

**Scenario # 1**

**Marcela is an MVC Technician making approximately \$59,000.** Marcela is in the CWA Unity Plan with “Parent/Child” coverage. At her current salary, Marcela’s contribution toward her health insurance is 4.50% of salary, or \$2,655 annually.

Under the agreement negotiated by CWA, and the coalition of Unions, Marcela’s health care contribution will increase by 3% to 4.64% (4.5% x 3% = 4.64%). Her new health care contribution will be 4.64% of salary, or \$2,735 annually. This is an increase of \$80 annually, or \$3.07 per pay period. The increase will take effect on January 1, 2023.

Had CWA not negotiated this agreement, Marcela’s health care contribution would have increased by 18% to 5.31% (4.5% x 18% = 5.31%) or \$3,133.

The negotiated agreement of a 3% increase saved Marcela about \$400 annually, or about \$15 per pay period, compared to the 18% increase proposed by the State.

3.00%	PARENT/CHILD					
	ANNUAL SALARY	2022 Contribution Percentage	2022 Annual Contribution	2023 Contribution Percentage	2023 Annual Contribution	2023 Contribution Percentage Increase
\$ 57,000	4.50%	\$ 2,565	4.64%	\$ 2,642	0.14%	\$ 77
\$ 58,000	4.50%	\$ 2,610	4.64%	\$ 2,688	0.14%	\$ 78
\$ 59,000	4.50%	\$ 2,655	4.64%	\$ 2,735	0.14%	\$ 80
\$ 60,000	5.00%	\$ 3,000	5.15%	\$ 3,090	0.15%	\$ 90
\$ 61,000	5.00%	\$ 3,050	5.15%	\$ 3,142	0.15%	\$ 92

## Scenario 2

**Mike is a Family Service Specialist 2 making approximately \$74,000.** Mike is in the CWA Unity Plan with “Family” coverage. At his current salary Mike’s contribution towards his health insurance is 7.25% or \$5,365 annually.

Under the agreement negotiated by CWA, and the coalition of Unions, Mike’s health care contribution will increase by 3% to 7.47% ( $7.25\% \times 3\% = 7.47\%$ ). His new health care contribution will be 7.47% of salary, or \$5,526 annually. This is an increase of \$161 annually, or \$6.19 per pay period. The increase will take effect on January 1, 2023.

Had CWA not negotiated this agreement, Mike’s health care contribution would have increased by 18% to % ( $7.25\% \times 18\% = 8.56\%$ ) or \$6,331.

The negotiated agreement of a 3% increase saved Mike \$805 annually, or \$30.96 per pay period, compared to the 18% increase proposed by the State.

3.00%	<b>FAMILY</b>					
<b>ANNUAL SALARY</b>	<b>2022 Contribution Percentage</b>	<b>2022 Annual Contribution</b>	<b>2023 Contribution Percentage</b>	<b>2023 Annual Contribution</b>	<b>2023 Contribution Percentage Increase</b>	<b>2023 Annual Contribution Increase</b>
\$ 72,000	7.25%	\$ 5,220	7.47%	\$ 5,377	0.22%	\$ 157
\$ 73,000	7.25%	\$ 5,293	7.47%	\$ 5,452	0.22%	\$ 159
<b>\$ 74,000</b>	<b>7.25%</b>	<b>\$ 5,365</b>	<b>7.47%</b>	<b>\$ 5,526</b>	<b>0.22%</b>	<b>\$ 161</b>
\$ 75,000	7.25%	\$ 5,438	7.47%	\$ 5,601	0.22%	\$ 163
\$ 76,000	7.25%	\$ 5,510	7.47%	\$ 5,675	0.22%	\$ 165

**Rebecca is an Environmental Specialist 3 making approximately 96,000.** Rebecca is in the Tiered Network Plan with “single” coverage. At her current salary Rebecca’s contribution towards her health insurance is 2.5% or \$2,393 annually.

Under the agreement negotiated by CWA and the coalition of Unions, Rebecca’s health care contribution will increase by 3% to 2.57% ( $2.5\% \times 3\% = 2.57\%$ ). Her new health care contribution will be 2.57% of salary or \$2,465 annually. This is an increase of \$72 annually or \$2.76 per pay period. The increase will take effect on January 1, 2023.

Had CWA not negotiated this agreement, Rebecca’s health care contribution would have increase by 18% to 2.95% ( $2.5\% \times 18\% = 2.95\%$ ) or \$2,824 annually

The negotiated agreement of a 3% increase saved Rebecca about 360 annually or about \$14 per pay period compared to the 18% increase proposed by the state.

3.00%	Tiered Network Plans - Contribution Rates					
	SINGLE					
ANNUAL SALARY	2022 Contribution Percentage	2022 Annual Contribution	2023 Contribution Percentage	2023 Annual Contribution	2023 Contribution Percentage Increase	2023 Annual Contribution Increase
\$ 94,000		\$2,312		\$ 2,381	0.07%	\$ 69
\$ 95,000		\$2,393		\$ 2,465	0.08%	\$ 72
\$ 96,000		\$2,393		\$ 2,465	0.07%	\$ 72
\$ 97,000		\$2,393		\$ 2,465	0.07%	\$ 72
\$ 98,000		\$2,393		\$ 2,465	0.07%	\$ 72

*The examples above are meant for illustrative purposes only. Amounts will vary. Calculations involving anniversary dates, by example, are based upon the month not the exact pay period. Across the boards are calculated from the calendar date not the pay period. Members should personally verify their amounts of all increases.*