


2023 Summary | Benefit Plan Changes




 Health Insurance: UMR will continue to be our provider for health insurance. Nye Health Services will offer a **NEW** second PPO health insurance option – we heard you! The plan did experience an increase in premiums with a portion of the increase passed along to team members and Nye absorbing the remainder. The Qualified High Deductible Health Plan (top option below) is what is currently offered for 2022 and will continue for 2023. This QHDHP plan design remains the same.

The following are the plans and premiums that are *effective January 1, 2023*:


Qualified High Deductible Health Plan (QHDHP)				
Coverage Level	Monthly Premium	Employer Share/month	Employee Share/month	Employee Share/Payroll
Employee Only	\$737.36	\$638.00	\$99.36	\$49.68
Employee + Spouse	\$1,408.36	\$1,101.64	\$306.72	\$153.36
Employee + Child(ren)	\$1,231.39	\$954.91	\$276.48	\$138.24
Family	\$1,902.38	\$1,459.58	\$442.80	\$221.40
PPO Health Plan (not HSA eligible)				
Coverage Level	Monthly Premium	Employer Share/month	Employee Share/month	Employee Share/Payroll
Employee Only	\$747.98	\$638.00	\$109.98	\$54.99
Employee + Spouse	\$1,428.66	\$1,101.64	\$327.02	\$163.51
Employee + Child(ren)	\$1,249.14	\$954.91	\$294.23	\$147.12
Family	\$1,929.80	\$1,459.58	\$470.22	\$235.11

It is recommended that the QHDHP be used in conjunction with a Health Savings Account (HSA). If you elect this QHDHP plan and contribute towards your Health Savings Account (HSA) via payroll deduction, the company will match **100% per pay period (with limits)** to your HSA that coincides with your enrollment.


Health Savings Account (HSA) Annual Match Limits	
Coverage Level	Annual Match Limit
Employee Only	\$750
Employee + Spouse	\$1,000
Employee + Child(ren)	\$1,000
Family	\$1,500


 Dental Insurance: Ameritas will be our new dental provider. **There will be a 6.5% decrease in premiums for 2023.**

Coverage Level	Cost Per Pay Period
Employee	\$12.54
Employee + 1	\$25.36
Employee + 2 or more	\$40.66

 Vision Insurance: EyeMed will continue to be our provider. **There will be no premium changes for 2023.**

Coverage Level	Cost Per Pay Period
Employee	\$2.33
Employee + Spouse	\$4.41
Employee + Child(ren)	\$4.63
Family	\$6.81

 Voluntary Life Insurance & Short/Long Term Disability: Mutual of Omaha will continue to be our provider for voluntary life insurance as well as for both short and long-term disability. **STD will be an employer-paid benefit in 2023!** **There will be no premium changes for LTD or VTL for this new plan year.** If you had an age band change in 2022, an age band premium increase to LTD and VTL will apply as usual.

 Critical Illness and Accident Insurance: Mutual of Omaha will be our new provider. **There will be a decrease to premiums for both plans in 2023.** See plan brochures for details.