



**Arcadia School District
Renewal Health Plan Options
July 1, 2017**

HRA

		Current Rates / Current Benefits			Renewal Rates / Current Benefits		
Health Plan		Essential PPO			Essential PPO		
Deductible (Single/Family)							
	Network	\$3,000/\$6,000			\$3,000/\$6,000		
	Non-Network	\$8,000/\$12,000			\$8,000/\$12,000		
Coinsurance							
	Network	100%			100%		
	Non-Network	80%			80%		
Maximum Out-of-Pocket (Single/Family)							
Excludes Medical Copayments		No			No		
Excludes Pharmacy Copayments		Yes			Yes		
	Network	\$4,000/\$8,000			\$4,000/\$8,000		
	Non-Network	\$8,000/\$16,000			\$8,000/\$16,000		
Copayments		Primary	Specialty		Primary	Specialty	
	Network Office Visit	\$10	\$25	then ded/coins	\$10	\$25	then ded/coins
	Non-Network Office Visit	\$25	\$50	then ded/coins	\$25	\$50	then ded/coins
	Amwell/Convenient Care			then ded/coins	\$0		then ded/coins
	Urgent Care	\$50		then ded/coins	\$50		then ded/coins
	Emergency Room	\$150		then ded/coins	\$150		then ded/coins
	High Tech Imaging Copay	\$0/\$0		then ded/coins	\$0/\$0		then ded/coins
Maximum Out-of-Pocket Medical Copay		\$0/\$0			\$0/\$0		
Pharmacy							
	Drug Plan	\$0/10/40/50% VCDP			\$0/10/40/50% VCDP		
Maximum Out-of-Pocket Pharmacy Copay		\$1,500/\$3,000			\$1,500/\$3,000		
	Includes Erectile Dysfunction Benefits	No			No		
	Specialty Pharmacy Coinsurance	No			No		
Optional Benefits							
	Vision Benefit	No Vision Coverage			No Vision Coverage		
	Extraction/Replacement of Teeth	No Extraction Coverage			No Extraction Coverage		
	Waiver of Premium	No			No		
Premium Rates							
		Current					
		Subscribers					
	Single	36	\$680.42		\$724.64		
	Family	82	\$1,475.42		\$1,571.32		
	Single Medicare	-	\$437.04		\$465.44		
	Family Medicare	-	\$874.08		\$930.88		
	Single Medicare w/o Drug	3	\$135.38		\$144.16		
	Family Medicare w/o Drug	2	\$270.72		\$288.32		
	Special Medicare (1 over/1 under) both Rx	-	\$1,117.48		\$1,190.08		
Monthly Premium		123	\$148,427.08		\$155,944.40		

6.5%

The rates include the following commission: This calculation includes standard commission

The rates in this chart are renewal options for illustrative purposes and are not an insurance contract. The pricing assumes a single plan design per employee segment with the Trust as the sole carrier. These rates are subject to change and contain no guarantee. Moreover, this information is intended only for the use of the individual or entity to which it is addressed. It may contain information that is privileged, confidential, and prohibited from disclosure under law. If the reader of this message is not the intended recipient, you are notified that any dissemination, distribution, or copying of this communication is strictly prohibited.

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5/22/17
Date