

) X O O 7 L P H) D F X O W \
% H Q H ¿ W V 6 X P P D U \

3 O D Q < H D U

January 1, 202 - December 31, 202

3 UHVFULSWLRQ , QVXW DSHXWLFW

: LONHV 8QLYHUVLW\ RIIHUV SUHVFULSWLRQ FRRMHDSWIK WLKUVR X6MKD3UWLI
3ULPKHUDSHXWLFW ZLOO UHSODFH +LJKPDUN IRU \RXU SUHVFU

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WOE • OE] % Ÿ} v	μ Ÿíðì % OE % OE•} v		/vš POE š Á]šZ	u] o	μ Ÿ	o	
Z š]o % Z OE u C }% Ÿ} v} vr(}OE u mo OE Ç ~ðìr Ç • μ % oe C • P v OE]	"í ñ r o}Ár }•š P v OE] "í ñ r (}OE u mo OE Ç P v OE] "í ñ r (}OE u mo OE Ç OE v "ñ ñ r v}vr(}OE u mo OE Ç /vr v š Á}OE I "ñ ñ r v}vr(}OE u mo OE Ç }P }vo Ç		"í ñ r o}Ár }•š P v OE] "í ñ r (}OE u mo OE Ç P v OE] "í ñ r (}OE u mo OE Ç OE v "ñ ñ r v}vr(}OE u mo OE Ç /vr v š Á}OE I "ñ ñ r v}vr(}OE u mo OE Ç }P }vo Ç				
D]o }OE OE }% Ÿ} v} vr(}OE u mo OE Ç ~ðìr Ç • μ % oe C • P v OE]	"í ñ r o}Ár }•š P v OE] "í ñ r (}OE u mo OE Ç P v OE] "ó ñ r (}OE u mo OE Ç OE v "í ñ r v}vr(}OE u mo OE Ç OE v		"í ñ r (}OE u mo OE Ç P v OE] "í ñ r v}vr(}OE u mo OE Ç P v OE] "ó ñ r (}OE u mo OE Ç OE v "í ñ r v}vr(}OE u mo OE Ç OE v				

6 SHFLDOW\ 'UXJ 6|R5[XWQBRQH

' H Q W D O , Q V X | U D t e E B o n c o r d i a



: L O N H V 8 Q L Y H U V L W \ R f H U V W K H F K R L F H R I W Z R G H Q W D O S O D Q V
employees and their dependents through United Concordia Companies, Inc. (a wholly owned
subsidiary of Highmark Blue Shield).

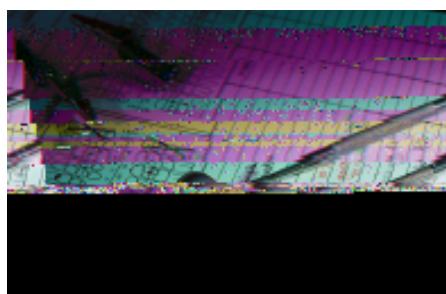
8QGHU WKLV SODQ \RX KDYH WKH ÀH[LELOLW\ RI VHOHFWLQJ DQ\ C
5HLPEXUVPHQW LV EDVHG RQ 8&&, ¶V VFKHGXOH RI PD[LPXP DOORZ
DJUHH WR DFFHSW 8&&, DOORZDQFHV DV SD\PHQW LQ IXOO IRU FRY
QHWZRUN GHQWLWVWV PD\ ELOO WKH PHPEHU IRU DQ\ GL‡HUHQFH EH
DV EDODQFH ELOOLQJ 8QLWHG &RQFRUGLD 'HQWDOT¶V VWDQGDUG
DGYDQWDJH WR XVH D SDUWLFLSDWLQJ 1HWZRUN SURYLGHU 3OHD

% HORIZ LV D FKDUW WKDW VXPPDULHV WKH WZR DYDLODEOH RSWL

v . š • ^ œ à] •	Basic	Enhanced
] <p>v}• Ÿ ~ Wœ à vš Ÿ à œ}µ Ÿ v Æ u]v Ÿ}vU Æ rœ ç•U œ}µ Ÿ v %œ }‰Zç o Æ]•</p>	100%	
•] ^ œ à] • .oo]vP•U •]u‰o Æ sœ Ÿ}v•U •] œ •š}œ Ÿ à 100% v } }vŸ •	iìì9ž L œ µ Ÿ o	
D i]œ ^ œ à] • Kœ o •µœP œçU v}vr•µœP] o %œ]vŸ •U]vøšç}øœ }vøç•U œ}ñ9ž L œ µ Ÿ o		
KœšZ} }vŸ • ~ %œ v vš Z]o œ v]Pv}• Ÿ U Ÿ à U œ š vŸ}v šœ š} P íä•š }à œ šu vš	Unlimited	
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Wœ š œ u]v Ÿ}v	Z {µœ ()œ šœ šu vš %œ v• } ("íñì }œ u }œ šZ Æ sœ Ÿ}v } (•)œ u]œ	š šZ
Wo v D Æ]uµu ~ vš o• Wo v D Æ]uµu ~ œšZ} }vŸ •	"íUìì I %œ •}v l o v "œiçì œ‰ œ•}v l o v N/A	"íUìì I %œ •}v l o v œ
µ•š}u œ ^ œ à] r & œ o]u •š šµ•U v . š•U v %œ o v œ • Ÿ}v•U %œ o •		oo hv]

% DVLF 2 SWIHRQFWLEOH GRHV QRW DSSO\ WR 'LDJQRVWLFD 3UHYHQWLHY DC
(QKDQFHG 2 SWIHRQFWLEOH GRHV QRW DSSO\ WR 'LDJQRVWLFD 3UHYHQWLHY EXW

(OLJLEOH GHSHQHQH\RXU OHJDO VS RXVH DQG XQPDUULHG QDWXUDO VHWS DQG DGRS
'HSHQGHQW FKLOGUHQ DUH FRYHUHG WR DJH WR WKH HQG RI WKH PRQWK DIWHU WK E
PRQWK RU WKH HQG RI WKH PRQWK DIWHU UG ELUWKGD\ ZKLFKHYHU FRPHV ¿UVW)XOO



9LVLRQ , QVXUDQFH RQDO 9LVLRQ \$GPLQLV

:LONHV 8QLYHUVLW\ RfHUV YLVLRQ FRYHUDJH WKURXJK 1DWLRQDO PDWFKLQJ EHQBHQWV IURP WKH SUHYLRXV SODQ \HDU 19\$ LV D 8 6 FDUH RUJDQL]DWLRQ LV KHDGTXDUWHUHG LQ &OLIWRQ 1HZ -HUVH

(DFK PHPEHU LV LVVXHG DQ 19\$ LGHQWLQFDWLRQ FDUG DQG FRPSUOHPEHUV FDQ YLHZ WKHLU FODLPV YLD 19\$TV VWDWH RI WKH DUW Z

%HORZ LV D VXPPDU\ RI WKH EHQBHQWV RfHUHG XQGHU WKH SODQ

&OE<μ v Ç }(&OEÀ] ~ Ç AE u•U (OE u •U o v• •U }vš š		E s W OE Ÿ]‰ ŸvP } š)Evr‰ OE Ÿ]‰ ŸvP } š}OE
v . š•		u}μvš }À OE u}μvš Z]u μOE•
Eye exam ~ K‰š}u šOE]•š }OE K‰ZšZ u}o}P]•‰%		\$40
Standard Lenses ~ W]OE•	^]vPo s]•}v	100% \$40
	Bifocal	100% \$60
	o v](} o•	100% \$60
	dOE](){ o	100% \$80
	W OE}P OE ••]À Ž ^ o}Á	100% \$80
	> v Ÿ μo OE	100% \$120
	^ OE š Z %OE }š Ÿ}v	100% \$10
W}oÇ OE }v š Ž Ž Ž		100% \$25 & \$30
&OE u •Ž Ž		}À OE μ‰ š} "ííí OE š]o o o}Á \$60
}vš š• ~]v o] μ }(&P o •••• &] «vP (D š OE] o oo}Á v	\$110
		%15 N/A
D] o oÇ OE <μ]OE }vš š•		}À OE ííí 9 \$320

(PSOR\HH SD\V IRU 6WDQGDUG 3URJUHVVLYH DQG IRU 3UHPLXP 3URJUHVVLYH ,QFOXGHV IUDPHV XS WR (YHU\ 'D\ /RZ 3ULFH SULFH SRLQW DW :DOPDUW 6DP¶V &OXE ORFDW 19\$ 5HWDLQ \$OORZDQFH (TXDO WR XS WR \$YDLODEOH ,Q 1HWZRUN DW QR FKDUJH IRU FKLOGUHQ XQGHU DJH 6PDUW %X\HU /RRN 7KSH 71R\$06 PDUW %X\HU SURYLGHU ORRN XS IH DW &O H DFVHQ YELW U\WXZDZ RHQW\DFH RPS VWDUW XVLQJ 7KLV WRRO DOORZV 19\$ PHPEHUV WR VHH KRZ PDQ\ IUDPHV DUH LQ DQ LQ QHWZRUN SURYLGUV RIILFH WKDW DUH RXW RI SRFNHW SHU \RXU YLVLRQ SODQ (OLJLEOH GHSHQGHQW\RXU OHJDO VS RXVH DQG XQPDUULHG QDWRXU IDQ HVOMHSD ODOQ GU IBVGSRSQWHLG C\K FRYHUHG WR DJH RU DJH LI D IXOO WLPH VWXGHQW

\$

Health Savings Account (HSA) – 1/1/2 to 12/31/2 Plan Year

7KH +HDOWK 6DYLQJV \$FFRXQW LV D SUH WD[VDYLQJV DFFRXQW WR DQG YLVLRQ H[SHQVHV IRU \RX DQG \RXU HOLJLEOH GHSHQGHQWV WR VLQJOHIBLO\ IRU WKH FDOHQGDU \HDU 7KHZH OLPLW :LONHV 8QLYHUVLW\ DQG DQ\ HPSOR\HH FRQWULEXWLRQV (PSOR\H FDWFK XS OLPLW HBRKUF D6\$HQGODQFHDFDQ EH FDUULHG RYHU ,QWHUHVW HDUQHG RQ DQ +6\$ LV QRW FRQVLGHUHG WD[DEOH LQFR ,PSRUWDQW 1RWLFH ,I \RX KDYH VHFRQGDU\ PHGLFDO FRYHUDJH SODQ LV 127 DQRWKHU +'3 \RX DUH LQHOLJLEOH WR HQUROO LQ IXQGLQJ HPSOR\HU Available for those enrolled in the HDHP \$2,000 Q\

127 \$6WDW,WBW,WDFFW

7XLWLRQ 5HPLVVLRQ

:LONHV 8QLYHUVLW\ 8QGHUJUDGXDW DQG JUDGXDWH FUHGLWV WR JHQGHU GRPHVWLW SDUWQHUV DQG GHSHQGHQW VRQV DQG GDXJKW QLQHW\ FDOHQGDU GD\ RI VHUYLFH 7KH WXLWLRQ EHQH\W FRY HPSOR\HH LV UHVSQVLEOH IRU DSSOLFDEOH IHHV DQG WH[WERRN F 2WKHU 7XLWLRQ 3URJUDPV .LQJ\&ROOHJH 0LVHULFRUGLD 8QLYHUVLW\

Please refer to the Staff Policies Manual for a complete description of the tuition benefits and eligibility requirements.

Üetirement Savings Plan

Provider: 7 , \$ \$

Plan Type: E 'H\QHG & R Q W U L E X W L R Q 3 O D Q

Contributions: (‡HFWLYH - XQH WKH 8QLYHUVLW\ FRQWULEXWLRQ VRX F FRQWULEXWH D PLQLPXP RI VXEMHFW WR FKDQJH)RU PRUH LQ [REDACTED] 00590048004C0051009>700440<002B 3.045 01.364 TD B11>Tj ET 0.

