

**Employee costs are in Italics - Calculated at 80/20% Premium Split**

Licensed Employee* Full Time - <b>Single Policy</b>	Plan	Employee Out-of-Pocket Maximum by Plan	2023 HRA/HSA** Funding by Employer	Annual Out-of-Pocket Exposure for Employee After HRA/HSA**	Total Monthly Premium 7/1/2022	Total Annual Premium	Annual Employer Premium Share	Annual Employee Premium Share	Employee Monthly Premium Share	Total Employee Annual Premium & Out-of-Pocket Exposure
Single	Platinum	\$2,800	\$1,900	\$900	\$928.68	\$11,144.16	\$8,042.69	\$3,101.47	\$258.46	\$4,001.47
Single	Gold	\$3,100	\$1,900	\$1,200	\$907.54	\$10,890.48	\$8,042.69	\$2,847.79	\$237.32	\$4,047.79
Single	Gold CDHP	\$2,500	\$1,900	\$600	\$837.78	\$10,053.36	\$8,042.69	\$2,010.67	\$167.56	\$2,610.67
Single	Silver CDHP	\$4,000	\$1,900	\$2,100	\$775.58	\$9,306.96	\$7,445.57	\$1,861.39	\$155.12	\$3,961.39

\*If you are unsure if these costs apply to you, see "What employee segment am I in?" on our website.

\*\*HSA only available on Silver Plan

Employer premium contributions for the Platinum and Gold Plans are identical to the employer premium contribution to the Gold CDHP.

Premiums are set on a fiscal-year basis. These rates reflect changes as of July 1, 2022.

Licensed Employee* Full Time - <b>Self &amp; Spouse Policy</b>	Plan	Employee Out-of-Pocket Maximum by Plan	2023 HRA/HSA** Funding by Employer	Annual Out-of-Pocket Exposure for Employee After HRA/HSA**	Total Monthly Premium 7/1/2022	Total Annual Premium	Annual Employer Premium Share	Annual Employee Premium Share	Employee Monthly Premium Share	Total Employee Annual Premium & Out-of-Pocket Exposure
Self & Spouse	Platinum	\$5,600	\$4,000	\$1,600	\$1,857.38	\$22,288.56	\$15,104.54	\$7,184.02	\$598.67	\$8,784.02
Self & Spouse	Gold	\$6,200	\$4,000	\$2,200	\$1,815.08	\$21,780.96	\$15,104.54	\$6,676.42	\$556.37	\$8,876.42
Self & Spouse	Gold CDHP	\$5,000	\$4,000	\$1,000	\$1,573.39	\$18,880.68	\$15,104.54	\$3,776.14	\$314.68	\$4,776.14
Self & Spouse	Silver CDHP	\$8,000	\$4,000	\$4,000	\$1,551.17	\$18,614.04	\$14,891.23	\$3,722.81	\$310.23	\$7,722.81

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Employer premium contributions for the Platinum and Gold Plans are identical to the employer premium contribution to the Gold CDHP.

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Licensed Employee* Full Time - <b>Parent/Child(ren) Policy</b>	Plan	Employee Out-of-Pocket Maximum by Plan	2023 HRA/HSA** Funding by Employer	Annual Out-of-Pocket Exposure for Employee After HRA/HSA**	Total Monthly Premium 7/1/2022	Total Annual Premium	Annual Employer Premium Share	Annual Employee Premium Share	Employee Monthly Premium Share	Total Employee Annual Premium & Out-of-Pocket Exposure
Parent/Child(ren)	Platinum	\$5,600	\$4,000	\$1,600	\$1,552.90	\$18,634.80	\$12,434.30	\$6,200.50	\$516.71	\$7,800.50
Parent/Child(ren)	Gold	\$6,200	\$4,000	\$2,200	\$1,518.82	\$18,225.84	\$12,434.30	\$5,791.54	\$482.63	\$7,991.54
Parent/Child(ren)	Gold CDHP	\$5,000	\$4,000	\$1,000	\$1,295.24	\$15,542.88	\$12,434.30	\$3,108.58	\$259.05	\$4,108.58
Parent/Child(ren)	Silver CDHP	\$8,000	\$4,000	\$4,000	\$1,307.41	\$15,688.92	\$12,551.14	\$3,137.78	\$261.48	\$7,137.78

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Licensed Employee* Full Time - <b>Family Policy</b>	Plan	Employee Out-of-Pocket Maximum by Plan	2023 HRA/HSA** Funding by Employer	Annual Out-of-Pocket Exposure for Employee After HRA/HSA**	Total Monthly Premium 7/1/2022	Total Annual Premium	Annual Employer Premium Share	Annual Employee Premium Share	Employee Monthly Premium Share	Total Employee Annual Premium & Out-of-Pocket Exposure
Family	Platinum	\$5,600	\$4,000	\$1,600	\$2,627.24	\$31,526.88	\$22,278.34	\$9,248.54	\$770.71	\$10,848.54
Family	Gold	\$6,200	\$4,000	\$2,200	\$2,569.00	\$30,828.00	\$22,278.34	\$8,549.66	\$712.47	\$10,749.66
Family	Gold CDHP	\$5,000	\$4,000	\$1,000	\$2,320.66	\$27,847.92	\$22,278.34	\$5,569.58	\$464.13	\$6,569.58
Family	Silver CDHP	\$8,000	\$4,000	\$4,000	\$2,207.05	\$26,484.60	\$21,187.68	\$5,296.92	\$441.41	\$9,296.92

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\*\*HSA only available on Silver Plan

Employer premium contributions for the Platinum and Gold Plans are identical to the employer premium contribution to the Gold CDHP.

Premiums are set on a fiscal-year basis. These rates reflect changes as of July 1, 2022.

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