## WHAT'S NEW FOR 2024?

## Health Insurance

You'll notice several changes to our medical and prescription drug benefits for the upcoming plan year.

Effective January 1, 2024, we will be using ASR Health Benefits as the Third-Party Administrator (TPA) and the HAP Network as the provider network.

The following chart compares our current health benefits for *non-union, full-time benefit eligible employees* that will take effect January 1, 2024.

	PPO		QHDHP	
Services	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible - Individual - Family	\$1,000 \$2,000	\$2,000 \$4,000	\$2,000 \$4,000	\$4,000 \$8,000
Member Co-Insurance	20%	40%	20%	40%
Co-Insurance Maximum - Individual - Family	\$3,000 \$6,000	\$6,000 \$12,000	N/A N/A	N/A N/A
Out-of-pocket Maximum - Individual - Family	\$6,350 \$12,750	\$	\$4,000 \$8,000	\$8,000 \$16,000
Hospitalization	Ded. & Coins.	Ded. & Coins.	Ded. & Coins.	Ded. & Coins.
Outpatient Services	Ded. & Coins.	Ded. & Coins.	Ded. & Coins.	Ded. & Coins.
Preventive Care	Covered at 100%	Ded. & Coins.	Covered at 100%	Ded. & Coins.
Physician Visit Copay - Primary Care Physician - Specialist	\$25 \$35	Ded. & Coins.	Ded. & Coins.	Ded. & Coins.
Emergency Room	\$100	\$100	Ded. & Coins.	Ded. & Coins.
Urgent Care	\$35	Ded. & Coins.	Ded. & Coins.	Ded. & Coins.
Prescription Drugs - Generic - Preferred - Non-Preferred - Specialty	(Retail/ Mail Order) \$10/\$10 \$20/\$20 \$40/\$40 \$100/\$100	N/A N/A N/A N/A	Ded. & Coins.	Ded. & Coins.