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Technology**

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US Benefit Updates

2025

Gold Plan Cost Example

What's Changing?

In-network coverage is changing from 100% to 90%. Employee pays 10% of charges up to the out-of-pocket maximum for medical expenses (surgery, inpatient/outpatient, hospitalization, etc.) after the deductible is met.

Copays, Deductibles, and Premiums Stay the Same!

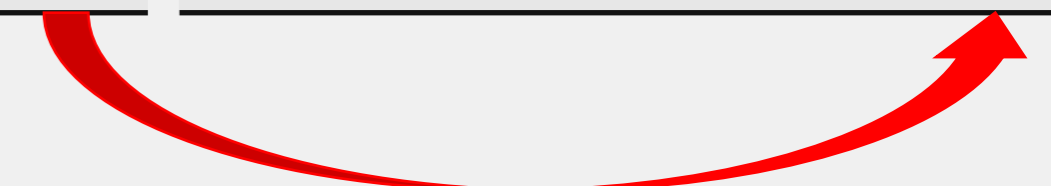
EXAMPLE of how Coinsurance will work:

Jane has surgery:

- Total cost of inpatient surgery \$40,000
- Inpatient copay= **\$250**
- Deductible= **\$250**
- Jane's coinsurance= **\$1,500** (out of pocket max of \$2,000 reached)
- WWT Plan pays the rest!

Out of Pocket Max of \$2,000 includes copays, deductible & coinsurance.

Current 2024 Plan			Gold PPO Plan		
Monthly Premiums:			Monthly Premiums:		
Employee Only	\$25/month		Employee Only	\$25/month	
Employee + Spouse	\$90/month		Employee + Spouse	\$90/month	
Employee + Child(ren)	\$70/month		Employee + Child(ren)	\$70/month	
Family	\$145/month		Family	\$145/month	
Plan Design:			Plan Design:		
Deductible	In-Network		Deductible	In-Network	
	Individual	\$250		Individual	\$250
	Family	\$500		Family	\$500
Copay			Copay		
	PCP/Specialist	\$15/\$25		PCP/Specialist	\$15/\$25
	ER	\$125		ER	\$125
Out of Pocket Maximum			Out of Pocket Maximum		
	Individual	\$2,000		Individual	\$2,000
	Family	\$4,000		Family	\$4,000
Coinsurance		100%	Coinsurance		90%



Platinum Plan Cost Example

What's Changing?

Only the monthly premiums. Your In-Network Coinsurance remains at 100% (as it is with the current plan), however, your monthly premiums increase.

This plan will cover 100% of in-network medical expenses (surgery, inpatient/outpatient, hospitalization, etc.) after the deductible is met.

Example:

Jane has surgery:

- Total cost of inpatient surgery \$40,000
- Inpatient copay= **\$250**
- Deductible= **\$250**
- Jane's coinsurance= **\$0**
- WWT Plan pays 100% beyond the copay and deductible!

Out of Pocket Max \$2,000 includes copays, deductible & coinsurance.

Current 2024 Plan		
Monthly Premiums:		
Employee Only		\$25/month
Employee + Spouse		\$90/month
Employee + Child(ren)		\$70/month
Family		\$145/month
Plan Design:		
Deductible	In-Network	
	Individual	\$250
	Family	\$500
Copay		
	PCP/Specialist	\$15/\$25
	ER	\$125
Out of Pocket Maximum		
	Individual	\$2,000
	Family	\$4,000
Coinsurance		100%

Platinum PPO Plan		
Monthly Premiums:		
Employee Only		\$40/month
Employee + Spouse		\$140/month
Employee + Child(ren)		\$110/month
Family		\$240/month
Plan Design:		
Deductible	In-Network	
	Individual	\$250
	Family	\$500
Copay		
	PCP/Specialist	\$15/\$25
	ER	\$125
Out of Pocket Maximum		
	Individual	\$2,000
	Family	\$4,000
Coinsurance		100%

Monthly Premium Increases:

- EE Only= + \$15/month
- +Spouse= + \$50/month
- +Child(ren)= + \$40/month
- Family= + \$95/month

Spousal Surcharge

If you enroll a spouse/domestic partner who is offered other employer health coverage but choose to enroll in the **WWT plan**, a \$100/month surcharge will be added on top of Health Plan premiums.

NOTE: Only applies to employees whose annual earnings are \$100,000 or higher.

Gold PPO Plan + Spousal Surcharge	Platinum PPO Plan + Spousal Surcharge
Employee Only = \$25/month	Employee Only = \$40/month
Employee + Spouse: \$90 + \$100 = \$190/month	Employee + Spouse: \$140 + \$100 = \$240/month
Employee + Child(ren) = \$70/month	Employee + Child(ren) = \$110/month
Family: \$145 + \$100 = \$245/month	Family: \$240 + \$100 = \$340/month

Spouses account for **only 21% of the enrolled population yet they experience 33% of the total spend** on the WWT Health Plan. We encourage employees to have their spouses/domestic partners evaluate the coverage offered by their employer to determine which plan is financially more suitable.



How do these plans compare?

When evaluating other employer plans, WWT Plan options are still the most competitive and rich plans available compared to the Technology Industry Benchmark.

Premiums, deductibles, copays, and out of pocket maximums are all lower!

Platinum PPO Plan	
Monthly Premiums:	
Employee Only	\$40/month
Employee + Spouse	\$140/month
Employee + Child(ren)	\$110/month
Family	\$240/month

Plan Design:		
Deductible	In-Network	
Individual		\$250
Family		\$500
Copay		
PCP/Specialist		\$15/\$25
ER		\$125
Out of Pocket Maximum		
Individual		\$2,000
Family		\$4,000
Coinsurance		100%

Gold PPO Plan	
Monthly Premiums:	
Employee Only	\$25/month
Employee + Spouse	\$90/month
Employee + Child(ren)	\$70/month
Family	\$145/month

Plan Design:		
Deductible	In-Network	
Individual		\$250
Family		\$500
Copay		
PCP/Specialist		\$15/\$25
ER		\$125
Out of Pocket Maximum		
Individual		\$2,000
Family		\$4,000
Coinsurance		90%

Benchmark (Tech Industry)	
Monthly Premiums:	
	\$151/month
	\$417/month
	\$343/month
	\$591/month

Plan Design:		
Deductible	In-Network	
Individual	\$500	
Family	\$1,400	
Copay		
PCP/Specialist	\$20/\$35	
ER	\$150	
Out of Pocket Maximum		
Individual	\$2,750	
Family	\$5,900	
Coinsurance		90%



Spousal Surcharge Comparison

- For those eligible for the Spousal Surcharge, the \$100/month additional premium is aligned with industry benchmark on other employer plans.
- Considering the additional premium that may be added under the surcharge, our premiums are still well below industry benchmark in total.

Gold PPO Plan			
Monthly Premiums:		Plus \$100 Surcharge:	Benchmark:
Employee + Spouse	\$90/month	\$190/month	\$417/month
Family	\$145/month	\$245/month	\$591/month

Platinum PPO Plan			
Monthly Premiums:		Plus \$100 Surcharge:	Benchmark:
Employee + Spouse	\$140/month	\$240/month	\$417/month
Family	\$240/month	\$340/month	\$591/month





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