

CROSSWOOD, INC./THE PATHWAYS SCHOOLS HEALTH INSURANCE FOR 2023-2024

For employees eligible for health insurance coverage, there are currently three (3) Kaiser Permanente plans from which to choose:

- ☐ Kaiser Permanente **Signature DHMO 7** plan, which provides coverage primarily using Kaiser's medical centers and the physicians practicing at those centers.
- ☐ Kaiser Permanente **Signature DHMO 11** plan, which provides coverage primarily using Kaiser's medical centers and the physicians practicing at those centers. There are differences in coinsurance, copays, and deductibles.
- ☐ Kaiser Permanente **Flex Choice 1** plan, which allows members to choose from a wider choice of affiliated doctors and out of network options. It's the intersection of HMO, PPO & POS plans providing greater choices.

Kaiser Signature plan DHMO7

- ☐ For a full-time employee receiving coverage Crosswood, Inc. will pay 100% of the coverage for the employee (you will not owe any contribution for yourself)
- ☐ For a full-time employee plus one receiving coverage:
 - Crosswood, Inc. will pay 75% of the coverage for the employee
 - Crosswood, Inc. will pay 75% of the coverage for the one additional family member
 - Employees will pay 25% of coverage for the one additional family member
- ☐ For a full-time employee plus two or more receiving coverage:
 - Crosswood, Inc. will pay 75% of the coverage for the employee
 - Crosswood, Inc. will pay 75% of the coverage for the additional family members
 - Employees will pay 25% of the coverage for the additional family members

Kaiser Signature DHMO11

- ☐ For full-time employee and family coverage:
 - Crosswood, Inc. will pay the same dollar amount it pays for the Signature DHMO7 plan
 - Employees will pay the additional costs of the DHMO11 plan

Kaiser Flex Choice 1

- ☐ For full-time employee and family coverage:
 - Crosswood, Inc. will pay the same dollar amount it pays for the Signature DHMO 7 plan
 - Employees will pay the additional costs of the Flex Choice plan

Costs for the respective plans are shown in the tables below, along with the amount that will be withheld from each paycheck as follows:

Beginning with the **SEPTEMBER 15 – JUNE 30** paycheck (20 paychecks)
10-month employees will receive 21 paychecks for the year, but costs for benefits will not be deducted
from the August 31 check and will begin with the September 15 paycheck.

KAISER SIGNATURE PLAN – DHMO7

	Total Annual Cost	Employee Share	Deducted Each Paycheck
Employee	\$7,074.24	\$0	\$0.00
Employee + 1	\$14,148.48	\$3,537.12	\$176.86
Family	\$19,437.24	\$4,859.28	\$242.96

KAISER SIGNATURE PLAN- DHM11

	Total Annual Cost	Employee Share	Deducted Each Paycheck
Employee	\$7,942.20	\$867.96	\$43.40
Employee + 1	\$15,884.40	\$5,273.04	\$263.65
Family	\$21,822.00	\$7,244.04	\$362.20

KAISER FLEX CHOICE 1

	Total Annual Cost	Employee Share	Deducted Each Paycheck
Employee	\$13,851.12	\$6,776.88	\$338.84
Employee + 1	\$27,702.36	\$17,091.00	\$854.55
Family	\$40,167.00	\$25,589.04	\$1,279.45

Beginning with the **SEPTEMBER 15-AUGUST 31** paycheck (23 paychecks)
12-month employees will receive 24 paychecks for the year, but costs for benefits will not be deducted
from the August 31 check and will begin with the September 15 paycheck.

KAISER SIGNATURE PLAN – DHMO7

	Total Annual Cost	Employee Share	Deducted Each Paycheck
Employee	\$7,074.24	\$0	\$0.00
Employee + 1	\$14,148.48	\$3,537.12	\$153.79
Family	\$19,437.24	\$4,859.28	\$211.27

KAISER SIGNATURE PLAN- DHM11

	Total Annual Cost	Employee Share	Deducted Each Paycheck
Employee	\$7,942.20	\$867.96	\$37.74
Employee + 1	\$15,884.40	\$5,273.04	\$229.26
Family	\$21,822.00	\$7,244.04	\$314.96

KAISER FLEX CHOICE 1

	Total Annual Cost	Employee Share	Deducted Each Paycheck
Employee	\$13,851.12	\$6,776.88	\$294.65
Employee + 1	\$27,702.36	\$17,091.00	\$743.09
Family	\$40,167.00	\$25,589.04	\$1,112.57