

Your 2023 Healthcare Contributions

You and Russell Reynolds Associates share in the cost of your health care coverage. We employ a “fair share” approach for employee contributions. Paying your fair share means that your cost for coverage reflects your salary and the number of dependents you choose to cover. The distinct salary and coverage tiers ensure that all employees share in the cost of coverage equitably.

Monthly Rates								
Medical Coverage	High Deductible Health Plan		Value Plan		Classic Plan		Premium Plan	
	Employee	RRA	Employee	RRA	Employee	RRA	Employee	RRA
Tier 1 - Base Salary Range \$0 to \$99,999								
Employee Only	\$72.04	\$489.85	\$0.00	\$645.84	\$91.93	\$625.06	\$135.00	\$917.86
Employee + Spouse	\$161.38	\$1,097.24	\$99.88	\$1,346.79	\$205.94	\$1,400.12	\$302.40	\$2,055.99
Employee + Child(ren)	\$117.43	\$798.43	\$72.69	\$980.02	\$149.85	\$1,018.84	\$220.05	\$1,496.12
Family	\$252.88	\$1,719.31	\$156.51	\$2,110.33	\$322.68	\$2,193.92	\$473.85	\$3,221.68
Tier 2 - Base Salary Range \$100,000 to \$199,999								
Employee Only	\$88.67	\$473.22	\$0.00	\$645.84	\$113.15	\$603.84	\$166.15	\$886.71
Employee + Spouse	\$198.62	\$1,060.00	\$142.69	\$1,303.98	\$253.46	\$1,352.60	\$372.18	\$1,986.21
Employee + Child(ren)	\$144.53	\$771.33	\$103.83	\$948.88	\$184.43	\$984.26	\$270.83	\$1,445.34
Family	\$311.24	\$1,660.95	\$223.59	\$2,043.25	\$397.15	\$2,119.45	\$583.20	\$3,112.33
Tier 3 - Base Salary Range \$200,000 to \$299,999								
Employee Only	\$105.30	\$456.59	\$82.81	\$563.03	\$134.37	\$582.62	\$197.31	\$855.55
Employee + Spouse	\$235.87	\$1,022.75	\$185.50	\$1,261.17	\$300.98	\$1,305.08	\$441.97	\$1,916.42
Employee + Child(ren)	\$171.63	\$744.23	\$134.98	\$917.73	\$219.01	\$949.68	\$321.62	\$1,394.55
Family	\$369.59	\$1,602.60	\$290.66	\$1,976.18	\$471.62	\$2,044.98	\$692.55	\$3,002.98
Tier 4 - Base Salary Range \$300,000+								
Employee Only	\$138.55	\$423.34	\$176.79	\$469.05	\$176.79	\$540.20	\$259.62	\$793.24
Employee + Spouse	\$310.35	\$948.27	\$396.02	\$1,050.65	\$396.02	\$1,210.04	\$581.54	\$1,776.85
Employee + Child(ren)	\$225.84	\$690.02	\$288.17	\$764.54	\$288.17	\$880.52	\$423.17	\$1,293.00
Family	\$486.31	\$1,485.88	\$620.54	\$1,646.30	\$620.54	\$1,896.06	\$911.24	\$2,784.29

Monthly Rates		
Dental Coverage	Employee	RRA
Tier 1 - Base Salary Range \$0 to \$99,999		
Employee Only	\$6.79	\$45.47
Employee + Spouse	\$58.54	\$58.54
Employee + Child(ren)	\$42.61	\$42.61
Family	\$91.74	\$91.74
Tier 2 - Base Salary Range \$100,000 to \$199,999		
Employee Only	\$8.36	\$43.90
Employee + Spouse	\$58.54	\$58.54
Employee + Child(ren)	\$42.61	\$42.61
Family	\$91.74	\$91.74
Tier 3 - Base Salary Range \$200,000 to \$299,999		
Employee Only	\$9.93	\$42.33
Employee + Spouse	\$58.54	\$58.54
Employee + Child(ren)	\$42.61	\$42.61
Family	\$91.74	\$91.74
Tier 4 - Base Salary Range \$300,000+		
Employee Only	\$13.06	\$39.20
Employee + Spouse	\$58.54	\$58.54
Employee + Child(ren)	\$42.61	\$42.61
Family	\$91.74	\$91.74

Monthly Rates		
Vision Coverage	Employee	RRA
Tier 1 - Base Salary Range \$0 to \$99,999		
Employee Only	\$1.00	\$6.56
Employee + Spouse	\$8.47	\$8.47
Employee + Child(ren)	\$6.16	\$6.16
Family	\$13.26	\$13.26
Tier 2 - Base Salary Range \$100,000 to \$199,999		
Employee Only	\$1.21	\$6.35
Employee + Spouse	\$8.47	\$8.47
Employee + Child(ren)	\$6.16	\$6.16
Family	\$13.26	\$13.26
Tier 3 - Base Salary Range \$200,000 to \$299,999		
Employee Only	\$1.44	\$6.12
Employee + Spouse	\$8.47	\$8.47
Employee + Child(ren)	\$6.16	\$6.16
Family	\$13.26	\$13.26
Tier 4 - Base Salary Range \$300,000+		
Employee Only	\$1.89	\$5.67
Employee + Spouse	\$8.47	\$8.47
Employee + Child(ren)	\$6.16	\$6.16
Family	\$13.26	\$13.26

Important 2023 Tax Implications for Enrolling a Domestic Partner and Their Child(ren)

Domestic partners and their children are not federally recognized tax dependents under the Internal Revenue Code (IRS), they are not eligible to have the same pre-tax advantages as other dependents. As a result, both the employee's costs and Russell Reynold's costs for the portion attributed to the domestic partner and their child(ren) must be taxed to the employee. The employee's costs are taxed by deducting the applicable contributions on an after-tax basis while Russell Reynold's costs are subject to imputed income. The chart below is intended to illustrate the impact on payroll.

In addition, because domestic partners and their child(ren) are not eligible to have a pre-tax advantage under IRS rules, employees are not able to use Flexible Spending Accounts (Health or Dependent Care) or the Health Savings Account for their domestic partners or their child(ren).

Instructions: How to use this chart to determine your impact to taxable income for domestic partners and their children.

1. Find your plan and corresponding salary tier.
2. Find the tier that represents who you plan to enroll. In the event you are enrolling multiple children and one belongs to you and the other to your Domestic Partner, then select Children are Employee's.
3. Use the chart to find out how your payment will be broken down between pre-tax/post-tax as well as the corresponding portion of Russell Reynold's cost that will be treated as taxable income. All amounts are stated on a monthly pay frequency.

Example: An employee making \$150,000 a year wants to enroll their domestic partner and two children in the premium plan. One child is the employee's:

	Employee Pre-Tax Cost	Employee Post-Tax Cost	Imputed Income (The portion of Russell Reynold's cost that is taxable)
Premium - \$100,000 to \$199,999			
Employee + Domestic Partner Family (children are EE's)	\$270.83	\$312.37	\$1,666.99

The monthly contribution the employee would be responsible for is \$270.83 pre-tax and \$312.37 post-tax. In addition, the employee would be responsible for \$1,666.99 in imputed income, which represents the firm's portion of the cost-sharing.

Medical Plans	Employee Pre-Tax Cost	Employee Post-Tax Cost	Imputed Income (The portion of Russell Reynold's cost that is taxable)
Classic - Tier 1 - Base Salary Range \$0 to \$99,999			
Employee + Domestic Partner	\$91.93	\$114.01	\$775.06
Employee + Domestic Partner Family (children are EE's)	\$149.85	\$172.83	\$1,175.08
Employee + Domestic Partner Family (children are DP's)	\$91.93	\$230.75	\$1,568.86
Classic - Tier 2 - Base Salary Range \$100,000 to \$199,999			
Employee + Domestic Partner	\$113.15	\$140.31	\$748.76
Employee + Domestic Partner Family (children are EE's)	\$184.43	\$212.72	\$1,135.19
Employee + Domestic Partner Family (children are DP's)	\$113.15	\$284.00	\$1,515.61
Classic - Tier 3 - Base Salary Range \$200,000 to \$299,999			
Employee + Domestic Partner	\$134.37	\$166.61	\$722.46
Employee + Domestic Partner Family (children are EE's)	\$219.01	\$252.61	\$1,095.30
Employee + Domestic Partner Family (children are DP's)	\$134.37	\$337.25	\$1,462.36
Classic - Tier 4 - Base Salary Range \$300,000+			
Employee + Domestic Partner	\$176.79	\$219.23	\$669.84
Employee + Domestic Partner Family (children are EE's)	\$288.17	\$332.37	\$1,015.54
Employee + Domestic Partner Family (children are DP's)	\$176.79	\$443.75	\$1,355.86

Medical Plans	Employee Pre-Tax Cost	Employee Post-Tax Cost	Imputed Income (The portion of Russell Reynold's cost that is taxable)
Premium - Tier 1 - Base Salary Range \$0 to \$99,999			
Employee + Domestic Partner	\$135.00	\$167.40	\$1,138.13
Employee + Domestic Partner Family (children are EE's)	\$220.05	\$253.80	\$1,725.56
Employee + Domestic Partner Family (children are DP's)	\$135.00	\$338.85	\$2,303.82
Premium - Tier 2 - Base Salary Range \$100,000 to \$199,999			
Employee + Domestic Partner	\$166.15	\$206.03	\$1,099.50
Employee + Domestic Partner Family (children are EE's)	\$270.83	\$312.37	\$1,666.99
Employee + Domestic Partner Family (children are DP's)	\$166.15	\$417.05	\$2,225.62
Premium - Tier 3 - Base Salary Range \$200,000 to \$299,999			
Employee + Domestic Partner	\$197.31	\$244.66	\$1,060.87
Employee + Domestic Partner Family (children are EE's)	\$321.62	\$370.93	\$1,608.43
Employee + Domestic Partner Family (children are DP's)	\$197.31	\$495.24	\$2,147.43
Premium - Tier 4 - Base Salary Range \$300,000+			
Employee + Domestic Partner	\$259.62	\$321.92	\$983.61
Employee + Domestic Partner Family (children are EE's)	\$423.17	\$488.07	\$1,491.29
Employee + Domestic Partner Family (children are DP's)	\$259.62	\$651.62	\$1,991.05

Medical Plans	Employee Pre-Tax Cost	Employee Post-Tax Cost	Imputed Income (The portion of Russell Reynold's cost that is taxable)
HDHP - Tier 1 - Base Salary Range \$0 to \$99,999			
Employee + Domestic Partner	\$72.04	\$89.34	\$607.39
Employee + Domestic Partner Family (children are EE's)	\$117.43	\$135.45	\$920.88
Employee + Domestic Partner Family (children are DP's)	\$72.04	\$180.84	\$1,229.46
HDHP - Tier 2 - Base Salary Range \$100,000 to \$199,999			
Employee + Domestic Partner	\$88.67	\$109.95	\$586.78
Employee + Domestic Partner Family (children are EE's)	\$144.53	\$166.71	\$889.62
Employee + Domestic Partner Family (children are DP's)	\$88.67	\$222.57	\$1,187.73
HDHP - Tier 3 - Base Salary Range \$200,000 to \$299,999			
Employee + Domestic Partner	\$105.30	\$130.57	\$566.16
Employee + Domestic Partner Family (children are EE's)	\$171.63	\$197.96	\$858.37
Employee + Domestic Partner Family (children are DP's)	\$105.30	\$264.29	\$1,146.01
HDHP - Tier 4 - Base Salary Range \$300,000+			
Employee + Domestic Partner	\$138.55	\$171.80	\$524.93
Employee + Domestic Partner Family (children are EE's)	\$225.84	\$260.47	\$795.86
Employee + Domestic Partner Family (children are DP's)	\$138.55	\$347.76	\$1,062.54

Medical Plans	Employee Pre-Tax Cost	Employee Post-Tax Cost	Imputed Income (The portion of Russell Reynold's cost that is taxable)
Value - Tier 1 - Base Salary Range \$0 to \$99,999			
Employee + Domestic Partner	\$0.00	\$99.88	\$700.95
Employee + Domestic Partner Family (children are EE's)	\$72.69	\$83.82	\$1,130.31
Employee + Domestic Partner Family (children are DP's)	\$0.00	\$156.51	\$1,464.49
Value - Tier 2 - Base Salary Range \$100,000 to \$199,999			
Employee + Domestic Partner	\$0.00	\$142.69	\$658.14
Employee + Domestic Partner Family (children are EE's)	\$103.83	\$119.76	\$1,094.37
Employee + Domestic Partner Family (children are DP's)	\$0.00	\$223.59	\$1,397.41
Value - Tier 3 - Base Salary Range \$200,000 to \$299,999			
Employee + Domestic Partner	\$82.81	\$102.69	\$698.14
Employee + Domestic Partner Family (children are EE's)	\$134.98	\$155.68	\$1,058.45
Employee + Domestic Partner Family (children are DP's)	\$82.81	\$207.85	\$1,413.15
Value - Tier 4 - Base Salary Range \$300,000+			
Employee + Domestic Partner	\$176.79	\$219.23	\$581.60
Employee + Domestic Partner Family (children are EE's)	\$288.17	\$332.37	\$881.76
Employee + Domestic Partner Family (children are DP's)	\$176.79	\$443.75	\$1,177.25

Dental Plan	Employee Pre-Tax Cost	Employee Post-Tax Cost	Imputed Income (The portion of Russell Reynold's cost that is taxable)
Dental - Tier 1 - Base Salary Range \$0 to \$99,999			
Employee + Domestic Partner	\$6.79	\$51.75	\$13.07
Employee + Domestic Partner Family (children are EE's)	\$42.61	\$49.13	\$49.13
Employee + Domestic Partner Family (children are DP's)	\$6.79	\$84.95	\$46.27
Dental - Tier 2 - Base Salary Range \$100,000 to \$199,999			
Employee + Domestic Partner	\$8.36	\$50.18	\$14.64
Employee + Domestic Partner Family (children are EE's)	\$42.61	\$49.13	\$49.13
Employee + Domestic Partner Family (children are DP's)	\$8.36	\$83.38	\$47.84
Dental - Tier 3 - Base Salary Range \$200,000 to \$299,999			
Employee + Domestic Partner	\$9.93	\$48.61	\$16.21
Employee + Domestic Partner Family (children are EE's)	\$42.61	\$49.13	\$49.13
Employee + Domestic Partner Family (children are DP's)	\$9.93	\$81.81	\$49.41
Dental - Tier 4 - Base Salary Range \$300,000+			
Employee + Domestic Partner	\$13.06	\$45.48	\$19.34
Employee + Domestic Partner Family (children are EE's)	\$42.61	\$49.13	\$49.13
Employee + Domestic Partner Family (children are DP's)	\$13.06	\$78.68	\$52.54

Vision Plan	Employee Pre-Tax Cost	Employee Post-Tax Cost	Imputed Income (The portion of Russell Reynold's cost that is taxable)
Vision - Tier 1 - Base Salary Range \$0 to \$99,999			
Employee + Domestic Partner	\$1.00	\$7.47	\$1.91
Employee + Domestic Partner Family (children are EE's)	\$6.16	\$7.10	\$7.10
Employee + Domestic Partner Family (children are DP's)	\$1.00	\$12.26	\$6.70
Vision - Tier 2 - Base Salary Range \$100,000 to \$199,999			
Employee + Domestic Partner	\$1.21	\$7.26	\$2.12
Employee + Domestic Partner Family (children are EE's)	\$6.16	\$7.10	\$7.10
Employee + Domestic Partner Family (children are DP's)	\$1.21	\$12.05	\$6.91
Vision - Tier 3 - Base Salary Range \$200,000 to \$299,999			
Employee + Domestic Partner	\$1.44	\$7.03	\$2.35
Employee + Domestic Partner Family (children are EE's)	\$6.16	\$7.10	\$7.10
Employee + Domestic Partner Family (children are DP's)	\$1.44	\$11.82	\$7.14
Vision - Tier 4 - Base Salary Range \$300,000+			
Employee + Domestic Partner	\$1.89	\$6.58	\$2.80
Employee + Domestic Partner Family (children are EE's)	\$6.16	\$7.10	\$7.10
Employee + Domestic Partner Family (children are DP's)	\$1.89	\$11.37	\$7.59