b>\$2,844.10</b>	<b>\$1,929.30</b>	<b>\$1,834.90</b>

11/3/22 - Effective Date: January 1, 2023 - December 31, 2023

2023 IRS H.S.A. Contribution Limit	
Individual	\$ 3,850.00
Family	\$ 7,750.00
Age 55+ can contribute an additional \$1,000 into an H.S.A.	

Dental Insurance	
<b>Delta Dental</b>	<b>Retiree Paid (monthly)</b>
Retiree	\$ 34.44
Retiree/Spouse	\$ 67.24
Retiree/Child(ren)	\$ 106.54
Retiree/Family	\$ 142.36

Vision Insurance	
<b>EyeMed</b>	<b>Retiree Paid (monthly)</b>
Retiree Only	\$ 4.50
Retiree/Spouse	\$ 8.54
Retiree/Child(ren)	\$ 9.00
Retiree/Family	\$ 13.22

Medical Insurance Embedded Deductible	
Individual Deductible applies to a single family member	