

# Centreville Public Schools

## Medical Rate & Benefit Comparison

	Gold		Silver		Bronze		HSA	
PLAN OPTION	OPTION 1		OPTION 2		OPTION 3		OPTION 4	
Effective Date	1/1/2020		1/1/2020		1/1/2020		1/1/2020	
Plan Basics	In-Net	Out-Net	In-Net	Out-Net	In-Net	Out-Net	In-Net	Out-Net
Individual Deductible	\$250	\$500	\$250	\$500	\$1,000	\$2,000	\$1,350	\$2,700
Family Deductible	\$500	\$1,000	\$500	\$1,000	\$2,000	\$4,000	\$2,700	\$5,200
Coinsurance Level	100%	80%	90%	70%	80%	60%	100%	80%
Coinsurance Max Ind	NA	\$2,000	\$1,000	\$2,000	\$2,500	\$5,000	NA	\$2,000
Coinsurance Max Fam	NA	\$4,000	\$2,000	\$4,000	\$5,000	\$10,000	NA	\$4,000
Prescription Drugs								
Generic	\$10		\$10		\$10		\$10 after Ded	
Brand	\$40		\$40		\$40		\$40 after Ded	
Rates								
Single	\$722.28		\$650.41		\$571.25		\$598.82	
2 Person	\$1,625.32		\$1,463.61		\$1,285.48		\$1,347.51	
Family	\$2,022.61		\$1,821.38		\$1,599.69		\$1,676.89	
Monthly Employee Payment Using Caps								
<u>2020 PA 152 Caps</u>								
\$6,818.87	\$154.04		\$82.17		\$3.01		\$30.58	
\$14,260.37	\$436.95		\$275.24		\$97.11		\$159.14	
\$18,596.96	\$472.87		\$271.63		\$49.95		\$127.14	