

# WHAT'S NEW AND WHAT'S CHANGING IN 2024

## RMR Residential Changes

Medical Plan		
Benefit Plans	Current	New
Platinum/Premium	\$750/\$1,500 deductible \$5,000/\$10,000 OOP 20% coinsurance	\$500/\$1,000 deductible \$5,000/\$10,000 OOP 0% coinsurance
Gold/Coinsurance	\$2,000/\$4,000 deductible \$6,350/\$12,700 OOP 30% coinsurance	\$1,000/\$2,000 deductible \$5,000/\$10,000 OOP 10% coinsurance
Silver/Saver (HDHP)	\$4,000/\$8,000 deductible \$6,350/\$12,700 OOP 20% coinsurance	\$3,200/\$6,400 deductible \$5,000/\$10,000 OOP 0% coinsurance
HSA – Employer Contribution	\$250 – Employee Only \$500 – Employee and Dependents	\$500 – Employee Only \$750 – Employee Spouse \$1,000 – Employee Child(ren) \$1,000 – Employee Family
Provider Network	Cigna/PHCS	BCBS
Prescription Coverage - Copay	Tier 1 - \$10 Tier 2 - \$35 Tier 3 - \$60	Generic - \$15 Preferred Brand - \$35 Non-Preferred Brand - \$50

Dental Plan		
Benefit Plans	Current	New
High PPO/Premium Plan	\$50/\$150 – Deductible 100% - Preventative 90% - Basic 60% - Major \$2,000 – Orthodontia \$2,000 – Annual Plan Max	\$25/\$75 – Deductible 100% - Preventative 100% - Minor 60% - Major \$2,000 – Orthodontia \$2,000 – Annual Plan Max
Low PPO/Core Plan	\$50/\$150 – Deductible 100% - Preventative 80% - Basic 50% - Major Not Covered – Orthodontia \$1,000 – Annual Plan Max	\$50/\$150 – Deductible 100% - Preventative 80% - Minor 50% - Major Not Covered – Orthodontia \$1,000 – Annual Plan Max
Provider	The Standard	Delta Dental



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Vision Plan		
Benefit Plans	Current	New
In-Network	\$10 – Exam \$10 – Lenses Single Vision \$10 – Bifocal \$10 – Trifocal 20% Discount – Lenticular \$150 Allowance – Frames \$150 Allowance – Contacts	\$10 – Exam \$25 – Lenses Single Vision \$25 – Bifocal \$25 – Trifocal 20% Discount – Lenticular \$150 Allowance – Frames Up to \$60 – Contacts Exam \$130 Allowance – Contacts
Provider	The Standard	VSP

Other Benefits		
Benefit Plans	Current	New
Basic Life and AD&D	\$50k – Sr. Mgrs & Directors \$25k – Full-time Employees	One times annual earnings up to \$500k
Short-term Disability	Base: 60% - \$1,000 weekly benefit Buy-up: 60% - \$2,500 weekly benefit	66.67% - \$2,500 weekly benefit
Long-term Disability	60% - \$10,000 monthly benefit	66.67% - \$10,000 monthly benefit
Provider	The Standard	SunLife

Benefits Continuing: Flexible Spending Accounts, Voluntary Life and AD&D, ID Theft, Legal and Identity Theft, Critical Illness Insurance, Accident Insurance, Hospital Indemnity Insurance, 401(k), EAP and Telemedicine (providers will change).

New Benefits: Pet Insurance, Commuter Benefits, Care.com, Business Travel Accident and Assistance, RMR Discount on Sonesta Hotels and other Employee Discount Programs