



## ANNUAL OPEN ENROLLMENT

January 2023 - December 2023

**JPS Bus Drivers (Outside Top 3)**

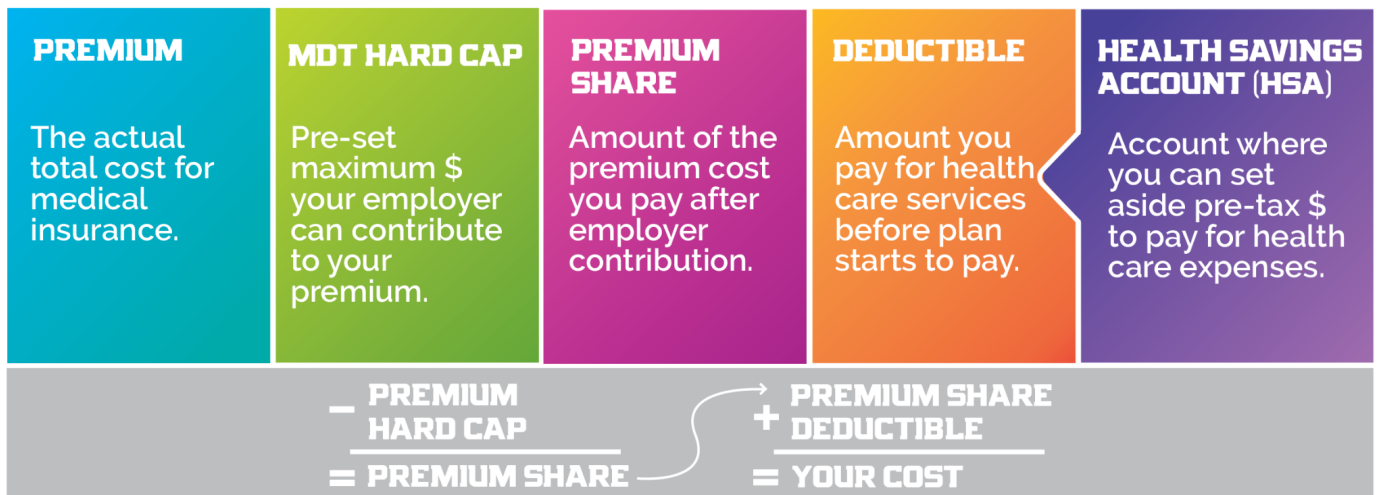
**GSRP Teachers**

Provider: WM Health Insurance Pool

## 2023 HEALTH PLAN OPTIONS

<b>JPS Bus DRIVERS (OUTSIDE TOP 3)</b> <b>WMHIP HEALTH CARE PACKAGES</b>		
PAK A	PAK B	PAK C
<b>BCBSM PPO</b> In-Network <b>Deductibles:</b> \$1,500/member \$3,000/family	Cash-in-lieu of district health insurance.	<b>BCBSM PPO</b> In-Network <b>Deductibles:</b> \$1,500/member \$3,000/family
\$10/\$40 RX Copay	CIL Amount: \$7,399.47	\$10/\$40/\$80 RX Copay

## UNDERSTANDING HEALTH CARE TERMINOLOGY & COSTS








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### 2023 HEALTH CARE COSTS

- 2023 PREMIUM COSTS & HARD CAPS**




	 SINGLE	 TWO-PERSON	 FAMILY
<b>PAK A</b>	\$8,123.76	\$18,278.40	\$22,746.48
<b>PAK C</b>	\$7,806.96	\$17,565.36	\$21,859.32

*Annual WMHIP Premium Costs were increased by +4.16% 2023 vs. 2022*




<b>HARD CAP</b>	\$7,399.47	\$15,474.60	\$20,180.43	<i>Set by Michigan Dept. of Treasury</i>
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*Annual Hard Caps were increased by +1.3% 2023 vs. 2022*

- YOUR INSURANCE COSTS: 2023 PREMIUM SHARE ANNUAL**

	 SINGLE	 TWO-PERSON	 FAMILY
<b>PAK A</b>	\$724.29	\$2,803.80	\$2,566.05
<b>PAK C</b>	\$407.49	\$2,090.76	\$1,678.89

- YOUR INSURANCE COSTS: 2023 PREMIUM SHARE PER PAYCHECK**

	 SINGLE		 TWO-PERSON		 FAMILY	
	20 Pays	26 Pays	20 Pays	26 Pays	20 Pays	26 Pays
<b>PAK C</b>	\$20.38	\$15.68	\$104.54	\$80.42	\$83.95	\$64.58

### 2023 ANNUAL DEDUCTIBLES & COPAYS

	 SINGLE	 TWO-PERSON	 FAMILY
<b>PAKS A/C</b>	\$1,500	\$3,000	\$3,000

*Deductibles listed are for in-network services.*

### 2023 PRESCRIPTION DRUG COPAYS

	GENERIC	PREFERRED BRAND	NON-PREFERRED TIER 3 BRAND

*Copays listed are for 30 day retail supply. Mail order may provide savings.*



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### HEALTH SAVINGS ACCOUNTS (HSA)

HSA's are a type of savings account that let you set aside pre-tax money to pay for qualified medical expenses, such as orthodontic work, medical/dental co-pays, saving for retirement health costs, etc. You may choose to contribute additional money to your HSA (if eligible) to take advantage of the tax benefit—because HSA contributions are pre-tax, your taxable income is reduced by the amount that you contribute.

- JPS HSA's are managed through Health Equity. You can use your Health Equity card to pay for qualified medical expenses, or use their online portal or mobile app.
- *Note that the IRS imposes an annual cap on the amount you can contribute to an HSA.*
- You can change your HSA contributions and corresponding payroll deduction at any time. Simply fill out the [HSA form](#) on the website and Teresa Monroe will process the change.
- Annual contribution limits can be found on the HSA form.

### ADDITIONAL RESOURCES

To ensure you have the information needed to make the best decisions for your healthcare in 2023, we've made available several documents from our providers to give greater detail on each of the plans and their coverages. [Click here to view the documents available for your plan options.](#)