



HealthAlliance of the Hudson Valley – Margaretville UFCW 2025 Employee Premiums for Eligible Staff

This material describes premiums that employees pay via payroll deduction to enroll in the health plan sponsored by HealthAlliance of the Hudson Valley. Separate rates apply for full-time eligible and part-time eligible employees. Employees enrolled in the HealthAlliance Medical Benefits Plan are also able to participate in the Health Premium Reduction Plan.

Premiums for Full-time Employees

For full-time eligible employees (0.8, 0.9, and 1.0), your premium depends upon the number of family members you enroll, and whether you choose to participate in the Premium Reduction Plan.

HealthAlliance of the Hudson Valley		
2025 Bi-Weekly Medical and Prescription Drug Premiums/Benefits		
For Eligible Full-Time Employees & Level of Coverage You Choose:	If You Do Not Join the Premium Discount Plan	Reduced If You Join the Premium Discount Plan
Individual Tier	\$43.85/bi-weekly	\$32.31/bi-weekly
Two-Party Tier	\$87.69/bi-weekly	\$64.62/bi-weekly
Three-Party Tier	\$131.54/bi-weekly	\$96.92/bi-weekly
Family (4+) Tier	\$175.38/bi-weekly	\$129.23/bi-weekly

You may also elect to enroll in the dental and/or vision plans. The level of dental plan can be selected. Your premium depends upon the number of family members enrolled.

HealthAlliance of the Hudson Valley			
2025 Bi-Weekly Dental & Vision Premiums/Benefit			
Additional 2025 Premiums If You Elect Dental and Vision			
For Eligible Full-Time Employees & Level of Coverage You Choose:	Dental Low Plan	Dental High Plan	Vision Plan
Individual Tier	\$5.97/bi-weekly	\$9.81/bi-weekly	\$2.60/bi-weekly
Two-Party Tier	\$9.65/bi-weekly	\$17.35/bi-weekly	\$5.67/bi-weekly
Three-Party Tier	\$11.94/bi-weekly	\$22.05/bi-weekly	\$7.14/bi-weekly

Premiums for Part-time Employees

For part-time eligible employees (0.5, 0.6, and 0.7), your premium depends upon the number of family members you enroll, and whether you choose to participate in the Premium Reduction Plan.

HealthAlliance of the Hudson Valley		
2025 Bi-Weekly Medical and Prescription Drug Premiums/Benefits		
For Eligible Part-Time Employees & Level of Coverage You Choose:	If You Do Not Join the Premium Discount Plan	Reduced If You Join the Premium Discount Plan
Individual Tier	\$79.38/bi-weekly	\$67.84/bi-weekly
Two-Party Tier	\$126.79/bi-weekly	\$103.71/bi-weekly
Three-Party Tier	\$170.89/bi-weekly	\$136.27/bi-weekly
Family (4+) Tier	\$192.94/bi-weekly	\$146.78/bi-weekly

You may also elect to enroll in the dental and/or vision plans. The level of dental plan can be selected. Your premium depends upon the number of family members enrolled.

HealthAlliance of the Hudson Valley			
2025 Bi-Weekly Dental & Vision Premiums/Benefit			
Additional 2025 Premiums If You Elect Dental and Vision			
For Eligible Part-Time Employees & Level of Coverage You Choose:	Dental Low Plan	Dental High Plan	Vision Plan
Individual Tier	\$7.51/bi-weekly	\$12.92/bi-weekly	\$2.60/bi-weekly
Two-Party Tier	\$12.69/bi-weekly	\$23.54/bi-weekly	\$5.67/bi-weekly
Three-Party Tier	\$15.91/bi-weekly	\$30.15/bi-weekly	\$7.14/bi-weekly

The Pre-Tax Advantage

The Internal Revenue Code permits employees to pay their premiums for health care benefits on a pre-tax basis via payroll deduction. This means that your health premiums are not subject to federal tax (and, in most cases, no state or local income taxes). As a rule, pre-tax deductions save you the amount of the deduction multiplied by your marginal tax rate. The net result is that you will have a higher take-home pay than if you purchased the same coverage on an after-tax basis. For example, if you pay premiums of \$30 on a “pre-tax” basis and your tax rate is 33%, your net after tax cost is \$20, depending upon your tax filing status. Different rules apply for domestic partners.

2025 Health Premium Reduction Plan

Enrolling in the Health Premium Reduction Plan and completing the biometric screening is very valuable; it reduces your premium by \$25 per month per person enrolled (\$300 a year), up to a maximum of \$100 per month (\$1,200 a year).

WMC is pleased to continue to offer the health premium monthly discount for eligible staff to \$25 per person enrolled (capped at \$100 per month or \$1,200 per year for a family of 4 or more). To be eligible for the premium discount, you have a choice of three activities, to complete early in 2025:

- a) Complete a Wellness Screening onsite, or go directly to a local Quest center using the Quest Wellness screening form,
- b) Take a physical exam with your primary physician completing the Quest Wellness screening form, or
- c) Complete a private health risk assessment and registering with the Aetna site to help you reflect upon healthy action steps you can take in 2025.

More details will follow early in 2025. Please note that only employees need to participate, not their spouse or children enrolled, to earn the full premium reduction.

Note: You must complete the participation form for the premium reduction during Open Enrollment by December 1, 2024. If you do not enroll during open enrollment, you will not be able to join later for 2025. Finally, if you enroll for the premium discount and do not complete the 2025 healthy action steps, your premiums increase to the higher level had you not joined the premium discount plan.

Remember if you do not sign up for the Health Premium Reduction during open enrollment, you will pay the higher premium shown in the tables above.