

**2017 Prairie Central CUSD #8 Group Health Insurance Plan**  
**All Plans are Health Alliance Medical Plans Offerings**

	Standard #1 POS-C 1500h Rx8		Standard #2 PPO 2500c Rx8		HSA-eligible #1 POS HSA 1750a		HSA-eligible #2* PPO HSA 5000h		HSA-eligible #3 POS HSA 5000c	
<b>Board Contribution/ Month (rounded to nearest dollar)</b>		\$524		\$524		\$524		\$524		\$524
	Monthly Premium	Employee Share/Month	Monthly Premium	Employee Share/Month	Monthly Premium	Employee Share/Month	Monthly Premium	Employee Share/Month	Monthly Premium	Employee Share/Month
<b>Single Coverage</b>	\$569	<b>\$45</b>	\$579	<b>\$55</b>	\$595	<b>\$71</b>	\$514	<b>-\$10</b>	\$374	<b>-\$150</b>
<b>Employee/Children</b>	\$1,081	<b>\$557</b>	\$1,100	<b>\$576</b>	\$1,130	<b>\$606</b>	\$979	<b>\$455</b>	\$710	<b>\$186</b>
<b>Employee/Spouse</b>	\$1,195	<b>\$671</b>	\$1,216	<b>\$692</b>	\$1,250	<b>\$726</b>	\$1,083	<b>\$559</b>	\$786	<b>\$262</b>
<b>Family</b>	\$1,706	<b>\$1,182</b>	\$1,737	<b>\$1,213</b>	\$1,784	<b>\$1,260</b>	\$1,546	<b>\$1,022</b>	\$1,121	<b>\$597</b>

**Details (Only In-Network Figures Represented)**

Plan Type	POS	PPO	POS	PPO	POS
<b>Deductible</b>	n/a	\$2,500 Individual \$7,500 Family Embedded	\$1,750 Individual \$3,500 Family Aggregate	\$5,000 Individual \$10,000 Family Embedded	\$5,000 Individual \$10,000 Family Embedded
<b>Out Of Pocket Max</b>	\$4,000 Individual \$8,000 Family Embedded	\$2,500 Individual \$7,500 Family Embedded	\$1,750 Individual \$3,500 Family Aggregate	\$5,000 Individual \$10,000 Family Embedded	\$6,250 Individual \$12,500 Family Embedded
<b>Max Cost of Single Plan (including premiums)</b>	premiums \$540 \$4,540	premiums \$660 \$3,160	premiums \$852 \$2,602	(after board cont to HSA) premiums \$5,460 \$4,880	(after board cont to HSA) premiums \$7,164 \$4,450
<b>Max Cost of Employee/Children Plan (including premiums)</b>	premiums \$6,684 \$14,684	premiums \$6,912 \$11,912	premiums \$7,272 \$10,772	premiums \$5,460 \$15,460	premiums \$2,232 \$14,732
<b>Max Cost of Employee/Spouse Plan (including premiums)</b>	premiums \$8,052 \$16,052	premiums \$8,304 \$13,304	premiums \$8,712 \$12,212	premiums \$6,708 \$16,708	premiums \$3,144 \$15,644
<b>Max Cost of Full Family Plan (including premiums)</b>	premiums \$14,184 \$22,184	premiums \$14,556 \$22,056	premiums \$15,120 \$18,620	premiums \$12,264 \$22,264	premiums \$7,164 \$19,664
<b>Coinsurance</b>	30%				20%
<b>Office Visit</b>	\$40	\$40			
<b>Specialty Office Visit</b>	\$65	\$65			
<b>ER</b>	\$250	\$250			
<b>Rx</b>	\$20/\$40/\$50	\$20/\$40/\$50			
<b>Eligible to make/receive contributions to a Health Savings Account?</b>	No	No	Yes, if employee has no other health coverage and/or is not eligible for Medicare	Yes, if employee has no other health coverage and/or is not eligible for Medicare	Yes, if employee has no other health coverage and/or is not eligible for Medicare
<b>Must Choose Primary Care Provider?</b>	Yes	No	Yes	No	Yes

\*Previously known as the Affordable plan

**WHAT DO YOU NEED TO DO?**

**EVERYONE WHO WORKS 5+ hours per day** will need to go through EaseCentral's Open Enrollment online application to either choose or waive each of the health/dental/vision insurance plans. Contact me with your personal NON-PC email address!

*If you are struggling with your choice of plans, or with EaseCentral, set up an appointment with Cheryl before December 16th. Those employees whose spouse also works for Prairie Central will need to talk to me about how to handle your enrollment because of the double board contribution.*

If you want to add, drop or change your life insurance choices, that paperwork also must be done by December 21st. Adding life insurance during open enrollment (versus when first eligible) will require a medical questionnaire.

**FOR EMPLOYEES WHO chose the HSA-eligible plans**, now is the time to adjust your pre-tax contributions to your Health Savings Account. The 2017 maximum contribution for Single Coverage is \$3,400 (+ 55 & over Catch-Up) and for Family Coverage the max contribution is \$6,750 (+ 55 & over Catch-Up).

Pre-tax Contribution amounts through payroll to your H.S.A. can not be changed throughout the year unless you have a status change (job change, marriage, birth, etc...). Remember that the money in your health savings account is yours to be spent on medical (and vision and dental) expenses for you and your dependents. And because the contributions do not have to be used up at year end, you can build up your balance for future medical expenses - and save on taxes at the same

**What is the difference between Aggregate and Embedded coverage?** With aggregate, all medical expenses for the family are lumped into one "bucket" and the family meets total Family Out Of Pocket before Health Alliance starts paying. With embedded, each covered person also has the Individual Out Of Pocket limit. That means if one covered person ends up with high medical expenses, the family payout would stop for that individual once the Individual limit has been reached, instead of having to pay medical expenses up to the Family limit. If you have more questions on this concept, contact Cheryl at the Unit Office

**Important Reminders:**

\*Employees may choose to take out group dental and/or life insurance even if not taking health insurance. This is only available at open enrollment – no additions through the year unless you have a status change.

\*Employees may choose family dental coverage even if their health insurance is single (and vice versa). Again, changes limited to open enrollment unless there is a status change.

\*Employees who work 25 or more hours per week are eligible for dental and life insurance at the above rates.

\*Now is a great time to review 403(b) retirement contributions – or to start a 403(b) if you haven't yet! Our list of vendors is up on the PC website.

\*IMRF member employees can make extra contributions to a "pension savings account" with each paycheck to help increase their pension amount when retiring.

\*Now, and throughout the year, please contact Cheryl if you have questions about your benefits (retirement plans, insurances, paid/unpaid leave, etc...)