Current Faculty Health Plan Options and Required Plan Contributions in 2022		EMU Plan:	Meeting PA 152 using State Caps
		Proposed ATB in 2023	\$2,000 (per faculty member)
		Supplemental to-base Salary Increase	\$3,600 (per faculty member)
PPO Single Two-person Family Family+	Current Faculty Health Care Contributions \$1,256 \$2,516 \$3,018 \$3,520	Faculty Health Care Contributions \$1,898 \$6,840 \$8,343 \$8,343	Net Change from Current Health Care Contributions with proposed Salary Increases \$4,958 \$1,276 \$275 \$777
HDHP Single Two-person Family Family+	Faculty Health Care Contributions \$1,115 \$2,227 \$2,782 \$3,341	Faculty Health Care Contributions \$129 \$2,593 \$2,889 \$2,889	Net Change from Current Health Care Contributions with proposed Salary Increases \$6,586 \$5,234 \$5,493 \$6,052
HMO Single Two-person Family Family+	Faculty Health Care Contributions \$373 \$741 \$925 \$1,115	Faculty Health Care Contributions \$0 \$0 \$0 \$0 \$0	Net Change from Current Health Care Contributions with proposed Salary Increases \$5,973 \$6,341 \$6,525 \$6,715

Single-person Decision

To-base Salary increase = \$2,000 + \$3,600 = \$5,600

If a faculty member who is currently on the PPO with single coverage:

1) Chooses to stay on the PPO

To-base Salary increase:	\$5,600
Health Care Premium increase	\$642
Net increase	\$4,958
ATB (based on avg salary \$90,000)	5.5%

2) Chooses to move to the HDHP

To-base Salary increase:	\$5,600
Health Care Premium increase	(\$1,127
Net increase	\$6,727
ATB (based on avg salary \$90,000)	7.5%

To-base Salary increase:	\$5,600
Health Care Premium increase	(\$1,256)
Net increase	\$6,856
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Current Faculty Health Plan Options and Required Plan Contributions in 2022		EMU Plan:	Meeting PA 152 using State Caps
		Proposed ATB in 2023	\$2,000 (per faculty member)
		Supplemental to-base Salary Increase	\$3,600 (per faculty member)
PPO Single Two-person Family Family+	Current Faculty Health Care Contributions \$1,256 \$2,516 \$3,018 \$3,520	Faculty Health Care	Net Change from Current Health Care Contributions with proposed Salary Increases \$4,958 \$1,276 \$275 \$777
HDHP Single Two-person Family Family+	Faculty Health Care Contributions \$1,115 \$2,227 \$2,782 \$3,341	Faculty Health Care Contributions \$129 \$2,593 \$2,889 \$2,889	Net Change from Current Health Care Contributions with proposed Salary Increases \$6,586 \$5,234 \$5,493 \$6,052
HMO Single	Faculty Health Care Contributions \$373	Faculty Health Care Contributions \$0	Net Change from Current Health Care Contributions with proposed Salary Increases \$5,973
Two-person Family Family+	\$741 \$925 \$1,115	\$0 \$0 \$0	\$6,341 \$6,525 \$6,715

Two-person Decision

To-base Salary increase = \$2,000 + \$3,600 = \$5,600

If a faculty member who is currently on the PPO with two-person coverage:

1) Chooses to stay on the PPO

To-base Salary increase:	\$5,600
Health Care Premium increase	\$4,324
Net increase	\$1,276
ATB (based on avg salary \$90,000)	1.4%

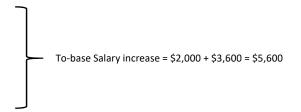
2) Chooses to move to the HDHP

To-base Salary increase:	\$5,600
Health Care Premium increase	\$77
Net increase	\$5,523
ATR (based on avg salary \$90,000)	6.1%

To-base Salary increase:	\$5,600
Health Care Premium increase	(\$2,516)
Net increase	\$8,116
ATB (based on avg salary \$90,000)	9.0%

Current Faculty Health Plan Options and Required Plan Contributions in 2022		EMU Plan:	Meeting PA 152 using State Caps
		Proposed ATB in 2023	\$2,000
	_		(per faculty member)
		Supplemental to-base Salary Increase	\$3,600 (per faculty member)
PPO Single Two-person Family Family+	Current Faculty Health Care Contributions \$1,256 \$2,516 \$3,018 \$3,520	Faculty Health Care Contributions \$1,898 \$6,840 \$8,343 \$8,343	Net Change from Current Health Care Contributions with proposed Salary Increases \$4,958 \$1,276 \$275 \$777
HDHP	Faculty Health Care Contributions	Faculty Health Care Contributions	Net Change from Current Health Care Contributions with proposed Salary Increases
Single	\$1,115	\$129	\$6,586
Two-person	\$2,227	\$2,593	\$5,234
Family	\$2,782	\$2,889	\$5,493
Family+	\$3,341	\$2,889	\$6,052
line.	Faculty Health Care	Faculty Health Care	Net Change from Current Health Care Contributions with proposed Salary
HMO Single	Contributions \$373	Contributions \$0	Increases \$5,973
Two-person	\$741	\$0	\$6,341
Family	\$925	\$0	\$6,525
Family+	\$1,115	\$0	\$6,715

Family (3 or 4 persons) Decision



If a faculty member who is currently on the PPO with family coverage:

1) Chooses to stay on the PPO

To-base Salary increase:	\$5,600
Health Care Premium increase	\$5,325
Net increase	\$275
ATB (based on avg salary \$90,000)	0.3%

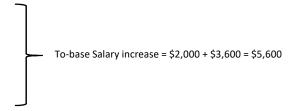
2) Chooses to move to the HDHP

To-base Salary increase:	\$5,600
Health Care Premium increase	(\$129)
Net increase	\$5,729
ATB (based on avg salary \$90,000)	6.4%

To-base Salary increase:	\$5,600
Health Care Premium increase	(\$3,018)
Net increase	\$8,618
ATB (based on avg salary \$90,000)	9.6%

Current Faculty Health Plan Options and Required Plan Contributions in 2022		EMU Plan:	Meeting PA 152 using State Caps
		Proposed ATB in 2023	\$2,000
	_		(per faculty member)
		Supplemental to-base Salary Increase	\$3,600 (per faculty member)
PPO Single Two-person Family Family+	Current Faculty Health Care Contributions \$1,256 \$2,516 \$3,018 \$3,520	Faculty Health Care Contributions \$1,898 \$6,840 \$8,343 \$8,343	Net Change from Current Health Care Contributions with proposed Salary Increases \$4,958 \$1,276 \$275 \$777
HDHP	Faculty Health Care Contributions	Faculty Health Care Contributions	Net Change from Current Health Care Contributions with proposed Salary Increases
Single	\$1,115	\$129	\$6,586
Two-person	\$2,227	\$2,593	\$5,234
Family	\$2,782	\$2,889	\$5,493
Family+	\$3,341	\$2,889	\$6,052
LIMO.	Faculty Health Care	Faculty Health Care	Net Change from Current Health Care Contributions with proposed Salary
HMO Single	Contributions \$373	Contributions \$0	Increases \$5,973
Two-person	\$741	\$0	\$6,341
Family	\$925	\$0	\$6,525
Family+	\$1,115	\$0	\$6,715

Family (5+ persons) Decision



If a faculty member who is currently on the PPO with <u>family plus coverage</u>:

1) Chooses to stay on the PPO

To-base Salary increase:	\$5,600
Health Care Premium increase	\$4,823
Net increase	\$777
ATB (based on avg salary \$90,000)	0.9%

2) Chooses to move to the HDHP

To-base Salary increase:	\$5,600
Health Care Premium increase	(\$631
Net increase	\$6,231
ATB (based on avg salary \$90,000)	6.9%

To-base Salary increase:	\$5,600
Health Care Premium increase	(\$3,520)
Net increase	\$9,120
ATB (based on avg salary \$90,000)	10.1%