



ANNUAL OPEN ENROLLMENT

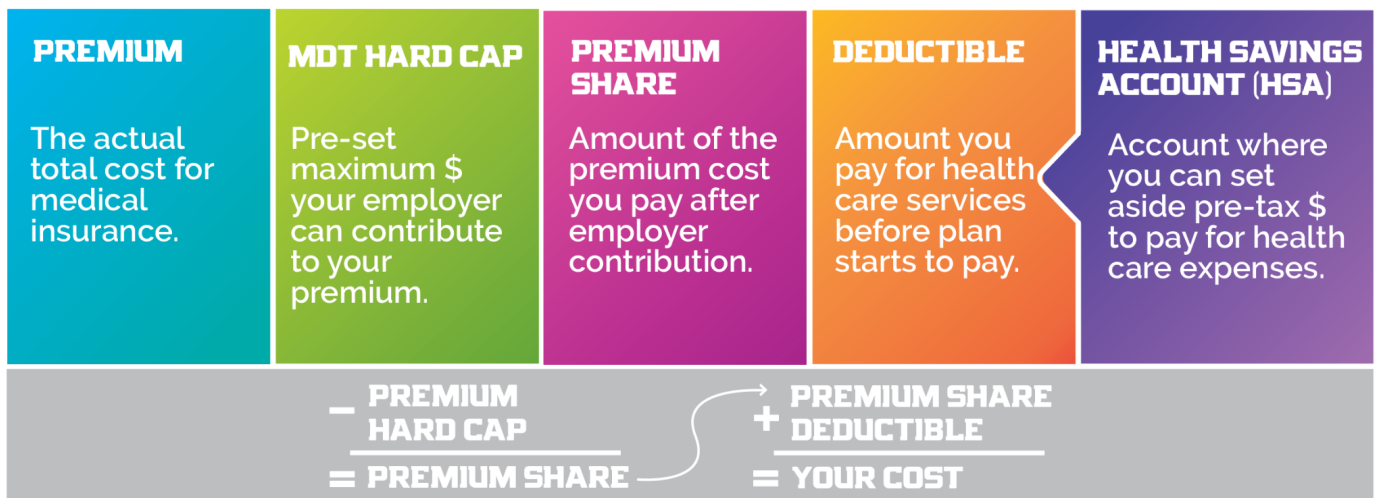
January 2024 - December 2024
JPS Bus Drivers (Outside Top 3)
 Provider: WMHIP

2024 HEALTH PLAN OPTIONS

JPS BUS DRIVERS (OUTSIDE TOP 3)			
WMHIP HEALTH CARE PACKAGES			
PAK A	PAK B	PAK C	PAK D
Flex Blue \$40 Drug Card \$1,600/member \$3,200/family	Cash-in-lieu of district health insurance.	Flex Blue 3-Tier Drug Card \$1,600/member \$3,200/family	Simply Blue 3-Tier/20% RX \$10 (\$40-\$80) 20% (\$60-\$100) \$2,000/member \$4,000/family
\$10/\$40 RX Copay	Amount: \$7,702.85	\$10/\$40/\$80 RX Copay	20% Co-Insurance

The **Out-of-Pocket Maximum** for **PAK A** is \$2,600 member/\$5,200 family, **PAK C** is \$2,600 member/\$5,200 family, and **PAK D** is \$3,000/member and \$6,000/family.

UNDERSTANDING HEALTH CARE TERMINOLOGY & COSTS








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2024 HEALTH CARE COSTS




- 2024 PREMIUM COSTS & HARD CAPS**

	 SINGLE	 TWO-PERSON	 FAMILY	
PAK A	\$8,469.00	\$19,055.16	\$23,713.20	
PAK C	\$8,138.76	\$18,311.88	\$22,788.36	
PAK D	\$6,576.00	\$14,796.00	\$18,412.92	
HARD CAP	\$7,702.85	\$16,109.06	\$21,007.83	<i>Set by Michigan Dept. of Treasury</i>




- YOUR INSURANCE COSTS: 2024 PREMIUM SHARE ANNUAL**

	 SINGLE	 TWO-PERSON	 FAMILY
PAK A	\$766.15	\$2,946.10	\$2,705.37
PAK C	\$435.91	\$2,202.82	\$1,780.53
PAK D	\$0	\$0	\$0

- YOUR INSURANCE COSTS: 2024 PREMIUM SHARE PER PAYCHECK**

	 SINGLE 20 Pays	 TWO-PERSON 20 Pays	 FAMILY 20 Pays
PAK A	\$38.31	\$147.31	\$135.27
PAK C	\$21.80	\$110.15	\$89.03
PAK D	\$0	\$0	\$0

2024 ANNUAL DEDUCTIBLES

	 SINGLE	 TWO-PERSON	 FAMILY
PAKS A/C	\$1,600	\$3,200	\$3,200
PAK D	\$2,000	\$4,000	\$4,000




Deductibles listed are for in-network services.



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2024 DISTRICT HSA CONTRIBUTIONS

	 SINGLE	 TWO-PERSON	 FAMILY	
PAK D	\$1,126.85	\$1,313.06	\$2,594.91	<i>Employer HSA contribution applies to PAK D plan only</i>
	\$93.92 per month	\$109.42 per month	\$216.25 per month	

JPS can only contribute to an HSA when the premium share cost is less than the MDT hard cap.

2024 PRESCRIPTION DRUG COPAYS

	GENERIC	PREFERRED BRAND	NON-PREFERRED TIER 3 BRAND
PAK A Retail	\$10	\$40	\$40
PAK C Retail	\$10	\$40	\$80
PAK D Retail	\$10	20% (\$40-\$80)	20% (\$60-\$100)

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

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 2024, 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.](#)