

Stipulation of Agreement
August 31, 2023

In accordance with Paragraph 57 of the Memorandum of Agreement between Florida Power & Light Company and System Council U-4, IBEW, the parties met and negotiated the following changes to the Healthcare Plan Design effective January 1, 2024

This chart reflects what an employee pays for covered healthcare services	Healthcare Plan Design 2024		
	Health Prime		Out-of-Area (In-network only)
	In	Out ¹	In
Medical			
DEDUCTIBLE - What you pay before the plan pays. Applies to the out-of-pocket maximum.			
Deductible - Individual	\$800	\$2,550	\$800
Deductible - Family	\$2,400	\$7,650	\$2,400
COPAY(\$) - Amount you pay for the service. Copays are not subject to the plan deductible but do apply to the out-of-pocket maximum.			
COINSURANCE (%) - Portion you pay after you meet the medical plan deductible. Applies to the out-of-pocket maximum.			
Office Visits (PCP/Specialist)	\$20 / \$40	55%	\$20 / \$40
Lab, X-ray	No additional copay if done at doctor's office	55%	No additional copay if done at doctor's office
Preventive Care	100% Covered	55% ²	100% Covered
Telemedicine	\$5	N/A	\$5
Urgent Care Treatment	\$75	\$75	\$75
ER Treatment	\$500	\$500	\$500
Rehabilitative Therapy (physical, speech, occupational and cardiac - max 100 combined visits)	25%	55%	25%
Habilitative Therapy	25%	55%	25%
Chiropractic (max 25 visits)	25%	55%	25%
In-patient Hospital Semi private (including maternity)	Provider certifies - 25%	Employee certifies - 55%	Provider certifies - 25%
Outpatient Surgery	25%	55%	25%
Mental Health Inpatient (including substance abuse) - must pre-authorize	25%	55%	25%
Mental Health Outpatient (including substance abuse) - must pre-authorize	\$20 / \$20	55%	\$20 / \$20
Prescription Drug (Rx) - Across all Plans³			
Note: Costs for prescription drugs are not subject to the medical plan deductible, however, Tiers 2, 3 and 4 drugs are subject to an annual deductible per covered individual that must be met before the copay/coinsurance applies.	Retail - participating pharmacy (30 day supply) / Mail - home delivery or from CVS pharmacy (90 day supply)		
Tier 1 Generic	\$20 / \$40 copay		
Tier 2 Preferred (brand name with no generic equivalent)	After \$100 Rx deductible, then \$50 / \$100 copay ⁴		
Tier 3 Non-preferred (brand name with either a generic equivalent or preferred brand alternative available)	After \$100 Rx deductible, 35% (\$150 / \$300 per script max) ⁴		
Tier 4 Specialty	After \$250 deductible, 30% (\$250 / \$500 per script max) ⁵		
Tier 5 Exclusive Specialty (Prudent Rx eligible specialty only)	FREE, no deductible - applies when the member is enrolled (automatic) in the Prudent Rx program/ After \$250 deductible, 30% (no max) - applies when member is not enrolled (chooses to opt out)of the Prudent Rx		
OUT-OF-POCKET (OOP) MAXIMUM - The most you pay out-of-pocket in a calendar year. Amount reflects a combined OOP maximum for medical and prescription drugs			
Med / Rx Combined OOP Max - Individual	\$7,500	\$24,000	\$7,500
Med / Rx Combined OOP Max - Family	\$15,000	\$48,000	\$15,000

¹Benefits paid for out-of-network care are based on allowable charges. Allowable charges reflect a percentage of a fee schedule developed using a Medicare-based methodology. Health Prime uses 110% of the Medicare-based Maximum Reimbursable Charge.

If there is an out-of-network ancillary provider associated with your in-network approved facility, charges will be covered as in-network. However, if an out-of-network provider is selected by you, the provider's claims will remain out-of-network regardless of facility contract status.

²Preventive services of out-of-network providers cover up to age 17 for well child visits, adults covered at level above with no deductible

³Out-of-network employee cost share for prescription drug is 35%

⁴Tier 2 and Tier 3 have a combined deductible of \$100 per covered individual

⁵Tier 4 deductible is not combined with Tier 2 and 3 combined Rx deductible

Jack Wilson 8-31-23

Jack Wilson Date
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Kelly Tveter 8/31/23

Kelly Tveter Date
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