

Health Benefits Program Notice
for Active Joint Sewage Board Employees (C.S.E.A. and Hourly)
effective January 1, 2025

In accordance with the CSEA Contract that expires on 12/31/2025:

- > Employees shall pay 18.0% of health insurance program costs during 2025. (This provision continues until amended or changed under a successor CSEA Contract).
- > Beginning for services on or after 01/01/2025, reimbursements under the Dental Insurance Policy shall be in accordance with the Excellus Group Dental Policy, subject to a \$1,500 annual maximum benefit per person [for services other than Class I (Preventive)], and a \$1,500 lifetime maximum per person for orthodontic services, not more than half of which will be paid in any calendar year.

The above-listed items are negotiable and consistent with the terms of the ratified 2021-2025 CSEA Contract.

The costs and deductions for the plans and included programs/services will change January 1, 2025, to those shown below. These plans are not available to Medicare-eligible spouses or dependents. If you have a Medicare-eligible spouse or dependent, please request the Medicare Addendum Notice from the Secretary in the Plant Office (Michele).

program including EXCELLUS - BLUE CROSS / BLUE SHIELD - SimplyBlue Plus Bronze 4

	INDIVIDUAL EMPLOYEE	EMPLOYEE plus CHILD[REN]
Total Monthly Cost	\$730.80	\$1,242.38
82.0% paid by Employer	\$599.25	\$1,018.74
18.0% paid by Employee	\$131.55	\$223.64
Bi-weekly deduction	\$60.70	\$103.21

	EMPLOYEE plus SPOUSE	FAMILY
Total Monthly Cost	\$1,461.62	\$2,082.81
82.0% paid by Employer	\$1,198.54	\$1,707.91
18.0% paid by Employee	\$263.08	\$374.90
Bi-weekly deduction	\$121.43	\$173.04

Your bi-weekly health insurance program premium will be deducted on a pre-tax basis. If you do not want this pre-tax arrangement, you must file a waiver with the Secretary (Michele) in the Plant Office.

Pursuant to Article 11.2 Medical Insurance Buy-Out Benefit: Employees shall have the option to choose not to receive health insurance coverage so long as the employee provides proof of alternate insurance coverage annually. Any employee choosing this option shall receive up to \$5,000 per year. Partial payment of the Buy-Out will be made bi-weekly for each pay period the employee is eligible for the Buy-Out. For 2025, the bi-weekly amount is: **\$192.31** per pay period.

for

Joint Sewage Treatment Plant Health Program Questions:

call: Thomas Augustini
Haylor, Freyer & Coon, Inc.
 585 Main Street, Suite 1
 Johnson City, New York 13790

(607) 206-0929 [cell]

(607) 797-2003, extension 2830
 e-mail: <TAugostini@haylor.com >

ADDENDUM to 2025 Health Benefits Program Notice
for Active Joint Sewage Board Employees (C.S.E.A. and Hourly)
with a Medicare-covered Spouse and/or Dependent[s]
effective January 1, 2025

For Medicare-covered spouses and dependents of Active Joint Sewage Board Employees:

- > An Active Employee's Medicare-covered spouse and dependent[s] with active Medicare Part A and Part B coverage shall be enrolled in an Individual Medicare [P01] ESA PPO Plan.
- > Employees shall pay 18.0% of health insurance program costs during 2025 for each Medicare-covered spouse/dependent. (This provision continues until changed under a successor CSEA Contract).
- > Beginning for services on or after 01/01/2025, reimbursements under the Dental Insurance Policy shall be in accordance with the Excellus Group Dental Policy, subject to a \$1,500 annual maximum benefit per person [for services other than Class I (Preventive)], and a \$1,500 lifetime maximum per person for orthodontic services, not more than half of which will be paid in any calendar year.

The above-listed items are negotiable and consistent with the terms of the ratified 2021-2025 CSEA Contract.

The costs and deductions for this plan and included programs/services will change effective January 1, 2025, to the following:

program including AETNA - Medicare (P01) ESA PPO Copay Plan

*with \$10/\$25/\$40 Copay Rx (30-day supply)
 \$30/\$75/\$120 Copay Rx (90-day supply)*

	INDIVIDUAL
Total Monthly Cost	\$317.46
82.0% paid by Employer	\$260.32
18.0% paid by Employee	\$57.14
Bi-weekly deduction	\$26.36

Your Medicare-covered spouse and/or dependent's bi-weekly health insurance program premium will be deducted from your pay on a pre-tax basis. If you do not want this pre-tax arrangement, you must file a waiver with the Secretary (Michele) in the Plant Office.

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Health Benefits Program Notice

for Active Joint Sewage Board Employees (Salaried & Management)

effective January 1, 2025

In accordance with the "Policies and Benefits for Salaried and Management Staff" (as most recently amended, effective January 1, 2025):

- > Employees shall pay 18.0% of health insurance program costs during 2025.

The "Policies and Benefits for Salaried and Management Staff" is subject to change upon approval by the Binghamton-Johnson City Joint Sewage Board.

- > Beginning for services on or after 01/01/2025, reimbursements under the Dental Insurance Policy shall be in accordance with the Excellus Group Dental Policy, subject to a \$1,500 annual maximum benefit per person [for services other than Class I (Preventive)], and a \$1,500 lifetime maximum per person for orthodontic services, not more than half of which will be paid in any calendar year.

The costs and deductions for the plans and included programs/services will change January 1, 2025, to those shown below. These plans are not available to Medicare-eligible spouses or dependents. If you have a Medicare-eligible spouse or dependent, please request the Medicare Addendum Notice from the Secretary in the Plant Office (Michele).

program including EXCELLUS - BLUE CROSS / BLUE SHIELD - SimplyBlue Plus Bronze 4

	INDIVIDUAL EMPLOYEE	EMPLOYEE plus CHILD[REN]
Total Monthly Cost	\$730.80	\$1,242.38
82.0% paid by Employer	\$599.25	\$1,018.74
18.0% paid by Employee	\$131.55	\$223.64
Bi-weekly deduction	\$60.70	\$103.21

	EMPLOYEE plus SPOUSE	FAMILY
Total Monthly Cost	\$1,461.62	\$2,082.81
82.0% paid by Employer	\$1,198.54	\$1,707.91
18.0% paid by Employee	\$263.08	\$374.90
Bi-weekly deduction	\$121.43	\$173.04

Your bi-weekly health insurance program premium will be deducted on a pre-tax basis. If you do not want this pre-tax arrangement, you must file a waiver with the Secretary (Michele) in the Plant Office.

Pursuant to Section 11 Medical/Rx Insurance Buy-Out Benefit: Employees shall have the option to choose not to receive health insurance coverage so long as the employee provides proof of alternate insurance coverage annually. Any employee choosing this option shall receive up to \$5,000 per year. Partial payment of the Buy-Out will be made bi-weekly for each pay period the employee is eligible for the Buy-Out. For 2025, the bi-weekly amount is: \$192.31 per pay period.

for
Joint Sewage Treatment Plant Health Program Questions:

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 Johnson City, New York 13790

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 e-mail: <TAugostini@haylor.com >

**ADDENDUM to 2025 Health Benefits Program Notice
for Active Joint Sewage Board Employees (Salaried & Management)
with a Medicare-covered Spouse and/or Dependent[s]
effective January 1, 2025**

For Medicare-covered spouses and dependents of Active Joint Sewage Board Employees:

- > An Active Employee's Medicare-covered spouse and dependent[s] with active Medicare Part A and Part B coverage shall be enrolled in an Individual Medicare Blue PPO Copay Plan.
- > Employees shall pay 18.0% of health insurance program costs during 2025 for each Medicare-covered spouse/dependent.
- > Beginning for services on or after 01/01/2025, reimbursements under the Dental Insurance Policy shall be in accordance with the Excellus Group Dental Policy, subject to a \$1,500 annual maximum benefit per person [for services other than Class I (Preventive)], and a \$1,500 lifetime maximum per person for orthodontic services, not more than half of which will be paid in any calendar year.

The "Policies and Benefits for Salaried and Management Staff" is subject to change upon approval by the Binghamton-Johnson City Joint Sewage Board.

The costs and deductions for this plan and included programs/services will change effective January 1, 2025, to the following:

program including AETNA - Medicare Advantage (P01) ESA PPO Copay Plan

*with \$10/\$25/\$40 Copay Rx (30-day supply)
\$30/\$75/\$120 Copay Rx (90-day supply)*

	INDIVIDUAL
Total Monthly Cost	\$317.46
82.0% paid by Employer	\$260.32
18.0% paid by Employee	\$57.14
Bi-weekly deduction	\$26.36

Your Medicare-covered spouse and/or dependent's bi-weekly health insurance program premium will be deducted from your pay on a pre-tax basis. If you do not want this pre-tax arrangement, you must file a waiver with the Secretary (Michele) in the Plant Office.

for

Joint Sewage Treatment Plant Health Program Questions:

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Haylor, Freyer & Coon, Inc.**

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Johnson City, New York 13790

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e-mail: <TAugostini@haylor.com>

Health Benefits Program 'Notice R' (non-Medicare Eligible)
for non-Medicare Eligible Retirees from the Joint Sewage Treatment Plant,
as well as the non-Medicare Eligible Spouses or Surviving Spouses of Retirees
(regardless of their Retiree's Medicare Eligibility)
effective January 1, 2025

In accordance with the ratified CSEA Contract that expires on 12/31/2025 and/or the current "Policies and Benefits for Salaried and Management Staff" (as last amended, effective January 1, 2025), non-Medicare Eligible:

- > A: Qualifying Retirees with dates of hire before 2007 who had at least fifteen years of service and retired at age 55 or older shall pay 25% of health insurance program costs during 2025.
- > B: Qualifying Retirees with dates of hire before 2007 who had at least ten years of service and retired at age 55 or older shall pay 50% of health insurance program costs during 2025.
- > C: Qualifying Retirees with dates of hire after 2006 who had at least twenty years of service and retired at age 55 or older shall pay 50% of health insurance program costs during 2025.
- > D: Eligible Surviving Spouses of qualifying Retirees, as described above, who maintained Retiree coverage, shall pay 100% of health insurance program costs during 2025 to continue their coverage on an individual basis.

The above-listed items are subject to change upon amendment of the CSEA Contract and/or amendment of the "Policies and Benefits for Salaried and Management Staff", which is subject to change upon approval by the Binghamton-Johnson City Joint Sewage Board. (If an amendment to the CSEA Contract is agreed to that makes changes, a revised notice will be issued.)

The costs for these plans and included programs/services will change January 1, 2025, to the following:

program including EXCELLUS - BLUE CROSS / BLUE SHIELD - SimplyBlue Plus Bronze 4

RETIRESSES <i>in Category A, above</i>	INDIVIDUAL (IND.) (not Medicare-eligible)	IND. + CHILD[REN] (not Medicare-eligible)	IND. + SPOUSE (neither Spouse Medicare-eligible)	FAMILY (neither Spouse Medicare-eligible)
Total Monthly Cost	\$678.36	\$1,153.23	\$1,356.74	\$1,933.35
75% paid by Joint Sewage Board	\$508.77	\$864.92	\$1,017.56	\$1,450.01
25% paid by Retiree	\$169.59	\$288.31	\$339.18	\$483.34

RETIRESSES <i>in Categories B and C, above</i>	INDIVIDUAL (IND.) (not Medicare-eligible)	IND. + CHILD[REN] (not Medicare-eligible)	IND. + SPOUSE (neither Spouse Medicare-eligible)	FAMILY (neither Spouse Medicare-eligible)
Total Monthly Cost	\$678.36	\$1,153.23	\$1,356.74	\$1,933.35
50% paid by Joint Sewage Board	\$339.18	\$576.62	\$678.37	\$966.68
50% paid by Retiree	\$339.18	\$576.61	\$678.37	\$966.67

SURVIVING SPOUSES <i>in Category D, above</i>	INDIVIDUAL (IND.) (not Medicare-eligible)
Total Monthly Cost	\$678.36
0% paid by Joint Sewage Board	\$0.00
100% paid by Surviving Spouse	\$678.36

for
Joint Sewage Treatment Plant Health Program Questions:

NOTICE R

* - if Medicare Eligible, please see Notice A

call: Thomas Augostini
Haylor, Freyer & Coon, Inc.
 585 Main Street, Suite 1
 Johnson City, New York 13790
 e-mail: <TAugostini@haylor.com>

(607) 206-0929 [cell]
(607) 797-2003, extension 2830 [office]

send premium payments to: **ATTN: Group Department**
 300 South State Street – Suite 1000
 Syracuse, New York 13202

Health Benefits Program 'Notice A'
for Medicare Eligible Retirees from the Joint Sewage Treatment Plant,
Their Medicare Eligible Spouses or Surviving Spouses

effective January 1, 2025

In accordance with the ratified CSEA Contract Extension that expires on 12/31/2025 and/or the current "Policies and Benefits for Salaried and Management Staff" (as last amended, effective January 1, 2013) the Joint Sewage Board has arranged for a Medicare Advantage Group Insurance Policy and Medicare Part D Subsidized Prescription Program for Medicare Eligible:

- > A: Qualifying Retirees with dates of hire before 2007 who had at least fifteen years of service and retired at age 55 or older shall pay 25% of health insurance program costs during 2025.
- > B: Qualifying Retirees with dates of hire before 2007 who had at least ten years of service and retired at age 55 or older shall pay 50% of health insurance program costs during 2025.
- > C: Qualifying Retirees with dates of hire after 2006 who had at least twenty years of service and retired at age 55 or older shall pay 50% of health insurance program costs during 2025.
- > D: Eligible Surviving Spouses of qualifying Retirees, as described above, who maintained Retiree coverage, shall pay 100% of health insurance program costs during 2025 to continue their coverage on an individual basis.

The above-listed items are subject to change upon amendment of the CSEA Contract and/or amendment of the "Policies and Benefits for Salaried and Management Staff", which is subject to change upon approval by the Binghamton-Johnson City Joint Sewage Board. (If an amendment to the CSEA Contract is agreed to that makes changes, a revised notice will be issued.)

The costs for these plans and included programs/services will change January 1, 2025, to the following:

program including AETNA - Medicare (P01) ESA PPO Plan with \$10/\$25/\$40 Copay Rx (30-day supply)
\$30/\$75/\$120 Copay Rx (90-day supply)

RETIREEES <i>in Category A, above</i>	INDIVIDUAL (Medicare-eligible)
Total Monthly Cost	\$265.02
75% paid by Joint Sewage Board	\$198.77
25% paid by Retiree	\$66.25

RETIREEES <i>in Categories B and C, above</i>	INDIVIDUAL (Medicare-eligible)
Total Monthly Cost	\$265.02
50% paid by Joint Sewage Board	\$132.51
50% paid by Retiree	\$132.51

SURVIVING SPOUSES <i>in Category D, above</i>	INDIVIDUAL (Medicare-eligible)
Total Monthly Cost	\$265.02
0% paid by Joint Sewage Board	\$0.00
100% paid by Surviving Spouse	\$265.02

NOTICE

Each Medicare Eligible Retiree and Medicare Eligible Spouse or Surviving Spouse is responsible for payment of his or her own Medicare Part B premium (i.e., the Sewage Board does not pay your Medicare Part B premium)

Not Medicare Eligible?

Retirees, Spouses, and Surviving Spouses of Retirees who are not yet Medicare Eligible must see "NOTICE R" for the programs available to them and their costs

for

Joint Sewage Treatment Plant Health Program Questions:

NOTICE A

call: Thomas Augustini
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 Johnson City, New York 13790
 e-mail: <TAugostini@haylor.com>

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send premium payments to: ATTN: Group Department
 300 South State Street – Suite 1000
 Syracuse, New York 13202