

# Negotiations UPDATE

## This Week in Negotiations and a Closer Look at the Hybrid/High Deductible Health Plan

Last week, Mercy, Kenmore Mercy and St. Joseph Campus presented counter proposals on Tuition Assistance and Preceptor Pay, moving us closer to agreement on these important articles.

Providing tuition assistance to enable our associates to improve their skill sets or advance their careers is an important priority for Catholic Health. Likewise, understanding that preceptor training is critical to the development of our associates, we proposed language that would apply preceptor pay and processes more consistently to recognize the important role preceptors play in giving new associates the best chance for success.

### A Closer Look at the First Choice Hybrid/High Deductible Health Plan

The hospitals recently presented their economic package to the union, which included making our First Choice Hybrid/High Deductible Health Plan available to CWA-represented associates in 2022, and transitioning all CWA members to the plan in 2023.

#### What is the First Choice Hybrid/High Deductible Plan?

The Hybrid/HDHP offers the benefits of a comprehensive, copay-based medical plan with the cost savings of a deductible health plan. While a deductible needs to be met for many services, the hybrid plan offers prescription medication coverage with tiered copays and full coverage for most preventative services from in-network providers (see right). The hybrid plan design allows for lower monthly premiums, which saves associates money in their out-of-pocket premium costs.

#### How does the First Choice Hybrid/HDHP work?

The hybrid plan requires participants to pay an annual up-front medical deductible of up to \$1,500/individual or \$3,000/family (for in-network providers) or \$3,000/individual or \$6,000/family (for out-of-network providers) before the plan begins to cover the cost of eligible medical services.

#### Where can I get more information on the First Choice Hybrid/High Deductible Plan?

More information about the First Choice H/HDHP, including a comprehensive list of First Choice network providers, is available at [FirstChoiceBuffalo.org](http://FirstChoiceBuffalo.org).

**Because it's important to have the facts regarding negotiations, we will share regular updates with you. You may visit [www.chsbuffalo.org/negotiations](http://www.chsbuffalo.org/negotiations) at any time for the latest news and information related to bargaining and to review copies of these updates and other FAQs.**

### What makes the First Choice Hybrid Plan different than other high deductible plans?

The First Choice Hybrid/High Deductible Health Plan offers lower premiums than our original First Choice plan. Unlike other high deductible plans, the First Choice Hybrid/HDHP offers:

- Lower than average upfront medical deductible costs (\$1,500/Single, \$3,000/Family) for care received within the Catholic Health First Choice Network.
- No upfront prescription deductibles
  - \$10/\$30/\$50 copays for generic, preferred brand name, and non-preferred prescription medications
  - \$0 copay for diabetic supplies
  - \$0 copay for medications that qualify for the Specialty Co-Pay Assistance Program (SCAP)
- \$0 co-pay/no deductible for the following in-network services:
  - Preventive/well visits, including:
    - Annual Routine Checkup
    - Cholesterol Screening
    - Colonoscopy Screening
    - Diabetes Screening
    - High Blood Pressure Screening
    - Immunizations/Flu Shots
    - Mammography Screening
    - Prostate Testing
    - Well Child Visit
    - Routine Gynecological Visit
  - Select specialists at approved CH Primary Care and Specialty Centers
  - CH Care OnDemand Telehealth visits
  - Infusion Therapy at Catholic Health outpatient centers
- Flex Spending Account (FSA) eligibility
  - Enrolling in a FSA allows you to set aside money on a pre-tax basis to cover out of pocket expenses, saving you 10% to 37% depending on your tax bracket