

**MEMORANDUM**

TO: Juniata College Employees

FROM: Tracy Stough Grajewski

DATE: November 1, 2022

**RE: *Medical Plan Premium/Pre-tax Election***

Juniata is pleased to continue offering the PPO option, as well as the Qualified High Deductible Health Plan (QHDHP) coupled with a Health Savings Account (HSA).

The monthly rates for both plans January 1, 2023 through December 31, 2023 are as follows:

<b>Coverage Level</b>	<b>2023 PPO Option</b>		<b>2023 QHDHP Option</b>	
Employee Only Monthly	Total Cost	\$812.03	Total Cost	\$745.20
	<b>Your Share</b>	<b>\$121.80</b>	<b>Your Share</b>	<b>\$111.78</b>
2 Person Monthly	Total Cost	\$1877.48	Total Cost	\$1,721.51
	<b>Your Share</b>	<b>\$334.89</b>	<b>Your Share</b>	<b>\$307.04</b>
Family Monthly	Total Cost	\$2,243.17	Total Cost	\$2,059.79
	<b>Your Share</b>	<b>\$408.03</b>	<b>Your Share</b>	<b>\$374.10</b>

You are not required to complete a new Pre-Tax Election ( Section 125) Form, unless you are making changes. Your election will remain on file. As you recall, Section 125 of the Internal Revenue Code allows you to pay your portion of the medical premiums with pretax dollars. The savings you recognize are equal to the amount of federal withholding and Social Security tax that is being paid on your share of the insurance premium.

If you have any questions or need information about Section 125, please contact Cady Kyle, Director of Human Resources, at [kylec@juniata.edu](mailto:kylec@juniata.edu) or ext. 3197.

TSG/chk