

DOW JONES & COMPANY

PROPOSAL #10-A (supplemental)
(health plan changes)

October 31, 2023

This supplemental proposal addresses only health plan design changes. All other proposals and responses contained in Company Proposal #10 remain unchanged.

Maximum plan design changes (responsive to counter-proposals contained in Union proposal #11). Points of disagreement are highlighted in yellow.

CONFIDENTIAL

POS II Plan

Choice POS II Provision	2023 Plan Design	9.29 Company Proposal 8	10.24 Union prop. 11	Company Proposal 10-A
Deductible	\$600 / \$1,200	\$800/1600	600/1200	700/1400
PCP Visit	\$35 copay	\$40	40	40
Specialist Visit	\$50 copay	\$60	50	\$55
Emergency Room	20% after \$300 copay	30% after copay	20% after \$300 copay	25% after \$300 copay
Coinsurance	20%	30%	20%	25%
OOP Maximum (Incl. Deductible)	\$4,000 / \$8,000	\$5000/10,000	5000/10,000	5000/10,000
Pharmacy plan design				
Rx Deductible	N/A	N/A	N/A	N/A
Retail Rx: Generic	\$10 copay	\$20 copay	\$10 copay	\$15 copay
Retail Rx: Brand	30% coinsurance	30% coinsurance	30% coinsurance	30% coinsurance
	(\$30 min, \$75 max)	(\$50 min, \$150 max)	\$35/\$80	\$40/85
Retail Rx: Non-formulary	50% coinsurance	50% coinsurance	50% coins.	50% coins.
	(\$50 min / \$100 max)	(\$75 min / \$150 max)	\$55/105	\$60/120
Mail Rx	2 times retail	2.0 times retail	2.0x retail	2.0x retail
Rx OOP Maximum	\$3,000 / \$6,000	Combined with medical	Combined with medical	Combined with medical

CDHP Plan

Choice POS II Provision	2023 Plan Design	8.8 Company Proposal	10.24 Union prop. 11	Company Proposal 10-A
Employer Funding Amount	\$500/\$1000	\$500/\$1000	\$500/\$1000	\$500/\$1000
In-network plan design				
Deductible	\$1500/\$3000 (\$1600/\$3200 for '24)	\$2250/4500	\$2000/\$4000	\$2000/\$4000
PCP Visit	20% after deductible	30% after deductible	20% after deductible	25% after deductible
Specialist Visit				
Emergency Room				
Coinsurance	20%	30%	20%	25%
OOP Maximum (Incl. Deductible)	\$4,000 / \$8,000	\$6000/12,000	5000/10,000	5000/10,000*
Pharmacy plan design				
Rx Deductible	Combined with medical	Combined with medical	Combined with medical	Combined with medical
Retail Rx: Generic	Preventative Rx at no cost. 20% after deductible (\$75 max for generic and brand, \$100 max for non-formulary)	Preventative Rx at no cost. 30% after deductible (\$150 max for generic and brand, \$200 max for non-formulary)	Preventative Rx at no cost. 20% after deductible (\$80 max for generic and brand, \$125 max for non-formulary)	Preventative Rx at no cost. 20% after deductible (\$100 max for generic and brand, \$125 max for non-formulary)
Retail Rx: Brand				
Retail Rx: Non-formulary				
Mail Rx	2 times retail	2.5 times retail	2.5x retail	2.5x retail
Rx OOP Maximum	Combined with medical	Combined with medical	Combined with medical	Combined with medical

* OOPM for individuals on a family contract will be embedded at the lesser of the family OOPM or the individual maximum allowable OOPM, as defined by the ACA

Basic Plan – In agreement.

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