

Benefit Provision		Current PPO	2022	2023/2024
		In Network	In Network	In Network
Deductible	Individual	\$100	\$300	\$500
	Family	\$200	\$600	\$1,000
Out-of-Pocket Max (includes deductible)	Individual	\$1,500	\$2,000	\$3,000
	Family	\$3,000	\$4,000	\$6,000
Coinsurance		80%	80%	80%
Physician Office Visits		\$10 copay	\$15 / \$30 copay	\$25 / \$40 copay
Emergency Room		\$75 copay then 80% after deductible	\$75 copay then 80% after deductible	\$100 copay then 80% after deductible
Prescription Drugs	Retail: Generic	\$10 copay	\$10 copay	\$10 copay
	Retail: Preferred Brand	\$15 copay	\$30 copay	\$30 copay
	Retail: Non- Preferred Brand	80%	\$50 copay	\$50 copay
	Retail: Specialty	\$75 copay	80% up to \$150	80% up to \$150
	Separate Out-of- Pocket Max	\$3,500 (Retail) \$7,500 (Mail Order)	\$3,500 (Retail) \$7,500 (Mail Order)	\$3,500 (Retail) \$7,500 (Mail Order)
Actuarial Value		92%	89%	87%

**Washington Gas**  
**Illustrative 2022-2024 Union Rates and Contributions**  
 Actual 2021 Budget Rates and Contributions

Medical Plans	2021			2022			2023			2024		
	Total Premium Equivalent Rate	EE Cost	EE %	Total Premium Equivalent Rate	EE Cost	EE %	Total Premium Equivalent Rate	EE Cost	EE %	Total Premium Equivalent Rate	EE Cost	EE %
<b>CareFirst PPO</b>												
<b>WGL Unions</b>												
EE Only	\$638.94	\$142.78	22%	\$687.14	\$137.43	20%	\$714.93	\$142.99	20%	\$762.22	\$152.44	20%
EE + 1	\$1,150.09	\$257.00	22%	\$1,236.85	\$247.37	20%	\$1,286.87	\$257.37	20%	\$1,371.99	\$274.40	20%
EE + 2	\$1,683.50	\$376.20	22%	\$1,810.51	\$362.10	20%	\$1,883.72	\$376.74	20%	\$2,008.32	\$401.66	20%
EE + Family	\$1,948.77	\$435.48	22%	\$2,095.79	\$419.16	20%	\$2,180.54	\$436.11	20%	\$2,324.77	\$464.95	20%
<b>CareFirst CDHP</b>												
<b>WGL Unions</b>												
EE Only	\$638.94	\$71.39	11%	\$343.57	\$68.71	20%	\$357.46	\$71.49	20%	\$381.11	\$76.22	20%
EE + 1	\$1,150.09	\$128.50	11%	\$618.43	\$123.69	20%	\$643.44	\$128.69	20%	\$686.00	\$137.20	20%
EE + 2	\$1,683.50	\$188.10	11%	\$905.25	\$181.05	20%	\$941.86	\$188.37	20%	\$1,004.16	\$200.83	20%
EE + Family	\$1,948.77	\$217.74	11%	\$1,047.89	\$209.58	20%	\$1,090.27	\$218.05	20%	\$1,162.39	\$232.48	20%
<b>Difference in EE Cost</b>	\$8,486,059	\$1,829,596	22%	\$8,805,134	\$1,761,027	20%	\$9,161,199	\$1,832,240	20%	\$9,767,194	\$1,953,439	20%
<b>CareFirst PPO</b>												
<b>WGL Unions</b>												
EE Only					(\$5.35)	-2%		\$5.56	0%		\$9.46	0%
EE + 1					(\$9.63)	-2%		\$10.00	0%		\$17.02	0%
EE + 2					(\$14.10)	-2%		\$14.64	0%		\$24.92	0%
EE + Family					(\$16.32)	-2%		\$16.95	0%		\$28.85	0%
<b>CareFirst CDHP</b>												
<b>WGL Unions</b>												
EE Only					(\$2.68)	9%		\$2.78	0%		\$4.73	0%
EE + 1					(\$4.81)	9%		\$5.00	0%		\$8.51	0%
EE + 2					(\$7.05)	9%		\$7.32	0%		\$12.46	0%
EE + Family					(\$8.16)	9%		\$8.48	0%		\$14.42	0%

These are cost projections based on Claim History

Assumptions

- 7.0% Annual Trend
- 2.0% Annual Rx savings

Plan Changes

- 2.7% 2021 to 2022
- 2.4% 2022 to 2023
- 0.0% 2023 to 2024