

# Youngstown State University

## Proposed Funding Rates for 7/1/20

### 7/1/20 - 6/30/21 Medical and Rx Funding Rates - New Plan Line Up

| Tier       | PPO Plan 1 (only available to CBAs) |          |            | HDHP Plan (Available for All) |          |            | PPO Plan 2 (only available to CBAs) |          |            |
|------------|-------------------------------------|----------|------------|-------------------------------|----------|------------|-------------------------------------|----------|------------|
|            | Medical Rate                        | RX rate  | Total Rate | Medical Rate                  | RX rate  | Total Rate | Medical Rate                        | RX rate  | Total Rate |
| Single     | \$686.78                            | \$184.82 | \$871.60   | \$515.09                      | \$138.61 | \$653.70   | \$604.37                            | \$162.64 | \$767.01   |
| Single + 1 | \$1,373.58                          | \$369.58 | \$1,743.16 | \$1,030.19                    | \$277.19 | \$1,307.37 | \$1,208.75                          | \$325.23 | \$1,533.98 |
| Family     | \$1,888.67                          | \$508.19 | \$2,396.86 | \$1,416.50                    | \$381.14 | \$1,797.65 | \$1,662.03                          | \$447.21 | \$2,109.24 |

**Notes:**

New PPO Plan actuarially calculated to be 10% less than current PPO 1 (main PPO plan that most employees are enrolled in)  
 Actual enrollment is yet to be determined which will impact overall budget, but individual rates in each plan are set  
 Information provided based on Findley's understanding of the plan offerings as of 7/1/2020  
 Contribution calculations on next page reflect a flat 15% of the total rate above for all employees, regardless of bargaining or non bargaining status

**Youngstown State University**  
**Medical/RX Employee Contributions Per Pay**  
**Effective 7/1/20**

**7/1/20 Employee Contributions**

**24 Pays Annually**

| Tier       | PPO Plan 1 | HDHP Plan | PPO Plan 2 | NEW PPO  |
|------------|------------|-----------|------------|----------|
| Single     | \$65.37    | \$49.03   | \$57.53    | \$58.83  |
| Single + 1 | \$130.74   | \$98.05   | \$115.05   | \$117.66 |
| Family     | \$179.76   | \$134.82  | \$158.19   | \$161.79 |

**7/1/20 Employee Contributions**

**26 Pays Annually**

| Tier       | PPO Plan 1 | HDHP Plan | PPO Plan 2 | NEW PPO  |
|------------|------------|-----------|------------|----------|
| Single     | \$60.34    | \$45.26   | \$53.10    | \$54.31  |
| Single + 1 | \$120.68   | \$90.51   | \$106.20   | \$108.61 |
| Family     | \$165.94   | \$124.45  | \$146.02   | \$149.34 |

**7/1/20 Employee Contributions**

**18 Pays Annually**

| Tier       | PPO Plan 1 | HDHP Plan | PPO Plan 2 | NEW PPO  |
|------------|------------|-----------|------------|----------|
| Single     | \$87.16    | \$65.37   | \$76.70    | \$78.44  |
| Single + 1 | \$174.32   | \$130.74  | \$153.40   | \$156.88 |
| Family     | \$239.69   | \$179.76  | \$210.92   | \$215.72 |

**Youngstown State University**  
**Medical/RX Change in Employee Contributions Per Pay**  
**Effective 7/1/20**

**7/1/20 Employee Contributions - Change from Current**

**24 Pays Annually**

| Tier       | PPO Plan 1 | HDHP Plan | PPO Plan 2 | NEW PPO |
|------------|------------|-----------|------------|---------|
| Single     | \$5.37     | \$4.03    | \$4.73     | N/A     |
| Single + 1 | \$10.75    | \$8.06    | \$9.46     | N/A     |
| Family     | \$14.78    | \$11.08   | \$13.00    | N/A     |

**7/1/20 Employee Contributions - Change from Current**

**26 Pays Annually**

| Tier       | PPO Plan 1 | HDHP Plan | PPO Plan 2 | NEW PPO |
|------------|------------|-----------|------------|---------|
| Single     | \$4.96     | \$3.72    | \$4.36     | N/A     |
| Single + 1 | \$9.92     | \$7.44    | \$8.73     | N/A     |
| Family     | \$13.64    | \$10.23   | \$12.00    | N/A     |

**7/1/20 Employee Contributions - Change from Current**

**18 Pays Annually**

| Tier       | PPO Plan 1 | HDHP Plan | PPO Plan 2 | NEW PPO |
|------------|------------|-----------|------------|---------|
| Single     | \$7.16     | \$5.37    | \$6.30     | N/A     |
| Single + 1 | \$14.33    | \$10.75   | \$12.61    | N/A     |
| Family     | \$19.70    | \$14.78   | \$17.34    | N/A     |