# Your Costs and Flex Credits

## Flex Credits

CF provides you with Flex Credits each year based on your coverage level. You can use your Flex Credits to purchase health and/or dental coverage.

If you have excess Flex Credits, you can:

- Have them put in a Health Spending Account (HSA), or
- Take them as taxable cash through bi-weekly payroll credits

The annual costs for coverage and Flex Credits for each option and coverage level are shown below. You can enroll in different coverage levels for health and dental coverage if you choose.

## Annual Costs for Health Coverage

| IF YOU CHOOSE | COST | FLEX CREDITS | DIFFERENCE |
|---|---|---|---|
| **OPTION 1** | | | |
| **Single** | $1,279 | $1,779 | $500 excess Flex Credits |
| **Employee + 1** | $2,275 | $2,775 | $500 excess Flex Credits |
| **Family** | $3,617 | $4,117 | $500 excess Flex Credits |
| **OPTION 2** | | | |
| **Single** | $2,112 | $2,112 | $0 |
| **Employee + 1** | $3,760 | $3,760 | $0 |
| **Family** | $5,976 | $5,976 | $0 |



## Annual Costs for Dental Coverage

| IF YOU CHOOSE | COST | FLEX CREDITS | DIFFERENCE |
|---|---|---|---|
| **OPTION 1** | | | |
| **Single** | $507 | $932 | $425 excess Flex Credits |
| **Employee + 1** | $844 | $1,269 | $425 excess Flex Credits |
| **Family** | $1,429 | $1,854 | $425 excess Flex Credits |
| **OPTION 2** | | | |
| **Single** | $1,018 | $1,018 | $0 |
| **Employee + 1** | $1,696 | $1,696 | $0 |
| **Family** | $2,871 | $2,871 | $0 |

## Opt-Out Credits

You can opt out of health coverage if you have coverage under your spouse's program or with another private insurer, but you must provide proof of alternate coverage. You can opt out of the dental program without providing proof of alternate coverage.

If you opt out of both health and/or dental coverage, you will receive opt-out credits as shown below. You'll be able to take your credits as taxable cash through a bi-weekly payroll credit or deposited into a Health Spending Account.

| ANNUAL OPT-OUT CREDITS | |
|---|---|
| **Medical** | $750 |
| **Dental** | $688 |