

# NJP/OPEIU Local 8 Contract Negotiations

## Bargaining Unit Questions About the Tentative Agreement

December 3, 2018

Here are questions that came out of our first information meeting on Friday with Karen Holland's responses:

**Karen:** **There have been no plan changes.** Most of these questions should be addressed in open enrollment meetings. I would recommend having these addressed during open enrollment.

1. What does "embedded" mean as it reads: "KPWA Access PPO \$2,7000 embedded, and OOP to \$5,100 embedded (HSA Qualified Plan)" on the Benefit Plan Renewals rate sheet?  
**This refers to how deductibles are calculated when one has dependents on the plan; there is no change to this. It is probably best addressed during our open enrollment meetings.**
2. Is the 2019 KPWA \$2,700 Plan exactly the same as the 2018 – even as it applies to pharmaceuticals?  
**Yes.**
3. Will employees who waive insurance still receive dental and vision coverage?  
**Yes, required.**
4. Can HRA money be rolled over to the following year?  
**Yes, as in all years, up to \$500 can be rolled over (\$1000 if dependents covered) – this is also part of the open enrollment meetings.**
5. What can HRA money be used for?  
**Out-of-pocket expenses used for deductible, copay and co-insurance.**