

NAPEBT 2022-2023 Plan Changes and Contribution Rates

Benefit	Current (7/1/21 – 6/30/22)	Plan Change (7/1/22 – 6/30/23)
Medical – Base Plan		
Emergency Room Care:	\$200 access fee per member/facility/day, then 20% coinsurance	\$300 access fee per member/facility/day, then 20% coinsurance
Medical – Buy Up Plan		
Emergency Room Care:	\$150 access fee per member/facility/day, then 20% coinsurance	\$200 access fee per member/facility/day, then 20% coinsurance
Medical – All Plans		
Over The Counter (OTC) COVID-19 Tests:	OTC COVID-19 Tests are not covered under either the medical or pharmacy plans.	OTC COVID-19 Tests will be denied under the medical benefit and covered through the pharmacy program.

Prescription Drug – All Plans		
Preventive Colonoscopy:	CVS Caremark ACA Preventive Drug Lists products used for colonoscopy preparation is currently covered for colorectal cancer screening for members ages 50 through 75.	The U.S. Preventive Services Task Force (USPSTF) issued a recommendation for colorectal cancer screening in adults ages 45-49 years. CVS Caremark ACA Preventive Drug Lists including drug products used for colonoscopy preparation will be updated to reflect ages 45 through 75, effective May 1, 2022.
Over The Counter (OTC) COVID-19 Tests:	OTC COVID-19 Tests are not covered under either the medical or pharmacy plans.	OTC COVID-19 Tests will be denied under the medical benefit and covered through the pharmacy program.

2022-2023 Contribution Rates – (Non-Participants in Wellness)

TWO-TIER RATES		
Plan	Member	Monthly Trust Funding
Buy Up \$750	Employee	\$815.84
	Employee + Family Total	\$2,028.70
Base \$1000	Employee	\$723.72
	Employee + Family Total	\$1,795.98
HDHP	Employee	\$639.14
	Employee + Family Total	\$1,581.52
THREE-TIER RATES		
Plan	Member	Monthly Trust Funding
Buy Up \$750	Employee	\$815.84
	Employee + 1 Total	\$1,580.56
	Employee + 2+ Total	\$2,189.22
Base \$1000	Employee	\$723.72
	Employee + 1 Total	\$1,399.82
	Employee + 2+ Total	\$1,937.92
HDHP	Employee	\$639.14
	Employee + 1 Total	\$1,233.44
	Employee + 2+ Total	\$1,706.38
FOUR-TIER RATES		
Plan	Member	Monthly Trust Funding
Buy Up \$750	Employee	\$815.84
	Employee + Child(ren) Total	\$1,439.60
	Employee + Spouse Total	\$1,669.92
	Employee + Spouse & Child(ren) Total	\$2,310.62
Base \$1000	Employee	\$723.72
	Employee + Child(ren) Total	\$1,275.12
	Employee + Spouse Total	\$1,478.76
	Employee + Spouse & Child(ren) Total	\$2,045.22
HDHP	Employee	\$639.14
	Employee + Child(ren) Total	\$1,123.82
	Employee + Spouse Total	\$1,302.86
	EE + Spouse & Child(ren) Total	\$1,800.66