

2022 Health Care Premiums and HRA VBA Contributions

Chelan County PUD provides valuable benefits for you and your family while responsibly managing costs. As responsible healthcare consumers, we all work together to keep our costs low and once again this year, we are able to enjoy a minimal increase. Electing the Specialty Pharmacy Coupon Program has created a savings opportunity for employees and the District by keeping our 2022 rates low. We would have experienced a larger increase had we not elected to participate in this value-added program. Here are the employer and employee premiums and employer HRA VEBA contributions for 2022.

Premiums	PPO Plan		CDHP	
	Employee	Employer	Employee	Employer
Per Month				
Medical (including Rx and vision)	\$147.03	\$1,813.43	\$0.00	\$1,658.01
Dental	\$8.93	\$110.14	\$0.00	\$119.07
Monthly total	\$155.96	\$1,923.57	\$0.00	\$1,777.08
Annual total	\$1,871.52	\$23,082.84	\$0.00	\$21,324.96

The PPO premium contribution is only increasing by \$4.14 a month — you continue to pay only 7.5% of the total premium and there continues to be no employee premium contribution for the CDHP.

FYI: The average family premium has increased by 22% over the last 5 years and 55% over the last 10 years. The PUD has been successful in keeping premium increases relatively low.*

*2020 Employer Health Benefits Survey, Kaiser Family Foundation (kff.org).

HRA VEBA	PPO Plan		CDHP	
	Employee	Employer	Employee	Employer
Monthly HRA VEBA contribution	\$0	\$100 (x 12)	\$0	\$100 (x 12)
CDHP participants: Additional annual HRA VEBA contribution	\$0	\$0	\$0	\$1,250
Annual total	\$0	\$1,200	\$0	\$2,450

You can use HRA VEBA funds to pay for IRS-approved out-of-pocket healthcare expenses, including your annual deductible, co-insurance and co-payments.