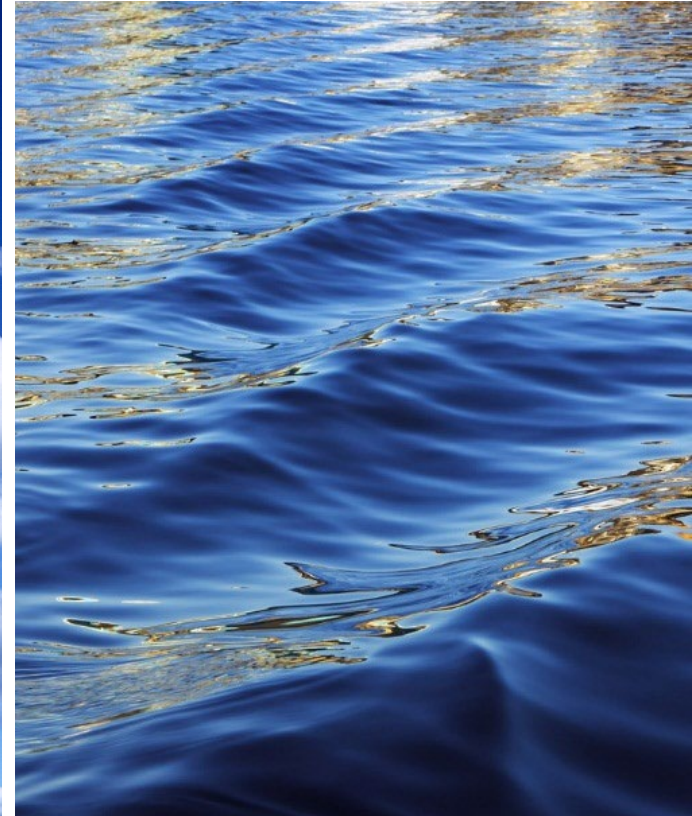
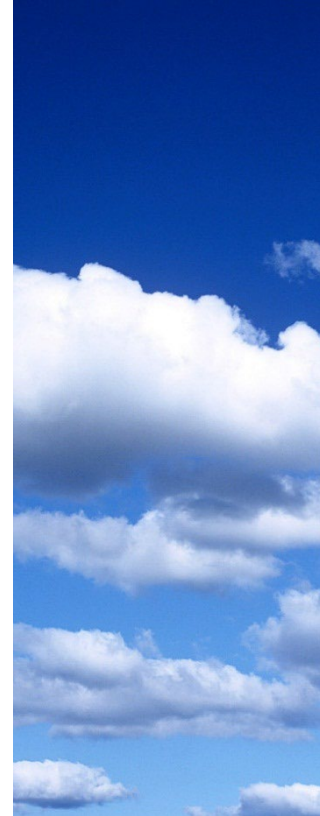




Overview of Medical Plan PPO Enhancements and Cost Comparisons across Medical Plans

H&W Benefits Team
October 2022



Medical Plan PPO Enhancements

	UCOR Plan A (current 2022)	UCOR Medical PPO (Effective Jan 1, 2023)
In-Network Medical Deductible (single/family)	\$400 / \$800	\$400 / \$800
In-Network Medical OOP Max (single/family)	\$5,100 / \$10,200	\$5,100 / \$10,200
In-Network Coinsurance	20%	20%
Office Visit	\$30 copay	\$30 copay
Specialist Visit	\$60 copay	\$45 copay
Inpatient/outpatient surgery	\$300 copay + deductible/coinsurance	\$100
Emergency Room	\$200 copay + deductible/coinsurance	\$200 copay + deductible/coinsurance
Urgent Care	\$75 copay + deductible/coinsurance	\$75 copay
Labs/x-rays	Deductible + coinsurance	\$50 copay

Medical PPO Pharmacy Enhancements

	UCOR Plan A (current 2022)	UCOR Medical PPO (proposed 2023)
In-Network Rx Deductible (single/family)	\$100 / \$200	N/A – integrated with medical
In-Network Rx Out-of-Pocket Max (single/family)	\$1,500 / \$3,000	N/A – integrated with medical
Retail (30 day supply)		
Generic	30% coins. up to \$150 per script	20% coinsurance
Preferred brand	30% coins. up to \$150 per script	20% coinsurance
Non-preferred brand	30% coins. up to \$300 per script	20% coinsurance
Specialty	30% coins. up to \$400 per script	20% coinsurance (max \$400 per script)
Mail Order (90 day supply)		
Preferred generic	30% coins. up to \$300 per script	20% coinsurance
Preferred brand	30% coins. up to \$300 per script	20% coinsurance
Non-preferred brand	30% coins. up to \$600 per script	20% coinsurance
Specialty	N/A	N/A

Plan Cost Comparisons

- The following slides are examples of medical costs comparing the cost of treatment under each of the three plans being offered for Plan Year 2023. These examples use average cost data across Aetna's book of business. They are not actual claim costs and are used for illustrative purposes only. All costs are assumed to be from in-network providers and all treatment is assumed to cost the same for claims for each plan. For exact costs, pre-treatment estimates, Aetna claims services, and plan documents should be consulted for final costs.

Low Utilization Scenario



John is a 27-year-old male single employee.

	Medical PPO	HSA CDHP	CDHP
Monthly Premiums	\$192	\$166	\$103
1 annual preventive care visit	Preventive - 100% covered	Preventive - 100% covered	Preventive - 100% covered
1 primary care physician visit	\$30*	\$75	\$75
1 urgent care visit	\$75*	\$300	\$300
2 generic medications	\$30	\$30	\$30
Employer HSA funding	N/A	(\$405 used out of \$500)	N/A

Employee Total Costs

Employee only annual premium	\$2,306	\$1,994	\$1,239
Total annual employee cost Premiums + Out-of-Pocket Costs	\$2,441	\$1,994	\$1,644

*Flat dollar copays do not apply to deductible

Medium Utilization Scenario - 1

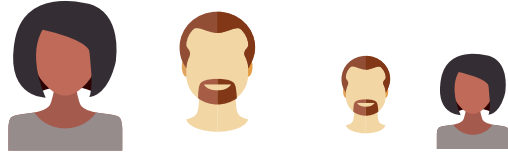


Rita (33) & Andrew (37) are a married couple who are expecting their first child.

	Medical PPO	HSA CDHP	CDHP
Monthly Premiums	\$404	\$349	\$217
2 annual preventive care visits	Preventive - 100% covered	Preventive - 100% covered	Preventive - 100% covered
5 maternity related office visits for Rita	\$150*	\$375	\$375
1 visit with a specialist	\$45*	\$150	\$150
1 urgent care visit for Andrew	\$75*	\$300	\$300
2 generic drug fills, 1 preferred brand fill, and 1 non-preferred brand fill	\$400	\$161	\$161
Labor and delivery @ \$11,000	\$2,020	\$4,611	\$8,007
Employer HSA funding	N/A	-\$1,000	N/A
Employee Total Costs			
Employee + spouse annual premium	\$4,843	\$4,189	\$2,603
Total annual employee cost Premiums + Out-of-Pocket Costs	\$7,533	\$8,786	\$11,596

*Flat dollar copays do not apply to deductible

Medium Utilization Scenario - 2



Jessica (41) & Brad (39) are a married couple who have two small children.

	Medical PPO	HSA CDHP	CDHP
Monthly Premiums	\$596	\$499	\$310
4 annual preventive care visits	Preventive - 100% Covered	Preventive - 100% Covered	Preventive - 100% Covered
2 primary care visits	\$60*	\$150	\$150
1 emergency room visit	\$500	\$500	\$500
4 generic fills, 2 preferred brand fills, and 1 non-preferred fill	\$229	\$229	\$229
1 medical procedure @ \$6,000	\$1,417	\$3,697	\$5,561
Employer HSA funding	N/A	-\$1,000	N/A
Employee Total Costs			
Employee + family annual premium	\$7,149	\$5,984	\$3,718
Total annual employee cost Premiums + Out-of-Pocket Costs	\$9,355	\$9,560	\$10,158

*Flat dollar copays do not apply to deductible

High Utilization Scenario - 1



Jim is a 62-year-old single male with Heart Disease.

	Medical PPO	HSA CDHP	CDHP
Monthly Premiums	\$192	\$166	\$103
1 annual preventive care visit	Preventive - 100% Covered	Preventive - 100% Covered	Preventive - 100% Covered
3 primary care visits	\$90*	\$225	\$225
4 specialist visits	\$180*	\$600	\$600
2 urgent care visits	\$150*	\$600	\$600
1 emergency room visit	\$500	\$500	\$500
12 generic fills, 3 preferred brand fills, and 2 non-preferred fills	\$176	\$175	\$480
Diagnostics + 2 outpatient surgeries @ \$20,000	\$2,650	\$2,400**	\$4,145
Employer HSA funding	N/A	-\$500	N/A

Employee Total Costs

Employee only annual premium	\$2,306	\$1,994	\$1,239
Total annual employee cost Premiums + Out-of-Pocket Costs	\$6,052	\$5,994	\$7,789

*Flat dollar copays do not apply to deductible

**Meets OOP Max

High Utilization Scenario - 2



Denise is a 51-year-old single female with Diabetes.

	Medical PPO	HSA CDHP	CDHP
Monthly Premiums	\$192	\$166	\$103
1 annual preventive care visit	Preventive - 100% Covered	Preventive - 100% Covered	Preventive - 100% Covered
3 primary care visits	\$90*	\$225	\$225
6 specialist visits	\$270*	\$900	\$900
2 urgent care visits	\$150*	\$600	\$600
60 generic fills, 24 preferred brand fills, and 12 non-preferred fills	\$1,355	\$1,638	\$3,019
Diagnostics, labs and MRIs @ \$10,000	\$2,030	\$1,137**	\$1,806
Employer HSA funding	N/A	-\$500	N/A

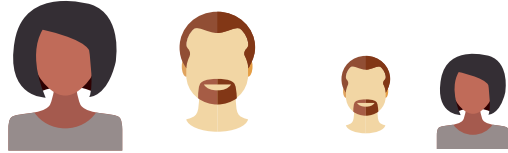
Employee Total Costs

Employee only annual premium	\$2,306	\$1,994	\$1,239
Total annual employee cost Premiums + Out-of-Pocket Costs	\$6,201	\$5,994	\$7,789

*Flat dollar copays do not apply to deductible

**Meets OOP Max

High Utilization Scenario - 3



Tanya (49) & Craig (52) are a married couple who have three school-aged children in sports.

	Medical PPO	HSA CDHP	CDHP
Monthly Premiums	\$596	\$499	\$310
5 annual preventive care visits	Preventive - 100% Covered	Preventive - 100% Covered	Preventive - 100% Covered
8 primary care visits	\$240*	\$600	\$600
5 specialist visits	\$225*	\$750	\$750
4 urgent care visits	\$300*	\$1,200	\$1,200
2 emergency room visits	\$1,000	\$1,000	\$1,000
30 generic fills, 36 preferred brand fills, and 12 non-preferred fill	\$1,645	\$1,845	\$4,111
3 x-rays, diagnostics and sports-related medical procedures @ \$30,000	\$5,700	\$3,605**	\$5,439
Employer HSA funding	N/A	-\$1,000	N/A
Employee Total Costs			
Employee + family annual premium	\$7,149	\$5,984	\$3,718
Total annual employee cost Premiums + Out-of-Pocket Costs	\$16,259	\$13,984	\$16,818

*Flat dollar copays do not apply to deductible

**Meets OOP Max