2023 Plan Changes and Weekly Rates

Ken's Foods reviews our benefit plans annually focusing on their value to employees, market competitiveness, legislative changes and cost. Plan changes (in red) derived from this review are communicated during Open Enrollment. This newsletter and the information on our Benefit Resource Center provide an overview of the benefit changes effective January 1, 2023.

| | Open Access I | Plus Base Plan | Open Access Plus Buy Up Plan | | |
|---|---|---|---|---|--|
| | Single | Family | Single | Family | |
| Deductible | \$2,000 | \$4,000 | \$500 | \$1,000 | |
| Preventive Care | Covered 100% in-network | Covered 100% in-network | Covered 100% in-network | Covered 100% in-network | |
| Office Visits (PCP/Specialist) | \$25/\$50 copay in-network | \$25/\$50 copay in-network | \$20/\$40 copay in- network | \$20/\$40 copay in-network | |
| Emergency Room | \$300 copay | \$300 copay | \$300 copay | \$300 copay | |
| Inpatient | Subject to Deductible | Subject to Deductible | Subject to Deductible | Subject to Deductible | |
| Outpatient | Subject to Deductible | Subject to Deductible | Subject to Deductible | Subject to Deductible | |
| High Tech Imaging (X-rays, MRIs, MRAs, CAT & PET Scans) | Subject to Deductible Labs Covered in Full | |

| 2023 Cigna Base Plan | | | 2023Cigna Buy Up Plan | | | |
|----------------------|----------|----------|-----------------------|----------|----------|--|
| | Employee | Family | | Employee | Family | |
| Non-Part | \$82.00 | \$151.00 | Non-Part | \$102.00 | \$201.00 | |
| NT + 0 | \$52.00 | \$121.00 | NT + 0 | \$72.00 | \$171.00 | |
| NT + 1 | \$42.00 | \$111.00 | NT + 1 | \$62.00 | \$161.00 | |
| NT + 2 | \$32.00 | \$101.00 | NT + 2 | \$52.00 | \$151.00 | |
| Tob + 0 | \$72.00 | \$141.00 | Tob + 0 | \$92.00 | \$191.00 | |
| Tob + 1 | \$62.00 | \$131.00 | Tob + 1 | \$82.00 | \$181.00 | |
| Tob + 2 | \$52.00 | \$121.00 | Tob + 2 | \$72.00 | \$171.00 | |

| 20223 Cigna Dental Plan | | | | | | |
|-------------------------|--------|--|--|--|--|--|
| Employee Only | \$2.00 | | | | | |
| Family Plan | \$5.00 | | | | | |
| 2023 VSP Choice Plan | | | | | | |
| Employee Only | \$1.26 | | | | | |
| Family Plan | \$2.72 | | | | | |
| 2023 VSP Premier Plan | | | | | | |
| Employee Only | \$2.72 | | | | | |
| Family Plan | \$5.83 | | | | | |



The annual FSA Maximum increased to \$3,050 401(k) contribution limit increased to \$22,500 Catch-Up contribution increased to \$7,500

Vision Rates Decrease