**Insurance Fact Sheet – Effective 11/1/22**

**Medical:**

* Medical plan will migrate to a fully insured BCBS plan and will be combined with a deductible reimbursement plan to create an after-reimbursement deductible and out of pocket that mirrors our current plans with the Egyptian Trust.
* Medical premiums will NOT change.
* Medical deductibles/ Maximum Out of Pocket amounts will roll over (any amount you’ve already met will count toward the new plan on 11/1/22).
* Employees will receive 2 new ID cards for their medical plans (one card for the BCBS plan and one card for the deductible reimbursement plan).
* Full details will be provided in an orientation packet

**Dental / Vision:**

* The same exact coverages will be offered through MetLife.
* Deductibles will start over on 11/1/22 and again on 1/1/23.
* Orthodontic benefit will not reset, so your lifetime maximum remains at $1000.
* The Maximum Out of Pocket benefit WILL reset, so if you’ve maxed out at $750 (low plan) or $1500 (high plan), you’ll reset on 11/1/22 and reset again on 1/1/23.
* Premiums are changing effective 11/1/22. Dental is increasing, vision is decreasing.

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| **Dental Low Plan** | | | **Dental High Plan** | | |
| Coverage | Current Prem | 11/1/22 Prem | Coverage | Current Prem | 11/1/22 Prem |
| Single | $14.60 | $15.78 | Single | $35.56 | $38.45 |
| Emp + 1 | $28.50 | $30.82 | Emp + 1 | $67.12 | $72.57 |
| Emp + 2 | $54.88 | $59.34 | Emp + 2 | $98.46 | $106.46 |
|  |  |  |  |  |  |
| **Vision Plan** | | |  |  |  |
| Coverage | Current Prem | 11/1/22 Prem |  |  |  |
| Single | $8.02 | $6.97 |  |  |  |
| Emp + 1 | $11.54 | $10.02 |  |  |  |
| Emp + 2 | $20.84 | $18.11 |  |  |  |

**American Fidelity:**

* There will be no changes to the plans offered by American Fidelity, including Flexible Spending and Health Savings Accounts.

More Detailed Information will be coming soon from the Benefits Department.