HHSTA - 125 Cafeteria Plan

Starting January 1, 2022, depending on the health insurance plan you elect (PPO, HMO, HDHP/HSA), employees either will pay the difference in cost—or will receive the difference in cash. Employees who do not elect District health insurance coverage, but instead receive other coverage through an employer-sponsored group health plan (such as through a spouse's employer-sponsored coverage) will receive \$5,000.00. The chart below illustrates the options eligible employees will have for insurance in 2022 and how much they will pay or receive in cash, depending on their election.

For *Family* coverage, the Board will contribute to each eligible employee \$22,976 to purchase health insurance or CASH OUT (\$5,000.00) upon certification of other employer-sponsored group health coverage.

For *Single* Coverage, the Board will contribute to each eligible employee \$9,190 to purchase health insurance or CASH OUT (\$5,000.00) upon certification of other employer-sponsored group health coverage.

2022 Plan Year Family Coverage

Employee Election	PPO	нмо	HDHP/HSA	Other Employe r Plan
Total 2021 Premium Cost*	\$26,508	\$19,030	\$21,106	\$0
Total Board Contribution to Employee*	\$22,976	\$22,976	\$22,976	\$5,000
Payroll Adjustment – Total Annual* Deduction or Cash Available	\$3,532	\$3,946	\$1,870	\$5,000
Payroll Adjustment – Monthly Deduction or Cash Available	\$294.33	\$328.83	\$155.83	\$416.67
Payroll Adjustment – Per Payroll Deduction or Cash Available	\$147.17	\$164.42	\$77.92	\$208.33

2022 Plan Year Single Coverage

Employee Election	PPO	нмо	HDHP/HSA	Other Employe r Plan
Total 2021 Premium Cost*	\$10,603	\$7,612	\$8,443	\$0
Total Board Contribution*	\$9,190	\$9,190	\$9,190	\$5,000
Payroll Adjustment – Total Annual* Deduction or Cash Available	\$1,413	\$1,579	\$748	\$5,000
Payroll Adjustment – Monthly Deduction or Cash Available	\$117.75	\$131.58	\$62.33	\$416.67
Payroll Adjustment – Per Payroll Deduction or Cash Available	\$58.88	\$65.79	\$31.17	\$208.33

^{*}Rounded to nearest whole dollar.

HTHSSSA - 125 Cafeteria Plan

Starting January 1, 2022, the Board will equally split the premium increases up to 8% for HHSSSA's 125 Cafeteria Plans. Depending on the health insurance plan you elect (PPO, HMO, HDHP/HSA), employees either will pay the difference in cost—or will receive the difference in cash. Employees who do not elect District health insurance coverage, but instead receive other coverage through an employer-sponsored group health plan (such as through a spouse's employer-sponsored coverage) will receive \$5,000.00. The chart below illustrates the options eligible employees will have for insurance in 2022 and how much they will pay or receive in cash, depending on their election.

For *Family* coverage, the Board will contribute to each eligible employee \$24,284 to purchase health insurance or CASH OUT (\$5,000.00) upon certification of other employer-sponsored group health coverage.

For *Single* Coverage, the Board will contribute to each eligible employee \$9,714 to purchase health insurance or CASH OUT (\$5,000.00) upon certification of other employer-sponsored group health coverage.

2022 Plan Year Family Coverage

Employee Election PPO HMO HDHP/HSA Other						
PPO	нмо	HDHP/HSA	Other			
			Employer			
			Plan			
\$26,508	\$19,030	\$21,106	\$0			
\$24,284	\$24,284	\$24,284	\$5,000			
\$2,224	\$5,000	\$3,178	\$5,000			
\$185.34	\$416.67	\$264.83	\$416.67			
\$92.67	\$208.33	\$132.42	\$208.33			
	\$26,508 \$24,284 \$2,224 \$185.34	\$26,508 \$19,030 \$24,284 \$24,284 \$2,224 \$5,000 \$185.34 \$416.67	PPO HMO HDHP/HSA \$26,508 \$19,030 \$21,106 \$24,284 \$24,284 \$24,284 \$2,224 \$5,000 \$3,178 \$185.34 \$416.67 \$264.83			

2022 Plan Year Single Coverage

Employee Election	PPO	нмо	HDHP/HSA	Other
				Employer
				Plan
Total 2021 Premium Cost*	\$10,603	\$7,612	\$8,443	\$0
Total Board Contribution*	\$9,714	\$9,714	\$9,714	\$5,000
Payroll Adjustment – Total Annual*	\$890	\$2,102	\$1,271	\$5,000
Deduction or Cash Available				
Payroll Adjustment – Monthly	\$74.17	\$175.17	\$105.92	\$416.67
Deduction or Cash Available				
Payroll Adjustment – Per Payroll	\$37.08	\$87.58	\$52.96	\$208.33
Deduction or Cash Available				

^{*}Rounded to nearest whole dollar.