

# Centreville Public Schools

## Medical Rate & Benefit Comparison

PLAN OPTION	OPTION 1 Gold				OPTION 2 Silver				OPTION 3 Bronze				OPTION 4 HSA			
Effective Date	1/1/2021		1/1/2022		1/1/2021		1/1/2022		1/1/2021		1/1/2022		1/1/2021		1/1/2022	
Plan Basics	In-Net	Out-Net	In-Net	Out-Net	In-Net	Out-Net	In-Net	Out-Net	In-Net	Out-Net	In-Net	Out-Net	In-Net	Out-Net	In-Net	Out-Net
Individual Deductible	\$250	\$500	\$250	\$500	\$250	\$500	\$250	\$500	\$1,000	\$2,000	\$1,000	\$2,000	\$1,400	\$2,700	\$1,400	\$2,700
Family Deductible	\$500	\$1,000	\$500	\$1,000	\$500	\$1,000	\$500	\$1,000	\$2,000	\$4,000	\$2,000	\$4,000	\$2,800	\$5,200	\$2,800	\$5,200
Coinsurance Level	100%	80%	100%	80%	90%	70%	90%	70%	80%	60%	80%	60%	100%	80%	100%	80%
Coinsurance Max Ind	NA	\$2,000	NA	\$2,000	\$1,000	\$2,000	\$1,000	\$2,000	\$2,500	\$5,000	\$2,500	\$5,000	NA	\$2,000	NA	\$2,000
Coinsurance Max Fam	NA	\$4,000	NA	\$4,000	\$2,000	\$4,000	\$2,000	\$4,000	\$5,000	\$10,000	\$5,000	\$10,000	NA	\$4,000	NA	\$4,000
<b>Other Plan Details</b>																
Generic	\$10		\$10		\$10		\$10		\$10		\$10		\$10 after Ded		\$10 after Ded	
Brand	\$40		\$40		\$40		\$40		\$40		\$40		\$40 after Ded		\$40 after Ded	
<b>Rates</b>																
Single	\$736.00		\$722.38		\$662.77		\$650.51		\$582.10		\$571.33		\$610.19		\$598.90	
2 Person	\$1,656.20		\$1,625.56		\$1,491.42		\$1,463.83		\$1,309.90		\$1,285.67		\$1,373.11		\$1,347.71	
Family	\$2,061.04		\$2,022.91		\$1,855.99		\$1,821.65		\$1,630.09		\$1,599.93		\$1,708.75		\$1,677.14	
<b>Monthly Employee Payment Using Caps</b>																
<u>2020 PA 152 Caps</u>	<u>2021 PA 152 Caps</u>															
\$7,043.89	\$7,304.51		\$149.01		\$113.67		\$75.78		\$41.80		\$0.00		\$0.00		\$23.20	
\$14,730.96	\$15,276.01		\$428.62		\$352.56		\$263.84		\$190.83		\$82.32		\$12.67		\$145.53	
\$19,210.66	\$19,921.45		\$460.15		\$362.79		\$255.10		\$161.53		\$29.20		\$0.00		\$107.86	
<b>Monthly Employee Payment Change</b>																
Single			(\$35.33)				(\$33.98)				\$0.00				(\$23.20)	
2 Person			(\$76.06)				(\$73.01)				(\$69.65)				(\$70.82)	
Family			(\$97.36)				(\$93.57)				(\$29.20)				(\$90.84)	