



2025 Just Premium Application – Open Enrollment

In keeping with our Franciscan heritage, FMOLHS is committed to offering team members in need an opportunity for reduced Health Plan premiums. The “Just Premium” application process reflects those most in need by using total household income and current hourly rate to determine premium reduction eligibility.

To qualify for the Just Premium, you must be a full-time team member, your total household income cannot be more than the amount in the box below based on your 2023 dependents **and** your current hourly rate cannot exceed the amount below. For purposes of the Just Premium reduction, your total household income is the Adjusted Gross Income for you (and if married, your spouse) as reported on your 2023 U.S. Individual Income Tax Return. If you did not file a 2023 federal income tax return, you are ineligible to receive the 2025 Just Premium. If your spouse filed a separate return for 2023, you will need to combine your spouse’s Adjusted Gross Income with your Adjusted Gross Income.

Dependents Listed on your 2023 tax return	Maximum Household Income
0	\$26,355
1	\$35,770
2	\$45,185
3	\$54,600
4 or more	\$64,015
Maximum Hourly Rate = \$32 per hour	

Legal marital status as of 12/31/2023:

- Single Legally married Legally divorced Widowed

- I confirm my **current FMOLHS hourly rate is \$ _____**. I understand that an increase in my hourly rate above \$32/hour will disqualify me from Just Premium rates.
- I confirm my tax return(s) is valid and that the number of dependents reported on the 2023 tax return is accurate.
- Tax Return documentation is attached. Your 2023 tax status was determined as of 12.31.2023.
 - If you were not married on 12.31.2023, attach copies of pages 1 and 2 of your 2023 IRS Form 1040.
 - If you were married on 12.31.2023 and you filed using the “Married Filing Jointly” status, attach copies of pages 1 and 2 of your 2023 IRS Form 1040
 - If you were married on 12.31.2023 and you filed using the “Married Filing Separately” or “Head of Household” status, attach copies of pages 1 and 2 of your 2023 IRS Form 1040 AND pages 1 and 2 of your spouse’s 2023 IRS Form 1040.
- I understand that by submitting this application, I am requesting a reduced health plan premium for 2025. I understand that this application does not automatically enroll me in health plan coverage and that I must complete the Open Enrollment process through Oracle ESS by November 15, 2024, in order to be enrolled in the Health Plan.
- I understand that this form and all attachments must be received by 11:59 pm CST on November 15, 2024. I understand that my 2025 enrollment cannot be changed after 11:59 pm CST November 15, 2024 regardless of whether my 2025 Just Premium Application is approved or denied. **If I need to know whether my 2025 Just Premium Application is approved prior to completing my 2025 enrollment, the deadline to return this application and all attachments is October 31, 2024.**
- I understand that a change in status to part time or PRN will disqualify me from Just Premium rates.
- I understand that the approval/denial of the 2025 Just Premium Application will be sent to my FMOLHS team email address.

My signature below indicates that the facts set forth on this form are true and complete to the best of my knowledge.

Employee Name (printed)

Employee Signature

Today’s Date

Oracle ID

Return application/tax returns to JustPremium@FMOLHS.org by November 15, 2024 or fax 225-765-9307

Exhibit A

2025 Just Premium Plan Options

Plan Name	EPO Medical Plan	PPO Medical Plan			
	FMOLHS Provider Tier 1	FMOLHS Provider Tier 1	Preferred Provider Tier 2	Non-Preferred Tier 3	Out-of-Network
Deductible	\$300 / \$600	\$800 / \$1,600	\$1200 / \$2,400	\$3,000 / \$6,000	\$5,000 / \$10,000
Coinsurance (Insurance Pays)	90%*	80%*	70%*	60%*	40%*
Out-of-Pocket	\$2,500 / \$5,000	\$3,000 / \$6,000	\$4,500 / \$9,000	\$6,000 / \$12,000	\$10,000 / \$20,000
Primary Office Visit / Medical Home Copay	\$0 copay	\$5 copay	\$30 Copay	60%*	40%*
Specialist Office Visit	\$35 copay	\$45 Copay	\$70 Copay	60%*	40%*
Urgent Care Visit	\$60 copay	\$75 Copay	\$75 Copay	60%*	40%*
Emergency Room	\$250	80%			
Inpatient	\$200 copay per day (4 days / \$800 max)	80%*	70%*	60%*	40%*

*after deductible

2025 Bi-Weekly Just Premiums

MEDICAL PLAN OPTIONS (BIWEEKLY TEAM MEMBER CONTRIBUTIONS)				
EPO PLAN	EMPLOYEE ONLY	EMPLOYEE & SPOUSE	EMPLOYEE + CHILD(REN)	FAMILY
Just Premium (0.8-1.0 FTE)	\$23.87	\$103.98	\$47.16	\$129.55
Standard Premium (0.8-1.0 FTE)	\$55.07	\$177.85	\$109.19	\$233.97
PPO PLAN	EMPLOYEE ONLY	EMPLOYEE & SPOUSE	EMPLOYEE + CHILD(REN)	FAMILY
Just Premium (0.8-1.0 FTE)	\$65.10	\$244.77	\$123.96	\$309.78
Standard Premium (0.8-1.0 FTE)	\$135.68	\$349.64	\$246.42	\$457.15

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FMOLHS 2025 Just Premium Frequently Asked Questions

Q-1: What are the benefits of the Just Premium program?

A-1: The Just Premium program aligns with the FMOLHS Mission regarding Just Culture, Just Wage, Just Treatment and

- more accurately reflects those most in need by considering total household income;
- expands the premium reduction opportunity to more team members;

Q-2: The 2025 Just Premium is based on your FTE status at the time of your application and you must be a full-time team member to qualify. What happens if I change to part-time or PRN during the plan year?

A-2: If you change to part-time or PRN during the plan year, you will no longer be eligible for the Just Premium as of the end of the period in which your status change occurred.

Q-3: The 2025 Just Premium is based on the number of dependents reported on my 2023 Federal income tax return. Do I count as a dependent?

A-3: No. You should complete the application by using the number of dependents claimed on your 2023 tax return.

Q-4: How is my adjusted gross income determined?

A-4: We will use the following rules to determine your adjusted gross income:

- If you are single, we will use the adjusted gross income from line 11 of your tax return.
- If you are married, we will use the adjusted gross income from line 11 of the tax returns which cover you and your spouse. If you and your spouse file separate tax returns, we will need to see both returns, and we will add the numbers reported as adjusted gross income.

Q-5: What if I did not file a tax return for 2023?

A-5: You would be ineligible for the 2025 Just Premium. You could be eligible for the 2026 Just Premium if you file a 2024 tax return.

Q-6: What if the number of dependents has changed since the number reported on my 2023 tax return?

A-6: The 2025 Just Premium is based on your 2023 tax return. It does not take into account subsequent changes.

Q-7: Can I apply for the Just Premium during calendar year 2025?

A-7: No. You may apply for the 2025 Just Premium during this time period only, October 1, 2024 - November 15, 2024. You cannot apply for the 2025 Just Premium after November 15, 2024.

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Q-8: When is the 2025 Just Premium application due?

A-8: All 2025 Just Premium applications must be completed and received (with all necessary attachments) by 11:59 pm CST on November 15, 2024. A new or revised 2025 Just Premium application submitted after 11:59 pm CST November 15, 2024, will not be accepted.

Q-9: What tax return documentation needs to be attached to the application?

A-9: Please provide page 1 and 2 of your 2023 IRS Tax Form. If you and your spouse filed using the “Married filing Separately” or “Head of Household” status, please also send pages 1 and 2 of your spouse’s form.

Q-10: What if I filed my tax return electronically?

A-10: If you filed your tax return electronically, please provide a copy of the prepared return.

Q-11: What is my deadline to return the application and the tax return documentation?

A-11: All information must be received at JustPremium@FMOLHS.org by November 15, 2024.

Q-12: Can I obtain an extension to provide my 2025 Just Premium application and/or tax return data?

A-12: No. If a complete application is not received by November 15, 2024, you will not be able to qualify for the 2025 Just Premium.

Q-13: What if I make a mistake and incorrectly report the number of dependents?

A-13: FMOLHS reserves the right to verify the eligible dependents noted on your 2023 return. If FMOLHS determines that a fraudulent tax return is submitted, you will be ineligible for the Just Premium Program.