1RQ ([HPSW 3XEOLF 6DIHW\ DQG)DFLOLW 6WD%‰ HQHILW 6XPPDU\

3ODQ <HDU

January 1, 202 - December 31, 202

3UHVFULSWLRQ ,QVXUDQFH3URWHFWLRQ7KHUDSHXWLFV

:LONHV 8QLYHUVLW\ RIIHUV SUHVFULSWLRQ 7KHUDSHXWLFV ZLWK 6XSHULRU 3UHVFULSWLRQ 3URWHFWLRQ +LJKPDUN IRU \RXU SUHVFULSWLRQ 7KHUDSHXWLFV ZLOO UHSODFH +LJKPDUN IRU \RXU SUHVFU

	WWK oµ ~¨ðìì µ Ÿ o • , ,W ,^ ~¨îUìì µ Ÿ o	
WŒ • Œ]‰Ÿ}v	µ Ÿ íòì ‰ Œ ‰ Œ•}v	/vš PŒ š Á]šZ u] o µ Ÿ o
Z š]o ‰Z Œu Ç }‰ñ Ç ~ïìr Ç •µ‰‰oÇ•	¨ì r o}Ár }•š P v Œ] ¨íñ r (}Œuµo ŒÇ P v Œ] ¨íñ r v}vr(}Œuµo ŒÇ P v Œ] ¨ïì r (}Œuµo ŒÇ Œ v ¨ñì r v}vr(}Œuµo ŒÇ /vrv šÁ}Œl }Á Œ P }voÇ	¨ì r o}Ár }•š P v Œ] ¨íñ r (}Œuµo ŒÇ P v Œ] ¨íñ r v}vr(}Œuµo ŒÇ P v Œ] ¨ïì r (}Œuµo ŒÇ Œ v ¨ñì r v}vr(}Œuµo ŒÇ /vrv šÁ}Œl }Á Œ P }voÇ
D]o }Œ Œ }‰ Ç ~õìr Ç •µ‰‰oÇ•	¨ì r o}Ár }•š P v Œ] ¨ïì r (}Œuµo ŒÇ P v Œ] ¨ïì r v}vr(}Œuµo ŒÇ P v Œ] ¨óì r (}Œuµo ŒÇ Œ v ¨íñì r v}vr(}Œuµo ŒÇ Œ v	¨ì r o}Ár }•š P v Œ] ¨ïì r (}Œuµo ŒÇ P v Œ] ¨ïì r v}vr(}Œuµo ŒÇ P v Œ] ¨óì r (}Œuµo ŒÇ Œ v ¨íñì r v}vr(}Œuµo ŒÇ Œ v

6SHFLDOW\ 'UXJ 6|R5D[XWDQRQH

'HQWDO ,QVXUDQFH Concordia

:LONHV 8QLYHUVLW\ R‡HUV WKH FKRLFH RI WZR GHQWDO SODQV % employees and their dependents through United Concordia Companies, Inc. (a wholly owned subsidiary of Highmark Blue Shield).

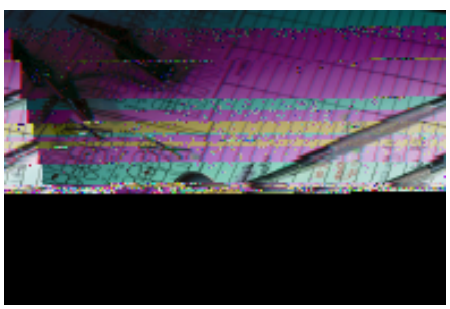
8QGHU WKLV SODQ \RX KDYH WKH ÀH[LELOLW\ RI VHOHFWLQJ DQ\ C 5HLPEXUVHPHQW LV EDVHG RQ 8&&,¶V VFKHGXOH RI PD[LPXP DOORZ DJUHH WR DFFHSW 8&&, DOORZDQFHV DV SD\PHQW LQ IXOO IRU FRY QHWZRUN GHQWLVWV PD\ ELOO WKH PHPEHU IRU DQ\ GL‡HUHQFH EH DV EDODQFH ELOOLQJ 8QLWHG &RQFRUGLD 'HQWDO¶V VWDQGDUG DGYDQWDJH WR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

%HORZ LV D FKDUW WKDW VXPPDUL]HV WKH WZR DYDLODEOH RSWLO

v .š• l ^ ŒÀ] •	Basic	Enhanced
] Pv}•Ÿ ~ WŒ À vš ŸÀ Œ}µŸv Æ u]v Ÿ}vU ÆrŒ Ç•U Œ}µŸv ‰Œ}‰Ž Ç o Æ]•	100%	100%
•] ^ ŒÀ] • .oo]vP•U •]u‰o ÆšŒ Ÿ}v•U •] Œ •š}Œ ŸÀ U v } }vŸ •	100%	íìì9Ž L Œ µ Ÿ o
D i}Œ ^ ŒÀ] • KŒ o •µŒP ŒÇU v}vr•µŒP] o ‰ Œ] }vŸ •U]vo Ç•U }vo Ç•U Œ}ÀV•	E}š }À Œ	ñì9Ž L Œ µ Ÿ o
KŒšZ} }vŸ • ~ ‰ v vš Z]o Œ v š} P íñ•] Pv}•Ÿ U ŸÀ U Œ š vŸ}v šŒ šu vš	E}š }À Œ	Unlimited
µ Ÿ o	N/A	¨ñì]v]À] µ o $150 family
WŒ š Œu]v Ÿ}v	Z ‹µ]Œ (}Œ šŒ šu vš ‰o v• }(¨íñì }Œ u }Œ šZ ÆšŒ Ÿ}v }(•]Æ }Œ u}Œ š šZ	
Wo v D Æ]uµu ~ vš o• Wo v D Æ]uµu ~}ŒšZ} }vŸ •	¨íUìì l ‰ Œ•}v l o v ¨íUìì l ‰ Œ•}v l o v Œ	¨íUìì l ‰ Œ•}v l o v Œ
µ•š}u Œ ^ ŒÀ] r &}Œ o]u •š šµ•U v .š•U v ‰o v ‹µ •Ÿ}v•U ‰o •		oo hv]

%DVLF 2SWLRQ FRQFWLEOH GRHV QRW DSSO\ WR 'LDJQRVWLF 3UHYHQWLYH DQ (QKDQFHG 2SWLRQ FRQFWLEOH GRHV QRW DSSO\ WR 'LDJQRVWLF 3UHYHQWLYH EXW

(OLJLEOH GHSHQGHQWV\RX OHJDO VSRXVH DQG XQPDUULHG QDWXUDO VWHS DQG DGRS 'HSHQGHQW FKLOGUHQ DUH FRYHUHG WR DJH WR WKH HQG RI WKH PRQWK DIWHU WK PRQWK RU WKH HQG RI WKH PRQWK DIWHU UG ELUWKGD\ ZKLFKHYHU FRPHV ¿UVW)XOO



9LVLRQ ,QVXUDQFH 9LVLRQDO 9LVLRQ $GPLQLV

:LONHV 8QLYHUVLW\ R‡HUV YLVLRQ FRYHUDJH WKURXJK 1DWLRQDO PDWFKLQJ EHQH¿WV 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$ LGHQWL¿FDWLRQ FDUG DQG FRPSU 0HPEHUV FDQ YLHZ WKHLU FODLPV YLD 19$¶V VWDWH RI WKH DUW Z

%HORZ LV D VXPPDU\ RI WKH EHQH¿WV R‡HUHG XQGHU WKH SODQ

&Œ ‹µ v Ç }(^ ŒÀ] ~ Ç Æ u•U (Œ u •U o v• •U }vš š			
v .š•		Es W ŒŸ]‰ ŸvP	} š}EE}vr‰ ŒŸ]‰ ŸvP } š}Œ
		u}µvš }À Œ	u}µvš Z]u µŒ•
Eye exam ~ K ‰ š}u šŒ]•š }Œ K ‰ Z š Z u}o}P]v		100%	$40
Standard Lenses ~ W]Œ•	^]vPo s]•]}v	100%	$40
	Bifocal	100%	$60
	o v](} o•	100%	$60
	dŒ](} o	100%	$80
	WŒ}PŒ ••]À Ž ^ o}Á		$80
	> vŸ µo Œ	100%	$120
	^ Œ š Z ‰Œ}š Ÿ}v	100%	$10
	W}oÇ Œ }v š ŽŽŽ	100%	$25 & $30
&Œ u •ŽŽ		}À Œ µ‰ š} ¨ííì Œ š]o oo}Á	$50
}vš š• ~]v o] µ }(Po •• ••	D š Œ] o oo}Á v	$110	$110
	&]«vP (	%15	N/A
D] ooÇ Œ ‹µ]Œ }vš š•		}À Œ íìì9	$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$ 5HWDLO $OORZDQFH (TXDO WR XS WR

$YDLODEOH ,Q 1HWZRUN DW QR FKDUJH IRU FKLOGUHQ XQGHU DJH

6PDUW %X\HU /RRN 7KH 1RUWK 6PDUW %X\HU SURYLGHU ORRN XS IHDWXUHG DFFHSWLQJ QHZ SDWLHQWV VWDUW XVLQJ 7KLV WRRO DOORZV 19$ PHPEHUV WR VHH KRZ PDQ\ IUDPHV DUH LQ DQ LQ QHWZRUN SURYLGHUV RIILFH WKDW DUH RXW RI SRFNHW SHU \RXU YLVLRQ SODQ

(OLJLEOH GHSHQGHQWV \RXU OHJDO VSRXVH DQG XQPDUULHG GRPHVWLF SDUWQHU DQG FKLOGUHQ XQGHU DJH FRYHUHG WR DJH RU DJH LI D IXOO WLPH VWXGHQW

$ _____ ÷ $1,000 x $ _____ = $ _____

$ ' ' BENEFIT AMOUNT

RATE PER PAY FOR EMPLOYEE OR SPOUSE AGE

&267 3(5 0217+ FOR COVERAGE

$ _____ [. _____ = $ _____

0217+/< &29(5$*(&267

RI SD\V LQ 3HU 3D\ FOR COVERAGE (24 DEDUCTIONS)

)OH[LEOH 6SHQGLQJ &RQWULEXWLRQV

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

7KH +HDOWK 6DYLQJV $FFRXQW LV D SUH WD[VDYLQJV DFFRXQW W
DQG YLVLRQ H[SHQVHV IRU \RX DQG \RXU HOLJLEOH GHSHQGHQWV
WR VLQJOH RU DPLO\ IRU WKH FDOHQGDU \HDU 7KHVH OLPLW
:LONHV 8QLYHUVLW\ DQG DQ\ HPSOR\HH FRQWULEXWLRQV (PSOR\H
FDWFK XS OLPLW HBRKU F6HQ3DQHDU FDQ EH FDUULHG RYHU
,QWHUHVW HDUQHG RQ DQ +6$ 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 W
IXQGLQJ HPSOR\HU Available for those enrolled in the HDHP $2,000 RQO\.

127($Q +6$ LV QRW D 8VH ,W RU /RVH ,W DFFRXQW

7XLWLRQ 5HPLVVLRQ

:LONHV 8QLYHUVLW\ 8QGHUJUDGXDWH DQG JUDGXDWH FUHGLWV WR
JHQGHU GRPHVWLF SDUWQHUV DQG GHSHQGHQW VRQV DQG GDXJKW
QLQHW\ FDOHQGDU GD\V RI VHUYLFH 7KH WXLWLRQ EHQH¿W FRY
HPSOR\HH LV UHVSRQVLEOH IRU DSSOLFDEOH IHHV DQG WH[WERRN F

2WKHU 7XLWLRQ 3URJUDPV .LQJ¶V &ROOHJH 0LVHULFRUGLD 8QLYHU

3OHDVH UHIHU WR WKH 6WDú 3ROLFLHV 0DQXDO IRU D FRPSOHWH GH
HOLJLELOLW\ UHTXLUHPHQWV

5HWLUHPHQW 6DYLQJV 3ODQ

Provider: 7,$$
Plan Type: E 'HILQHG &RQWULEXWLRQ 3ODQ

Contributions: (IIHFWLYHuv0 •• p04Ë]p€p@¿ 00`ÀpÀÐ0€ pð€p€pÀ 00ð€@ p°€0

*HQHUDO ,QIRUPDWLRQ

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<RXU %HQHÀWV DQG WKLV 6XPPDU\

7KLV EHQH¿W RYHUYLHZ GHVFULEHV WKH KLJKOLJKWV RI WKH PHGL
QRQ WHFKQLFDO ODQJXDJH <RXU VSHFL¿F ULJKWV WR EHQH¿WV X
UHVSHFW E\ WKH R ̂FLDO GRFXPHQWV DQG QRW WKH LQIRUPDWLRQ

,I WKHUH LV DQ\ GLVFUHSDQF\ EHWZHHQ WKH GHVFULSWLRQV RI WK
R ̂FLDO SODQ GRFXPHQWV WKH ODQJXDJH RI WKH R ̂FLDO SODQ GR
DQ\ RI WKH EHQH¿WV PD\ EH PRGL¿HG LQ WKH IXWXUH WR PHHW ,Q
GHFLGHG E\ :LONHV 8QLYHUVLW\