

**Non Licensed Employee -- JULY 1, 2024 - JUNE 30, 2025**

**80%**

Non-Licensed Employee* Full Time - <b>Single Policy</b> - Premium Split Determined Locally (See cell A2 to change to your local amount)	Plan	Employee Out-of-Pocket Maximum by Plan	2024-2025 HRA Funding by Employer	2024-2025 HSA** Funding by Employer	Annual Out-of-Pocket Exposure for Employee After HRA/HSA**	Total Monthly Premium	Total Annual Premium	Annual Employer Premium Share	Annual Employee Premium Share	Employee Cost Per 20 Paychecks	Total Employee Annual Exposure Premium & Out-of-Pocket Share
Single	Platinum	\$2,800	\$2,200	NA	\$600	\$1,202.97	\$14,435.64	\$10,555.30	\$3,880.34	\$194.02	\$4,480.34
Single	Gold	\$3,100	\$2,200	NA	\$900	\$1,177.89	\$14,134.68	\$10,555.30	\$3,579.38	\$178.97	\$4,479.38
Single	Gold CDHP	\$2,500	\$2,200	NA	\$300	\$1,099.51	\$13,194.12	\$10,555.30	\$2,638.82	\$131.94	\$2,938.82
Single	Silver CDHP	\$4,000	\$2,200	\$2,200	\$1,800	\$1,013.90	\$12,166.80	\$9,733.44	\$2,433.36	\$121.67	\$4,233.36
<b>**HSA only available on Silver Plan</b>											
<i>Employer premium contributions for the Platinum and Gold Plans are identical to the employer premium contribution to the Gold CDHP.</i>											

Non-Licensed Employee* Full Time - <b>Two-Person Policy</b> - Premium Split Determined Locally (See cell A2 to change to your local amount)	Plan	Employee Out-of-Pocket Maximum by Plan	2024-2025 HRA Funding by Employer	2024-2025 HSA** Funding by Employer	Annual Out-of-Pocket Exposure for Employee After HRA/HSA**	Total Monthly Premium	Total Annual Premium	Annual Employer Premium Share	Annual Employee Premium Share	Employee Cost Per 20 Paychecks	Total Employee Annual Exposure Premium & Out-of-Pocket Share
Two Person	Platinum	\$5,600	\$4,400	NA	\$1,200	\$2,405.95	\$28,871.40	\$19,823.33	\$9,048.07	\$452.40	\$10,248.07
Two Person	Gold	\$6,200	\$4,400	NA	\$1,800	\$2,355.79	\$28,269.48	\$19,823.33	\$8,446.15	\$422.31	\$10,246.15
Two Person	Gold CDHP	\$5,000	\$4,400	NA	\$600	\$2,064.93	\$24,779.16	\$19,823.33	\$4,955.83	\$247.79	\$5,555.83
Two Person	Silver CDHP	\$8,000	\$4,400	\$4,400	\$3,600	\$2,027.82	\$24,333.84	\$19,467.07	\$4,866.77	\$243.34	\$8,466.77
<b>**HSA only available on Silver Plan</b>											
<i>Employer premium contributions for the Platinum and Gold Plans are identical to the employer premium contribution to the Gold CDHP.</i>											

Non-Licensed Employee* Full Time - <b>Parent/Child(ren) Policy</b> - Premium Split Determined Locally (See cell A2 to change to your local amount)	Plan	Employee Out-of-Pocket Maximum by Plan	2024-2025 HRA Funding by Employer	2024-2025 HSA** Funding by Employer	Annual Out-of-Pocket Exposure for Employee After HRA/HSA**	Total Monthly Premium	Total Annual Premium	Annual Employer Premium Share	Annual Employee Premium Share	Employee Cost Per 20 Paychecks	Total Employee Annual Exposure Premium & Out-of-Pocket Share
Parent/Child(ren)	Platinum	\$5,600	\$4,400	NA	\$1,200	\$2,011.55	\$24,138.60	\$16,318.85	\$7,819.75	\$390.99	\$9,019.75
Parent/Child(ren)	Gold	\$6,200	\$4,400	NA	\$1,800	\$1,971.27	\$23,655.24	\$16,318.85	\$7,336.39	\$366.82	\$9,136.39
Parent/Child(ren)	Gold CDHP	\$5,000	\$4,400	NA	\$600	\$1,699.88	\$20,398.56	\$16,318.85	\$4,079.71	\$203.99	\$4,679.71
Parent/Child(ren)	Silver CDHP	\$8,000	\$4,400	\$4,400	\$3,600	\$1,709.17	\$20,510.04	\$16,408.03	\$4,102.01	\$205.10	\$7,702.01
<b>**HSA only available on Silver Plan</b>											
<i>Employer premium contributions for the Platinum and Gold Plans are identical to the employer premium contribution to the Gold CDHP.</i>											

Non-Licensed Employee* Full Time - <b>Family Policy</b> - Premium Split Determined Locally (See cell A2 to change to your local amount)	Plan	Employee Out-of-Pocket Maximum by Plan	2024-2025 HRA Funding by Employer	2024-2025 HSA** Funding by Employer	Annual Out-of-Pocket Exposure for Employee After HRA/HSA**	Total Monthly Premium	Total Annual Premium	Annual Employer Premium Share	Annual Employee Premium Share	Employee Cost Per 20 Paychecks	Total Employee Annual Exposure Premium & Out-of-Pocket Share
Family	Platinum	\$5,600	\$4,400	NA	\$1,200	\$3,403.19	\$40,838.28	\$29,238.24	\$11,600.04	\$580.00	\$12,800.04
Family	Gold	\$6,200	\$4,400	NA	\$1,800	\$3,334.30	\$40,011.60	\$29,238.24	\$10,773.36	\$538.67	\$12,573.36
Family	Gold CDHP	\$5,000	\$4,400	NA	\$600	\$3,045.65	\$36,547.80	\$29,238.24	\$7,309.56	\$365.48	\$7,909.56
Family	Silver CDHP	\$8,000	\$4,400	\$4,400	\$3,600	\$2,885.25	\$34,623.00	\$27,698.40	\$6,924.60	\$346.23	\$10,524.60
<b>**HSA only available on Silver Plan</b>											
<i>Employer premium contributions for the Platinum and Gold Plans are identical to the employer premium contribution to the Gold CDHP.</i>											