

Health Insurance Plan Changes

Premium Rate Increase

Effective January 1, 2023, the Plan will implement a 6% premium rate increase for all coverage options. This increase will affect active and retiree plans, as well as COBRA and Medicare eligible participants.

Medical Deductibles – Select Coverage

Effective January 1, 2023, the in-network deductible will increase from \$1,500 to \$1,800 for individuals and from \$3,000 to \$3,600 for family coverage. Please note that the deductibles for the Base Coverage will remain the same in 2023.

Wellness Incentive Program

Participants who complete a compliant wellness visit as part of the Plan's **Wellness Incentive Program**, administered by ActiveHealth Management, will continue to receive a \$300 individual deductible reduction for Base Coverage. Due to the increase in the 2023 Select Coverage individual deductible, the reduction for Select Coverage for plan year 2023 is being increased to \$600.

Take advantage of this program by October 31st to receive the deductible reduction. To complete the program, first register on the web at www.myactivehealth.com/mississippi or on the ActiveHealth app. Next, log-in to the website or app and complete the health assessment. Lastly, schedule and complete a compliant wellness visit with an in-network provider. To qualify for the incentive, the health assessment and a compliant wellness visit must be completed by October 31 each year. Call ActiveHealth at (866) 939-4721 if you have any questions about the program or program requirements. Medicare primary retirees, spouses, and dependents are not eligible to participate in the program.

Life Insurance Premium Increase

The current premium rate for life insurance (show as Lamar on your paycheck) is 18¢ per \$1,000. Effective January 1, 2023, the premium rate for life coverage will

increase to 20¢ per \$1,000. The policy premium is shared between the employee and the employer each paying 50%. The amount of your life insurance coverage is determined by your annual salary. Active employees receive coverage in the amount of 2 times their annual salary, subject to a minimum of coverage \$30,000 and a maximum coverage of \$100,000.