

Employee Contributions

	2019-2020			Maximum 2021-2022		
Tier	News Corp POS II					
	% of Salary	Minimum	Maximum	% of Salary	Minimum (\$30k)	Maximum (\$190k)
	EE Only	2.25%	\$65	\$360	2.40%	\$58
EE + Spouse	4.35%	\$145	\$780	4.85%	\$128	\$808
EE + Child(ren)	3.75%	\$125	\$635	4.05%	\$103	\$649
EE+ Family	5.70%	\$185	\$1,040	6.45%	\$168	\$1,160
Tier	News Corp CDHP					
	% of Salary	Minimum	Maximum	% of Salary	Minimum (\$30k)	Maximum (\$190k)
	EE Only	1.50%	\$40	\$225	1.70%	\$43
EE + Spouse	3.00%	\$85	\$506	3.80%	\$95	\$602
EE + Child(ren)	2.35%	\$70	\$380	2.95%	\$74	\$467
EE+ Family	4.45%	\$120	\$690	5.25%	\$131	\$840
Tier	News Corp Basic Choice					
	% of Salary	Minimum	Maximum	% of Salary	Minimum (\$30k)	Maximum (\$190k)
	EE Only	0.50%	\$15	\$75	0.60%	\$15
EE + Spouse	1.00%	\$30	\$170	1.30%	\$33	\$206
EE + Child(ren)	0.80%	\$25	\$125	1.00%	\$25	\$158
EE+ Family	1.50%	\$40	\$230	1.75%	\$44	\$277

Healthcare Plan Design

	POS				CDHP				Basic Choice			
	2019-2020		Maximum 2021-2022		2019-2020		Maximum 2021-2022		2019-2020		Maximum 2021-2022	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-Network	In-network	Out-of-network	In-network	Out-of-Network	In-network	Out-of-network
Employer Funding Amount	N/A	N/A	N/A	N/A	\$500 / \$1,000	\$500 / \$1,000	\$500/ \$1000	\$500 / \$1000	N/A	N/A	N/A	N/A
Deductible	\$600 / \$1,200	\$1,200 / \$2,400	\$700 / \$1,400	\$1,400 / \$2,800	\$1,500 / \$3,000	\$3,000 / \$6,000	\$2,000 / \$4,000	\$4,000 / \$8,000	\$3,000/\$6,000	N/A	\$3,000/\$6,000	N/A
PCP Visit	\$35 copay	40% after deductible	\$40 copay	50% after deductible	20% after deductible	50% after deductible	20% after deductible	50% after deductible	30% after deductible	N/A	30% after deductible	N/A
Specialist Visit	\$50 copay		\$50 copay									
Emergency Room	20% after \$300 copay		20% after \$300 copay									
Coinsurance	20%	40%	20%	50%	20%	50%	20%	50%	30%	N/A	30%	N/A
OOP Maximum	\$4,000 / \$8,000	\$8,000 / \$16,000	\$4,500 / \$9,000	\$9,000 / \$18,000	\$4,000 / \$8,000 (OOPM for individuals on a family contract will be embedded at \$7,900)	\$6,000 / \$12,000	\$5,000 / \$10,000 (OOPM for individuals on a family contract will be embedded at \$8,150)	\$8,250 / \$16,500	\$6,000 / \$12,000 (OOPM for individuals on a family contract will be embedded at \$8,150)	N/A	\$6,000 / \$12,000 (OOPM for individuals on a family contract will be embedded at \$8,150)	N/A
Retail Rx: Generic	\$10 copay		\$10 copay		Preventive Rx at no cost		Preventive Rx at no cost		Preventive Rx at no cost		Preventive Rx at no cost	
Retail Rx: Brand	30% coinsurance (\$30 min, \$75 max)		30% coinsurance (\$35 min, \$80max)		20% after deductible (\$75 max for generic and brand, \$100 max for non-formulary)		20% after deductible (\$80 max for generic and brand, \$105 max for non-formulary)		30% after deductible		30% after deductible	
Retail Rx: Non-formulary	50% coinsurance (\$50 min / \$100 max)		50% coinsurance (\$55 min, \$105 max)									
Mail Rx	2 times retail		2 times retail		2 times retail		2 times retail		2 times retail		2 times retail	
Rx OOP Maximum	\$3,000 / \$6,000		\$3,000 / \$6,000		Combined with medical		Combined with medical		Combined with medical		Combined with medical	

Canada Healthcare 2020

Plan design will remain essentially the same with some enhancement.

- Fertility: Increase fertility drug and treatment maximum to \$5,000 lifetime max
- Paramedical Practitioner: Removal of the \$50 per visit maximum; maintain \$1,000 per year for all practitioners combined
- Psychologists: Removal of the \$100 per visit maximum; maintain \$1,000 per year maximum. This also includes licensed registered counsellors; social workers, psychiatrists, psychotherapists, psychoanalysis, and clinical counsellors.
- Speech Therapy: Implement \$500 separate maximum per year (no per visit maximum)
- Add Transgender Core coverage - \$10,000 annual maximum

Contributions will increase by 4%.

	Employee Contributions Effective January 1, 2020	
Coverage Status	Comprehensive Medical	Comprehensive Dental
Family	\$45.25	\$26.52
Member +1	\$27.42	\$11.63
Single	\$13.72	\$5.81