

Suggested Program Design



	2023	2024	2025
Total Plan Funding	Begin with CBIZ Funding Projection, then reduce funding based on plan decrements		
Plan Offering	OAP 1, OAP 2, Local Plus Add – New Plan Rename all plans	No changes at this time	No changes at this time
Plan Design	No changes to OAP 2, Local Plus OAP 1 – Increase deductible & OOP Carve out Rx to CVS Caremark	Deductible & OOP changes as required to mitigate increase	Deductible & OOP changes as required to mitigate increase
Active Contribution Scenario	<i>Defined Contribution</i> Based on OAP 2 at 82%/18% for all tiers	<i>Defined Contribution</i> Based on OAP 2 at 80%/20% single 75%/25% non-single	<i>Defined Contribution</i> Based on OAP 2 at 80%/20% single 75%/25% non-single
Pre-65 Contribution Scenario	<i>Defined Contribution</i> Based on OAP 2 at 80%/20% for all tiers	<i>Defined Contribution</i> Based on OAP 2 at 70%/30% single 65%/35% non-single	<i>Defined Contribution</i> Based on OAP 2 at 70%/30% single 65%/35% non-single

Basing Defined Contribution on OAP 2 follows plan strategy by encouraging consumerism and matches current/recent enrollment & migration trends