

Gibbs & Olson

December 8, 2020

To: Benefit Eligible Employees

The 2021 Medical / Dental plans are set to renew January 1, 2021. In an effort to maintain quality levels of benefits and overall expenses, Gibbs & Olson will once again be contracting with Kaiser Permanente for Medical and Delta Dental of Washington for Dental.

Gibbs & Olson will offer three medical plan options for your enrollment consideration: a base traditional HMO (Gold 1500/35), a buy-down HSA qualified plan (Silver 2800/25% HSA), and a buy-up Point-of-Service PPO plan (KP WA Gold 500/35 3T POS) which allows access to Kaiser contracted provider, the First Choice PPO Network, and non-contracted providers. Please note that Pediatric Dental coverage for children under 19 is embedded within the medical plans for any covered child dependents. Summaries of benefits are provided within your Kaiser Open Enrollment packets for your review. Our Dental plan offered through Delta Dental is available to employees and all dependents regardless of age.

If you are newly eligible, choosing to enroll for the first time, or making any changes to your enrollment status in any of the plans offered, you must complete Delta Dental Enrollment Form and the Kaiser Permanente Enrollment/Change Form and designate the medical plan of your choosing. When adding dependents, please make certain to highlight the medical and election as you'd like them enrolled. Dependent coverage if elected will coincide with the plan selection of the employee. If you are waiving coverage, you must complete or have on file a Kaiser Permanente Waiver Form and indicate the reason for waiving. Please return the Kaiser Permanente Form to Camille no later than December 11, 2020 for Open Enrollment or the 15th of the month prior to your effective date of coverage to ensure coverage is started with the appropriate plan in a timely manner. If you are not making any changes to your enrollment decisions, no further action is required.

The following graph illustrates what your anticipated payroll deduction will be for the various categories of enrollment after Gibbs & Olson contributes its portion of the premium payment. Gibbs & Olson is basing its contribution on 100% of the employee only and 55% dependent portion associated with the KP WA Gold 1500/35 Base Plan.

Per month	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
<b>Kaiser Permanente Medical/Vision</b>				
Base Plan: KP WA Gold 1500/35	100% of Employee Premium	Rates illustrated on pg. 2		
Buy-Down Plan: KP WA Silver 2800/25% HSA	Premium Differential vs. Base Plan	Rates illustrated on pg. 2		
Buy-Up Plan: KP WA Gold 500/35 3T POS	Premium Differential vs. Base Plan	Rates illustrated on pg. 2		
Per month	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
<b>Delta Dental Dental</b>	\$0	\$30.83	\$34.79	\$65.56

Please feel free to contact Corey Balkan at Gallagher Benefit Services ([Corey.Balkan@AJG.com](mailto:Corey.Balkan@AJG.com), 360-355-3401) with questions as we move forward or to schedule a time to review the plans or rate structure in more detail.

Respectfully,  
Rich Gushman, Gibbs & Olson

# Gibbs & Olson

## Kaiser Permanente Northwest Age-Banded Rates Effective Date: *January 1st 2021* Group Number: *16954*

Age Band	KP WA Gold 1500/35 w/VX	KP WA Silver 2800/25% HSA w/VX	KP WA Gold 500/35 3T POS w/VX
0-14	\$269.55	\$217.27	\$306.95
15	\$293.51	\$236.58	\$334.23
16	\$302.67	\$243.96	\$344.67
17	\$311.83	\$251.35	\$355.10
18	\$321.70	\$259.30	\$366.33
19	\$331.56	\$267.25	\$377.57
20	\$341.78	\$275.49	\$389.20
21	\$352.35	\$284.01	\$401.24
22	\$352.35	\$284.01	\$401.24
23	\$352.35	\$284.01	\$401.24
24	\$352.35	\$284.01	\$401.24
25	\$353.76	\$285.15	\$402.84
26	\$360.81	\$290.83	\$410.87
27	\$369.26	\$297.64	\$420.50
28	\$383.00	\$308.72	\$436.15
29	\$394.28	\$317.81	\$448.99
30	\$399.92	\$322.35	\$455.41
31	\$408.37	\$329.17	\$465.04
32	\$416.83	\$335.98	\$474.67
33	\$422.12	\$340.24	\$480.69
34	\$427.75	\$344.79	\$487.11
35	\$430.57	\$347.06	\$490.32
36	\$433.39	\$349.33	\$493.53
37	\$436.21	\$351.60	\$496.74
38	\$439.03	\$353.88	\$499.95
39	\$444.67	\$358.42	\$506.36
40	\$450.30	\$362.96	\$512.78
41	\$458.76	\$369.78	\$522.41
42	\$466.86	\$376.31	\$531.64
43	\$478.14	\$385.40	\$544.48
44	\$492.23	\$396.76	\$560.53
45	\$508.79	\$410.11	\$579.39
46	\$528.53	\$426.02	\$601.86
47	\$550.72	\$443.91	\$627.14
48	\$576.09	\$464.36	\$656.03
49	\$601.11	\$484.52	\$684.52
50	\$629.30	\$507.24	\$716.61
51	\$657.13	\$529.68	\$748.31
52	\$687.79	\$554.39	\$783.22
53	\$718.79	\$579.38	\$818.53
54	\$752.27	\$606.36	\$856.65
55	\$785.74	\$633.34	\$894.77
56	\$822.03	\$662.60	\$936.09
57	\$858.68	\$692.13	\$977.82
58	\$897.79	\$723.66	\$1,022.36
59	\$917.17	\$739.28	\$1,044.43
60	\$956.28	\$770.80	\$1,088.97
61	\$990.10	\$798.07	\$1,127.48
62	\$1,012.30	\$815.96	\$1,152.76
63	\$1,040.14	\$838.40	\$1,184.46
64+	\$1,057.05	\$852.03	\$1,203.72