

INSURANCE INFORMATION

April 2014

School Employee Current Insurance Costs

	District Paid	Employee Cost
Employee	\$450	None
Add Spouse	None	\$420
Add 1 Child	None	\$185
Add 2+ Children	None	\$255
Add Family	None	\$605 or \$675

School/Employee Recommended Insurance Costs

	District Paid	Employee Cost
Employee	\$450	None
Add Spouse	None	\$500
Add 1 Child	None	\$185
Add 2+ Children	None	\$300
Add Family	None	\$685 or \$800

The District will also make a transfer to fortify the fund. This transfer is estimated to be \$300,000-\$400,000.

Current Plan Design – Preventive 100%

Open Access & In-Network	Individual	Family
Deductible	\$1,000	\$3,000
Coinsurance %	20%	20%
Coinsurance Maximum	\$1,500	\$4,500

Out of Network	Individual	Family
Deductible	\$5,000	\$15,000
Coinsurance %	50%	50%
Coinsurance Maximum	\$5,000	\$15,000

Proposed Plan Design – Preventive 100%

Only Change is Deductible and Affordable Care Act Annual Max

Open Access & In-Network	Individual	Family
Deductible	\$1,500	\$4,500
Coinsurance %	20%	20%
Coinsurance Maximum	\$2,000	\$6,000
Maximum Out of Pocket	\$6,350	\$12,700
Current Max Out of Pocket	\$2,500	\$7,000

Out of Network	Individual	Family
Deductible	\$5,000	\$15,000
Coinsurance %	50%	50%
Coinsurance Maximum	\$5,000	\$15,000