

Understanding the Health Care Decision

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)	
	Current Faculty Health Care Contributions	Faculty Health Care Contributions	Net Change from Current Health Care Contributions with proposed Salary Increases
PPO			
Single	\$1,256	\$1,898	\$4,958
Two-person	\$2,516	\$6,840	\$1,276
Family	\$3,018	\$8,343	\$275
Family+	\$3,520	\$8,343	\$777
	Faculty Health Care Contributions	Faculty Health Care Contributions	Net Change from Current Health Care Contributions with proposed Salary Increases
HDHP			
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
	Faculty Health Care Contributions	Faculty Health Care Contributions	Net Change from Current Health Care Contributions with proposed Salary Increases
HMO			
Single	\$373	\$0	\$5,973
Two-person	\$741	\$0	\$6,341
Family	\$925	\$0	\$6,525
Family+	\$1,115	\$0	\$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:

- 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%
- 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%
- Chooses to move to the HMO

To-base Salary increase:	\$5,600
Health Care Premium increase	(\$1,256)
Net increase	\$6,856
ATB (based on avg salary \$90,000)	7.6%

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Single	\$373	\$0	\$5,973
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Family	\$925	\$0	\$6,525
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Two-person Decision

$$\left. \begin{array}{l} \text{Proposed ATB in 2023} \\ \text{Supplemental to-base Salary Increase} \end{array} \right\} \text{To-base Salary increase} = \$2,000 + \$3,600 = \$5,600$$

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

- 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%
- Chooses to move to the HDHP

To-base Salary increase:	\$5,600
Health Care Premium increase	\$77
Net increase	\$5,523
ATB (based on avg salary \$90,000)	6.1%
- Chooses to move to the HMO

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%

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PPO			
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Two-person	\$2,516	\$6,840	\$1,276
Family	\$3,018	\$8,343	\$275
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	Faculty Health Care Contributions	Faculty Health Care Contributions	Net Change from Current Health Care Contributions with proposed Salary Increases
HDHP			
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
	Faculty Health Care Contributions	Faculty Health Care Contributions	Net Change from Current Health Care Contributions with proposed Salary Increases
HMO			
Single	\$373	\$0	\$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

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

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

- 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%
- 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%
- Chooses to move to the HMO

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%

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Two-person	\$2,227	\$2,593	\$5,234
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Family	\$925	\$0	\$6,525
Family+	\$1,115	\$0	\$6,715

Family (5+ persons) Decision

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

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

- 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%
- 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%
- Chooses to move to the HMO

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%