

**Eldon R-1 School District
OSBA Health Benefit Association Trust
Health Insurance Benefit Plan Options
Effective July 1, 2018**

PPO OPTIONS

\$1,000 Deductible PPO In Network Benefits: \$1,000 Single/\$3,000 Fam Deductible, Cost-share 80/20, Copay's: \$30/\$50 OV Copay, \$250 ER/\$75 Urgent Care, RX \$15/\$45/\$75/25%, OOP Maximum: \$4,000 Single/\$8,000 Fam. *Live Health Online \$10 Copay.

	Total Premium	Cost to Employee Payroll Deduction @ \$410.91	Cost to Employee Payroll Deduction @ \$325.00
Employee	\$545.65	\$134.74	\$220.65
Emp/Spouse	\$1,145.87	\$734.96	\$820.87
Emp/Child	\$832.12	\$421.21	\$507.12
Emp/Children	\$968.53	\$557.62	\$643.53
Emp/Family	\$1,514.18	\$1,103.27	\$1,189.18

\$1,500 Deductible PPO In Network Benefits: \$1,500 Single/\$4,500 Fam Deductible, Cost-share 80/20, Copay's: \$30/\$50 OV Copay, \$250 ER/\$75 Urgent Care, RX \$15/\$45/\$75/25%, OOP Maximum: \$4,500 Single/\$9,000 Fam. *Live Health Online \$10 Copay.

	Total Premium	Cost to Employee Payroll Deduction @ \$410.91	Cost to Employee Payroll Deduction @ \$325.00
Employee	\$514.31	\$103.40	\$189.31
Emp/Spouse	\$1,080.05	\$669.14	\$755.05
Emp/Child	\$784.32	\$373.41	\$459.32
Emp/Children	\$912.90	\$501.99	\$587.90
Emp/Family	\$1,427.21	\$1,016.30	\$1,102.21

\$2,000 Deductible PPO In Network Benefits: \$2,000 Single/\$6,000 Fam Deductible, Cost-share 70/30, Copay's: \$30/\$50 OV Copay, \$250 ER/\$75 Urgent Care, RX \$15/\$45/\$75/25%, OOP Maximum: \$5,000 Single/\$10,000 Fam. *Live Health Online \$10 Copay.

	Total Premium	Cost to Employee Payroll Deduction @ \$410.91	Cost to Employee Payroll Deduction @ \$325.00
Employee	\$472.30	\$61.39	\$147.30
Emp/Spouse	\$991.83	\$580.92	\$666.83
Emp/Child	\$720.26	\$309.35	\$395.26
Emp/Children	\$838.33	\$427.42	\$513.33
Emp/Family	\$1,310.63	\$899.72	\$985.63

\$2,500 Deductible PPO In Network Benefits: \$2,500 Single/\$7,500 Fam Deductible, Cost-share 70/30, Copay's: \$25/\$50 OV Copay, \$250 +30% ER/\$75 Urgent Care, RX \$15/\$45/\$75/25%, OOP Maximum: \$6,000 Single/\$12,000 Fam. *Live Health Online \$10 Copay.

	Total Premium	Cost to Employee Payroll Deduction @ \$410.91	Cost to Employee Payroll Deduction @ \$325.00
Employee	\$443.13	\$32.22	\$118.13
Emp/Spouse	\$930.57	\$519.66	\$605.57
Emp/Child	\$675.77	\$264.86	\$350.77
Emp/Children	\$786.56	\$375.65	\$461.56
Emp/Family	\$1,229.69	\$818.78	\$904.69

HSA OPTIONS

\$3,000 Deductible HSA In Network Benefits: \$3,000 Single/\$6,000 Fam Embedded Deductible, Cost-share (AFTER deductible is met): 0% (AFTER deductible:\$10 Life Health Online/\$25/\$50 OV Copay, \$250 ER/\$75 Urgent Care, RX \$15/\$45/\$75/25%, Limited Preventative RX Coverage Available Up Front; OOP Maximum: \$4,500 Single/\$9,000 Fam.

	Total Premium	Cost to Employee Payroll Deduction @ \$410.91	Cost to Employee Payroll Deduction @ \$325.00
Employee	\$419.19	\$8.28	\$94.19
Emp/Spouse	\$880.30	\$469.39	\$555.30
Emp/Child	\$639.26	\$228.35	\$314.26
Emp/Children	\$744.06	\$333.15	\$419.06
Emp/Family	\$1,163.25	\$752.34	\$838.25

\$5,000 Deductible HSA In Network Benefits: \$5,000 Single/\$10,000 Fam Embedded Deductible, Cost-share (AFTER deductible): 0%, NO Office Visit Copay, NO ER Copay, \$15/\$45/\$75/25% RX Copay AFTER Deductible is met, Limited Preventative RX Coverage Available Up Front; OOP Maximum: \$6,050 Single/\$12,100 Fam

	Total Premium	Cost to Employee Payroll Deduction @ \$410.91	Cost to Employee Payroll Deduction @ \$325.00
Employee	\$400.64	-\$10.27 (deposited to HSA account)	\$75.64
Emp/Spouse	\$841.34	\$440.70 (and \$10.27 deposited to HSA account)	\$516.34
Emp/Child	\$610.98	\$210.34 (and \$10.27 deposited to HSA account)	\$285.98
Emp/Children	\$711.14	\$310.50 (and \$10.27 deposited to HSA account)	\$386.14
Emp/Family	\$1,111.78	\$711.14 (and \$10.27 deposited to HSA account)	\$786.78

\$6,500 Deductible HSA In Network Benefits: \$6,500 Single/\$13,000 Fam Embedded Deductible, Cost-share (AFTER deductible): 0%, NO Office Visit Copay, NO ER Copay, NO RX Copay, Limited Preventative RX Coverage Available Up Front; OOP Maximum: \$6,500 Single/\$13,000 Fam

	Total Premium	Cost to Employee Payroll Deduction @ \$410.91	Cost to Employee Payroll Deduction @ \$325.00
Employee	\$380.27	-\$30.64 (deposited to HSA account)	\$55.27
Emp/Spouse	\$798.57	\$418.30 (and \$30.64 deposited to HSA account)	\$473.57
Emp/Child	\$579.91	\$199.64 (and \$30.64 deposited to HSA account)	\$254.91
Emp/Children	\$674.98	\$294.71 (and \$30.64 deposited to HSA account)	\$349.98
Emp/Family	\$1,055.25	\$674.98 (and \$30.64 deposited to HSA account)	\$730.25

****NOTE: The above is informational only. Please refer to online information and pricing during enrollment for actual coverage and rates.**