



2023/24	2024/25	Change
\$10,000	\$11,000	10%
\$15,000	\$16,500	10%
\$20,000	\$22,000	10%
\$25,000	\$27,500	10%
\$30,000	\$33,000	10%
\$35,000	\$38,500	10%
\$40,000	\$44,000	10%
\$45,000	\$49,500	10%
\$50,000	\$55,000	10%
\$55,000	\$60,500	10%
\$60,000	\$66,000	10%
\$65,000	\$71,500	10%
\$70,000	\$77,000	10%
\$75,000	\$82,500	10%
\$80,000	\$88,000	10%
\$85,000	\$93,500	10%
\$90,000	\$99,000	10%
\$95,000	\$104,500	10%
\$100,000	\$110,000	10%

2024/25 Per Pay Rates **10%** (increase from current year) w/held 2x monthly

<\$33,500 - **\$28** \$+,\$1.44) g l e :



x

(+3.74%)

2024/25 Per Pay Rates ~~W~~ (decrease from current year) w/held 2x monthly

Basic Dental

Single: ~~\$74~~ (+\$.53)
Double: ~~\$98~~ (+\$1.06)
Family: ~~\$19~~ (+\$1.86)

Dental with Ortho

Single: Not applicable
Double: ~~\$99~~ (+\$1.12)
Family: ~~\$12~~ (+\$1.95)

- x Deductibles Unchanged: \$50 individual; \$100 family in-network
- x Co-Insurance Unchanged. 25% Class II Services, 50% Class III & Class IV (if applicable to plan) Services in-network
- x Maximum Benefit Limit Unchanged: \$1,500 per family member/per benefit year.
- x Maximum Ortho Benefit for Dep <19 Unchanged: \$1,500 per dependent/lifetime.

NOTE: Out of network coverage also unchanged but higher than in-network amounts shared above. Additionally, as the dental industry is experiencing many providers discontinuing their "in-network" status with many insurance providers, including our Blue Dental Plan, employees are encouraged to review the premium costs of this plan, as it is anticipated additional out-of-pocket expense will become more of a norm. Consideration to not having coverage and electing cash pay options with providers may be cost effective for some. We recommend reviewing this with your dental provider.



FLEXIBLE SPENDING (FSA)

- x Medical Flex Limit Increased: ~~\$14,000~~ **\$18,000**
- x Child/Dependent Care Flex Limit: \$5000 Maximum Unchanged (no carryover rule)
- x PNC Bank continues as our administrator of FSA (Medical & Child/Dependent Care) with Debit Card, Online and Paper Claim Reimbursement process.

HEALTH SAVINGS (HSA) & LIMITED PURPOSE DENTAL & VISION FSA (LPFSA)

- x Health Savings Account Limit Increases: Single: ~~\$8~~ Double/Family: ~~\$8~~
*additional \$1,000 catchup contribution allowed for employees 55+
- x Limited Purpose Dental & Vision Flexible Spending Option Increased: ~~\$14,000~~ **\$18,000**



- x College continues to contribute 10.5% over and above base salary, per pay.
- x Optional Pre-Tax and Post-Tax (ROTH) voluntary contributions up to IRS max.
~~\$2,000~~ **+\$7,000**



- x Basic Plans Design Unchanged ~ Term Life and AD&D Insurance Policy =1.5x salary total and Long Term Disability Coverage at 60% (\$6K max)
- x Employee may purchase to increase basic coverages. Costs are age and value based and premiums cost adjust for age and new salary annually (July 1).