



PEOPLE rewards



coverage tiers

	2023 medical premiums		imputed income	surcharge
	bi-weekly	monthly	bi-weekly	bi-weekly
Essential HDHP				
Associate only	\$0.00	\$0.00	n/a	\$0.00
Associate & Child(ren)	\$40.74	\$81.47	n/a	\$0.00
Associate & Spouse/Domestic Partner	\$43.12	\$86.23	\$205.63	\$75.00
Family	\$65.86	\$131.71	\$205.63	\$75.00

coverage tiers

	2023 medical premiums		imputed income	surcharge
	bi-weekly	monthly	bi-weekly	bi-weekly
Enhanced HDHP				
Associate only	\$29.07	\$58.14	n/a	\$0.00
Associate & Child(ren)	\$85.75	\$171.49	n/a	\$0.00
Associate & Spouse/Domestic Partner	\$90.40	\$180.79	\$237.77	\$75.00
Family	\$139.52	\$279.04	\$237.77	\$75.00

coverage tiers

	2023 medical premiums		imputed income	surcharge
	bi-weekly	monthly	bi-weekly	bi-weekly
PPD				
Associate only	\$111.03	\$222.05	n/a	\$0.00
Associate & Child(ren)	\$203.18	\$406.35	n/a	\$0.00
Associate & Spouse/Domestic Partner	\$213.93	\$427.86	\$276.43	\$75.00
Family	\$342.98	\$685.96	\$276.43	\$75.00

Notes:

- Premiums deducted from 24/26 payrolls
- Imputed income applied if Domestic Partner is enrolled on a Paycor medical plan.
- Surcharge applied if Spouse/Domestic Partner is enrolled on a Paycor medical plan but is eligible to enroll in his/her employer's group medical plan.

premiums

Lowest premiums

deductible

Highest deductible

HSA

Receive up to \$250 or up to \$500 from Paycor based on coverage tier.
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FSA

Eligible for limited purpose only ¹

premiums

Average premiums

deductible

Average deductible

HSA

Receive up to \$500 or up to \$1,000 from Paycor based on coverage tier.
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FSA

Eligible for limited purpose only ¹

premiums

Highest premiums

deductible

Lowest deductible

HSA

Ineligible

FSA

Eligible for limited purpose or healthcare
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Definitions:

Premiums - The amount you pay out of your paycheck for your health insurance.

Deductible - The amount you pay for covered health care services before your insurance plan starts to pay.

Health Savings Account (HSA) - A type of savings account that lets you set aside money on a pre-tax basis to pay for qualified medical expenses.

Flexible Spending Account (FSA) - An arrangement through your employer that lets you pay for many out-of-pocket medical expenses with tax-free dollars. Limited purpose is limited to only dental and vision expenses.

¹ Healthcare FSAs are not compatible with HSAs.