

MEMO TO: ELLICOTT DEVELOPMENT CO. (EDC) EMPLOYEES

FROM: BILL PALADINO
JOE HANNON
LORI CARBAUGH

CC: CARL PALADINO

DATE: APRIL 27, 2022

RE: OPEN ENROLLMENT FOR HEALTH & DENTAL PLANS

As we do every year before open enrollment, EDC has completed our annual review of Group Health plans to provide the most comprehensive and affordable health plans for our employees. **Open enrollment is typically the only time during the year that existing eligible full-time employees may make changes to their plan or add or drop dependents so please make informed decisions about your health care choices for the year carefully.**

For this 2022/2023 Plan year, after careful consideration we have decided to stay with our current three Blue Cross Blue Shield plans with a 3.03% increase across our plans. Ellicott is going to pick up an additional 6% over our current monthly contribution for single policies to absorb this increase for most plans resulting in a lower employee weekly deduction. The 6% increase to the employer contribution is above the 3% increase that we yearly pick up for the 2nd year in a row.

Every employee will receive new health insurance cards this year even if they make no changes to their plan due to the acquisition of Blue Cross of WNY by Highmark of WNY. While our plans and your coverage has not changed, the name change of the insurance company required new cards for all enrollees so please look for your cards in the mail and start using them effective June 1st.

For those employees who are still in the traditional POS 226 plan, we urge you to consider one of the high deductible plans offered as an alternative. The real savings to the employee if you choose these plans is that the weekly deduction savings between the two plans will be MORE than “the deductible” over the plan year. Every dollar you don’t spend, you keep!!

When you open a Health Savings Account and deposit some or all of that weekly savings, you will save even more as explained below.

We encourage you to put away money in a Health Savings Account (HSA) with BANK OF YOUR CHOICE THAT OFFERS HEALTH SAVINGS ACCOUNTS. Only if you are enrolled in either of the High Deductible plans do you have the ability to make deposits into an HSA account PRE-TAX. You do need to indicate if it’s single or family coverage, This account is a tax-exempt health savings account for the payment or reimbursement of qualified healthcare expenses. Your HSA can be used to pay for medical & prescription deductible expenses, copayments and coinsurances and can further be used for dental and vision out of pocket expenses not covered by your plan. **Unused amounts in your HSA account rollover to the next plan year and are yours to keep forever for future qualified medical or dental expenses.**

The following is the detail on the plans along with the associated costs for the 06/01/2022 to 5/31/2023 plan year. Open Enrollment meeting is scheduled for **Tuesday, May 3, 2022 from 10:00-12:00 noon and 3:00 pm – 4:30 pm in the Bearss Room. We also scheduled a meeting for individual 1:1’s with a Highmark representative for Wednesday, May 11, 2022 from 9:00 am – 3:00 pm in the Bearss Conference Room.**

	POS 220	POS 7100 (Class 0002)	POS 7100 (Class 0003)
Physician Copay	\$ 25	\$ 25 after Deductible	\$ 30 after Deductible
Specialist Copay	\$ 40	\$ 25 after Deductible	\$ 30 after Deductible
Hospital Copay	\$ 250 / \$ 500	\$ 250 after Deductible Per Admission	\$ 250 after Deductible Per Admission
Outpatient Surgery Copay	\$ 150	\$ 75 after Deductible	\$ 75 after Deductible
Emergency Room	\$ 150	\$ 50 after Deductible	\$ 50 after Deductible
Urgent Care	\$ 50	\$ 35 after Deductible	\$ 35 after Deductible
Prescription Drug	\$7/\$30/\$50	\$10/\$30/50%After	\$10/\$50/\$100After
In-network: Deductible	N/A	\$2,000 single policy \$4,000 Family combined	\$3,000 single policy \$6,000 Family combined
Out-of-pocket Maximum	\$6,350 / \$12,700	\$5,000 / \$10,000	\$6,450 / \$12,900
	Weekly Employee Contributions: <u>Current</u> Single: \$96.94 Family: \$379.39 NEW Single: \$ 97.17 Family: \$ 384.43	Weekly Employee Contributions <u>Current</u> Single: \$35.41 Family: \$209.18 NEW Single : \$ 33.49 Family: \$ 208.29	Weekly Employee Contributions <u>Current</u> Single: \$25.53 Family: \$181.84 NEW Single: \$ 23.48 Family: \$ 180.59

In addition, and separate from the above health care offerings, EDC offers employee paid dental insurance through Guardian as a separate option to its Full time employees. There is a slight increase for **plan year 2022/2023!**

	Monthly	Weekly
Employee	\$ 31.92	\$ 7.37
Employee + one	\$ 63.98	\$ 14.77
Employee + family	\$120.89	\$ 27.90

This is the only time where an existing full-time employee can change or enroll in our health insurance so do not miss your opportunity to get health insurance during open enrollment. Any changes or enrollments of existing employees must be completed by **May 13, 2022** by completing an enrollment application to be returned to Eva Sywak. Please call or email with any questions: Eva Sywak, Benefits Manager (716) 854-0060 ESywak@ellicottdevelopment.com she will gladly assist your transition with your health/dental forms.