

Helping You Choose

**You know how many weeks you have accumulated. Now what do you do?
Learn what your choices are and what to consider when choosing between the Tiers.**



NOTE: The details below apply if your 12-month Accumulation Period ends October 31, 2023, or later.

You accumulated
11-14
weeks

Your choices are:

Use 11 of your weeks to purchase the Tier 2 Plan.

- ➔ You will pay \$300 per quarter for coverage.
- ➔ If applicable, weeks that you bank can be applied to your next Accumulation Period ONLY if they fall within that period. See examples.

Buy up to the Tier 1 Plan.

- ➔ You will pay \$300 plus an additional \$285 for a total of \$585 per quarter for coverage.
- ➔ In this plan, you pay less out of pocket when you receive health care services.

You accumulated
15
or more weeks

Your choices are:

Use 15 of your weeks to purchase the Tier 1 Plan.

- ➔ You will pay \$300 per quarter for coverage.
- ➔ If applicable, weeks that you bank can be applied to your next Accumulation Period ONLY if they fall within that period. See examples.

Bank weeks above 11, and choose the Tier 2 Plan.

- ➔ You will pay \$300 per quarter for coverage.
- ➔ You will pay more out of pocket in this plan when you receive health care services.
- ➔ Weeks that you bank can be applied to your next Accumulation Period ONLY if they fall within that period. See examples.

Banking Weeks: Understanding Accumulation Periods

If you want to bank—or save—weeks for future use, it's important to make sure the weeks fall within the subsequent Accumulation Period.



Let's look at two examples.

Both Ava and Elijah earned 11 weeks. Their next possible Benefit Period begins January 1, 2024. This means the Accumulation Period looks at the weeks earned between November 2022 and October 2023. If they want to bank their weeks for the next Accumulation Period, the weeks must have been earned May–Oct 2023. These dates are for illustrative purposes only.

Nov 2022	Dec 2022	Jan 2023	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024	Mar 2024	Apr 2024
Ava																	
4	4										3						
Elijah																	
	3	4	4														
Accumulation Period for Benefit Period Beginning Jan 1, 2024																	
						Weeks worked in these months can be used in either Accumulation Period											
						Accumulation Period for Benefit Period Beginning July 1, 2024											

Example: Ava

- ➔ Because three of Ava's weeks were earned in October 2023, she is able to save them for the next Accumulation Period.
- ➔ Before Ava makes this decision, she should be confident that she will be able to earn additional weeks between now and April 30, 2024.

Example: Elijah

- ➔ Because all of Elijah's weeks were earned before May 2023, he is not able to save them for the next Accumulation Period.

Banking Weeks: Understanding Accumulation Periods

If you want to bank—or save—weeks for future use, it's important to make sure the weeks fall within the subsequent Accumulation Period.



Let's look at two examples.

Both Henry and Maria earned 15 weeks. Their next possible Benefit Period begins January 1, 2024. This means the Accumulation Period looks at the weeks earned between November 2022 and October 2023. If they want to bank their weeks for the next Accumulation Period, the weeks must have been earned May–Oct 2023. These dates are for illustrative purposes only.

Nov 2022	Dec 2022	Jan 2023	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024	Mar 2024	Apr 2024
Henry																	
4	4	3							2		2						
Maria																	
1	4	4	4	2													
Accumulation Period for Benefit Period Beginning Jan 1, 2024																	
						Weeks worked in these months can be used in either Accumulation Period											
						Accumulation Period for Benefit Period Beginning July 1, 2024											

Example: Henry

- ➔ Because two of Henry's weeks were earned in August 2023 and two were earned in October 2023, he is able to save up to four weeks for the next Accumulation Period.
- ➔ Henry can choose to bank four weeks and enroll in the Tier 2 Plan.
- ➔ Before Henry makes this decision, he should be confident that he will be able to earn additional weeks between now and April 30, 2024.

Example: Maria

- ➔ Because all of Maria's weeks were earned before May 2023, she is not able to save them for the next Accumulation Period.