

# KNOW YOUR OPTIONS

Understanding the options available during Open Enrollment is the first step to selecting the benefits that will work best for you and your family.

## DEDUCTIBLE

The dollar amount that a plan member must pay for health care services each year before the insurer begins to reimburse for health care services. Plans have an individual and family deductible.

## COPAY

The fixed dollar amount — such as \$25 for each doctor visit — that the covered employee pays for medical services covered by their plan.

## HSA / FSA

Special accounts that employees can put money into that can be used to pay for out-of-pocket health care costs. Employee contributions into an HSA or FSA are not taxed.

## CONTRIBUTION

The amount an employee contributes each pay period for medical and other benefit programs.

## OUT-OF-POCKET MAXIMUM (OOPM)

The most an employee has to pay for covered in-network services in a plan year.

## COINSURANCE

The percentage of costs of a covered health care service an employee pays (20%, for example) after they've paid their deductible.

## BENEFIT PLAN OPTIONS FOR 2023

	EPO750	EPO900	PPO1200	HDHP2000	HDHP4000
<b>Plan Description</b>	Plans with higher payroll deductions but include copays when you go to the doctor. These plans do not provide out-of-network coverage. They allow you to put money into an FSA.		Plan that offers all the same features of the EPO plans and includes out-of-network coverage.	Plans with lower payroll deductions, but you are responsible for the full cost of services until you hit your deductible. These plans allow you to put money into an HSA. Republic Services will also contribute to your HSA.	
<b>Company HSA Contribution</b>	n/a	n/a	n/a	\$400/\$800	\$400/\$800
<b>Deductible Individual/Family</b>	\$750/\$2,250	\$900/\$2,700	\$1,200/\$3,600	\$2,000/\$4,000	\$4,000/\$8,000
<b>OOPM Individual/Family</b>	\$4,500/\$9,000	\$6,500/\$13,000	\$6,500/\$13,000	\$6,000/\$12,000	\$6,500/\$13,000
<b>Preventive</b>	100%	100%	100%	100%	100%
<b>Copay PCP/Specialist Copay Rx Tier 1/2/3</b>	\$30/\$40 \$20/\$60/\$80	\$30/\$40 \$35/\$75/\$95	\$50/\$60 \$35/\$75/\$95	20%	30%
<b>Coinsurance</b>	10%	20%	20%	20%	30%

Plan design features are listed for in-network services only. Out-of-Network coverage is available for the PPO1200, HDHP2000, and HDHP4000 plans.

# Benefit Plan Options for 2023

	EPO750	EPO900	PPO1200	HDHP2000	HDHP4000
<b>Plan Description</b>	Plans with higher payroll deductions but include copays when you go to the doctor. These plans do not provide out-of-network coverage. They allow you to put money into an FSA.		Plan that offers all the same features of the EPO plans and includes out-of-network coverage.	Plans with lower payroll deductions, but you are responsible for the full cost of services until you hit your deductible. These plans allow you to put money into an HSA. Republic Services will also contribute to your HSA.	
<b>Company HSA Contribution</b>	n/a	n/a	n/a	\$400/\$800	\$400/\$800
<b>Deductible Individual/Family</b>					
In-network	\$750/\$2,250	\$900/\$2,700	\$1,200/\$2,400	\$2,000/\$4,000	\$4,000/\$8,000
Out-of-network	Not Covered	Not Covered	\$3,600/\$7,200	\$4,000/\$8,000	\$8,000/\$16,000
<b>Coinsurance</b>					
In-network	90% covered after deductible	80% covered after deductible	80% covered after deductible	80% covered after deductible	70% covered after deductible
Out-of-network	Not Covered	Not Covered	60% covered after deductible	60% covered after deductible	50% covered after deductible
<b>OOPM Individual/Family</b>					
In-network	\$4,500/\$9,000	\$6,500/\$13,000	\$6,500/\$13,000	\$6,000/\$12,000	\$6,500/\$13,000
Out-of-network	Not Covered	Not Covered	\$13,000/\$26,000	\$12,000/\$24,000	\$13,000/\$26,000
<b>Preventive</b>	100% covered	100% covered	100% covered	100% covered	100% covered
<b>Copay</b>					
PCP/Specialist	\$30/\$40	\$30/\$40	\$50/\$60	80% covered after deductible	70% covered after deductible
Rx Tier 1/2/3	\$20/\$60/\$80	\$35/\$75/\$95	\$35/\$75/\$95		
<b>Emergency Room</b>	90% covered after \$400 copay	80% covered after \$400 copay	80% covered after \$400 copay	80% covered after deductible	70% covered after deductible

## Medical 2023 Weekly Rates

	Single	EE & Spouse	EE & Children	Family
<b>EPO750</b>	\$49.56	\$146.89	\$110.41	\$196.19
<b>EPO900</b>	\$21.74	\$60.82	\$43.47	\$81.14
<b>PPO1200</b>	\$30.43	\$86.67	\$61.73	\$115.34
<b>HDHP2000</b>	\$25.44	\$71.42	\$53.79	\$96.42
<b>HDHP4000</b>	\$9.27	\$24.73	\$17.74	\$32.25

# WEEKLY PAYCHECK CONTRIBUTIONS

## DENTAL AND VISION 2023 WEEKLY RATES

For individuals paid biweekly, double the weekly rate to find your total contribution.

Plan	Single	EE & Spouse	EE & Children	Family
Cigna Dental PPO	\$4.86	\$10.33	\$10.60	\$15.13
Cigna Dental HMO	\$2.96	\$6.29	\$6.44	\$9.21
UHC Vision Plan	\$1.47	\$2.64	\$2.69	\$3.95

# ADDITIONAL HEALTH & WELL-BEING BENEFITS

Take advantage of all the health and well-being benefits and perks that are available to you and your family.

## HEALTH & WELL-BEING

- Spending accounts: Health Savings Account, Healthcare Spending Account, Dependent Care Spending Account
- Dental
- Vision
- Employee and Family Assistance Program (EAP)
- Identity Protection
- Legal Plan

These resources can support your health and well-being. For example, take advantage of the spending accounts to help pay for eligible medical expenses.

**NEW in 2023** — Republic will contribute \$400 or \$800 to the Health Savings Accounts (HSAs) of employees in the HDHP 1 or HDHP 2 plans.

## FINANCIAL SUPPORT

- 401k
- Employee Stock Purchase Plan (ESPP)
- Short-and Long-Term Disability Insurance
- Life Insurance
- Accidental Death & Dismemberment Insurance
- Home and Auto insurance

These resources can help you achieve financial peace of mind.

Open Enrollment is a great time to revisit your 401(k) contributions and life insurance amount.

## REWARDS AND PERKS

- Rally Rewards
- Perks at Work

**Rally Rewards Revamped!** Complete activities quarterly to earn up \$250 per employee, \$250 per spouse or \$500 total each year for some households. These rewards can be redeemed as HSA contributions or reductions to your 2024 plan premiums!

EMPLOYEE BENEFITS MILESTONES			
OCTOBER	NOVEMBER	DECEMBER	JANUARY
<b>KNOW YOUR OPTIONS</b>	<b>TAKE ACTION</b>	<b>BENEFIT YEAR ENDS</b>	<b>NEW BENEFITS YEAR BEGINS</b>
<ul style="list-style-type: none"><li>▪ Check your mailbox in early October for the plan overview documents</li><li>▪ Decide what's right for you and your family</li><li>▪ Review the resources and support materials sent to you</li><li>▪ Get ready for Open Enrollment</li></ul>	<ul style="list-style-type: none"><li>▪ Open Enrollment starts! November 2nd-18th</li><li>▪ Employee must enroll or waive coverage</li><li>▪ Use the resources sent to your home</li><li>▪ Use the tools on the Benefits portal (Sofia bot, MyChoice Recommendation Engine, and more)</li></ul>	<ul style="list-style-type: none"><li>▪ The current Benefit Year ends 12/31</li><li>▪ Spending account funds must be incurred by 12/31 (claims must be submitted by 3/31/23)</li><li>▪ Deductibles end 12/31</li></ul>	<ul style="list-style-type: none"><li>▪ New spending accounts start</li><li>▪ New ID cards issued</li><li>▪ Deductibles restart</li><li>▪ Coverage now follows the calendar year: Jan 1-Dec 31</li><li>▪ Stay focused on your health and well-being year-round</li><li>▪ Benefits and health incentives</li></ul>