

## **2025 JCU Benefit Plan Changes**

**Increase in Deductibles and Out of Pocket Maximums:** Deductibles and Out of Pocket Maximums for the PPO and the HDHP will increase. This change is the year two of a two-year process initiated in 2024 aimed at maintaining the cost and design of our plans in line with industry standards (see chart below).

<b>Plan Design Changes for PPO</b>	<b>2024</b>		<b>2025</b>	
	<i>In-Network</i>	<i>Out-of-Network</i>	<i>In-Network</i>	<i>Out-of-Network</i>
Single Deductible	\$750.00	\$2,250.00	\$1,000.00	\$2,500.00
Family Deductible	\$1,500.00	\$4,500.00	\$2,000.00	\$5,000.00
Single Out-of-Pocket Max. (includes claims, excludes deductibles and co-pays)	\$2,500.00	\$3,000.00	\$3,000.00	\$3,500.00
Family Out-of-Pocket Max. (includes claims, excludes deductibles and co-pays)	\$5,000.00	\$5,500.00	\$6,000.00	\$6,500.00

<b>Plan Design Changes for HDHP</b>	<b>2024</b>		<b>2025</b>	
	<i>In-Network</i>	<i>Out-of-Network</i>	<i>In-Network</i>	<i>Out-of-Network</i>
Single Deductible	\$1,750.00	\$2,250.00	\$2,000.00	\$2,500.00
Family Deductible	\$3,500.00	\$4,500.00	\$4,000.00	\$5,000.00
Single Out-of-Pocket Max. (includes claims, excludes deductibles and co-pays)	\$2,000.00	\$3,500.00	\$2,500.00	\$4,000.00
Family Out-of-Pocket Max. (includes claims, excludes deductibles and co-pays)	\$4,000.00	\$7,000.00	\$5,000.00	\$8,000.00

### **Increase to Employee Premium Cost Share:**

The overall premium cost share for employees will increase to 20% compared to 17% in 2024. This change is also a part of the two-year process initiated in 2024 aimed at maintaining the cost and design of our plans in line with industry standards