

Effective January 1, 2020

The following chart details the minimum balances, the Health & Benefit and the Annuity contribution adjustment applicable for 2020. Please note that the one year minimum balances shown as Level A represents the minimum balance amount in your Health Reimbursement account (HRA) necessary in order to receive reimbursements for covered out of pocket medical expenses.

Classification	Single		2-Person		Family	
	From	To	From	To	From	To
Level A	-	7,660.00	-	12,680.00	-	14,920.00
Level B	7,661.00	22,980.00	12,681.00	38,040.00	14,921.00	44,760.00
Level C	22,981.00	38,300.00	38,041.00	63,400.00	44,761.00	74,600.00
Level D	38,301.00	& Greater	63,401.00	& Greater	74,601.00	& Greater

The following chart details the allocation of contributions as shown below:

Classification	Annuity	H&B	Total Contribution	Admin Fee	Net to H&B
Level A	0.25	14.75	15.00	0.35	14.40
Level B	2.90	12.10	15.00	0.35	11.75
Level C	3.25	11.75	15.00	0.35	11.40
Level D	6.50	8.50	15.00	0.35	8.15

The Charts below are shown to provide an estimate of the work hours required to maintain health insurance at the specified contribution levels and balance:

CDPHP Without Dental

Classification	Contribution Rate	Single in hours	2-Person in hours	Family in hours
Level A	14.40	531.61	880.62	1,036.28
Level B	11.75	651.50	1,079.22	1,270.00
Level C	11.40	671.51	1,112.36	1,308.99
Level D	8.15	939.28	1,555.94	1,830.98

BlueShield of NENY Without Dental

Classification	Contribution Rate	Single in hours	2-Person in hours	Family in hours
Level A	14.40	521.13	959.87	1,002.28
Level B	11.75	638.67	1,176.35	1,228.32
Level C	11.40	658.27	1,212.46	1,266.03
Level D	8.15	920.78	1,695.96	1,770.89

High-Deductible CDPHP Without Dental

Classification	Contribution Rate	Single in hours	2-Person in hours	Family in hours
Level A	14.40	350.49	537.09	616.93
Level B	11.75	429.54	658.22	756.07
Level C	11.40	442.73	678.43	779.28
Level D	8.15	619.27	948.97	1,090.04