



Gloucester City Public Schools
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May 2021

Dear Staff,

Now is the time to make a change to your health benefit plan. The district offers several PPO open access plans and HMO plans for you to choose from along with the new Educator Health Plan. To determine which plan is right for you, click on the following link to see the plan summaries.

A change in plans can save you money!

For example, you are

- * a 10 month employee
- * your salary range is between \$70K and \$75K
- * you have a family medical and dental plans,
- * you have the PPO plan with \$10 copay

Your annual share of premium effective July 1 will be \$10,185.12 (\$424.38 per pay)

If you changed you plan to the PPO \$20 plan, your cost share of premium will be \$8,930.64 (372.11 per pay)

That is an annual savings of \$1,254.48!

At the doctor's office your copay would increase \$10 per visit. You and your family would need to go to the doctor more than 125 times per year for this plan not to provide you savings.

NOTE: Be sure to review the other copay changes that may impact you and your family.

Additionally, if you sign up for the medical FSA plan, your contributions are pretax. For example, if you place \$1,000 per year in your medical FSA plan, \$50 per pay for 10 month staff, and your tax bracket is 22%, you would save approximately an additional \$220 per year in federal taxes. Use your FSA plan for your copayment of premiums plus much more!

FSA plan information is found by clicking on the following link. http://www.gcsd.k12.nj.us/business_office/flexible_spending_plan

Use the calculator attached and review the district's plan summaries to see what is the right fit for you. The above sample provides potentially \$1,474 in annual savings!

Don't forget open Enrollment ends soon!

Have a great day!

Teri

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