## **Barron Area School District**

# Group Medical Benefit/Cost Analysis 7/1/2017

## \$5000 PPO / HRA Plan

|                          | Medica<br>6550-35-60-0%         |               |
|--------------------------|---------------------------------|---------------|
| Description of Coverage  | \$6550 Deductible<br>100% / 50% |               |
| Donofit Himblimhto       | Network                         |               |
| Benefit Highlights       | IN                              | OUT           |
| Deductible               |                                 |               |
| Individual               | \$6,550                         | \$10,000      |
| Family                   | \$13,100                        | \$20,000      |
| Coinsurance              | 100%                            | 50%           |
| Maximum Out of Pocket    |                                 |               |
| (includes deductible)    |                                 |               |
| Individual               | \$6,550                         | \$13,000      |
| Family                   | \$13,100                        | \$26,000      |
| Office Visits            |                                 |               |
| Primary                  | \$35 Copay                      | 50% after ded |
| Specialist               | \$60 Copay                      | 50% after ded |
| Routine Care             | 100%                            | 50% after ded |
| Hospitalization Services | 100% after ded                  | 50% after ded |
| Emergency Room           | \$250 Copay                     | \$250 Copay   |
| Network                  | Choice Plus / Mayo Health       |               |
| Urgent Care              | \$35 Copay                      | \$35 Copay    |
| Prescription Drugs       | \$12/\$50/\$90                  |               |
| Rates                    |                                 |               |
| Employee 17              | \$652.04                        |               |
| Family 50                | \$1,825.70                      |               |
| Employee (Mayo) 10       | \$606.40                        |               |
| Family (Mayo) 28         | \$1,697.90                      |               |
| Monthly Premium          | \$155,974.88                    |               |
| Annual Premium           | \$1,871,698.56                  |               |
| Percentage Change        | 7.86%                           |               |



## **Barron Area School District**

#### Group Medical Benefit/Cost Analysis 7/1/2017 \$3000 HSA Plan

| Description of Coverage  | <b>M</b> edica<br><b>4000-0% HSA</b><br>\$4000 Deductible<br>100% / 50% |                            |
|--|---|----------------------------|
| Benefit Highlights   | Network   |                            |
|  | IN  | OUT                        |
| Deductible<br>Individual<br>Family<br>Coinsurance<br>Maximum Out of Pocket | \$4,000<br>\$8,000<br>100%  | \$9,000<br>\$18,000<br>50% |
| (includes deductible)<br>Individual<br>Family<br>Office Visits             | \$4,000<br>\$8,000  | \$13,000<br>\$26,000       |
| Primary  | 100% after ded  | 50% after ded              |
| Specialist   | 100% after ded  | 50% after ded              |
| Routine Care   | 100%  | 50% after ded              |
| Hospitalization Services   | 100% after ded  | 50% after ded              |
| Emergency Room   | 100% after ded  | 100% after ded             |
| Network  | Choice Plus / Mayo Health System  |                            |
| Urgent Care  | 100% after ded  | 100% after ded             |
| Prescription Drugs   | 100% after ded  |                            |
| Rates  |   |                            |
| Employee 3   | \$665.22  |                            |
| Family 20  | \$1,862.62  |                            |
| Employee (Mayo) 6  | \$618.66  |                            |
| Family (Mayo) 13   | \$1,732.23  |                            |
| Monthly Premium  | \$65,479.01   |                            |
| Annual Premium   | \$785,748.12  |                            |
| Percentage Change  | 8.73%   |                            |

