

2018 Prairie Central CUSD #8 Health Insurance Plan Comparisons

All plans are BlueCross BlueShield of Illinois

*****Employees should examine more detailed documents from BlueCross BlueShield on prairiecentral.org before making final decision*****

Group # Compare to 2017 Health Alliance	Option #1 HSA-eligible		Option #2 HSA-eligible		Option #3 HSA-eligible		Option #4 PPO		Option #5 PPO		
	PE2426		PE2474		PE2564		106252		106296		
	POS HSA 1750a		PPO HSA 5000h		POS HSA 5000c		PPO 2500c		(n/a - new plan design)		
BOARD PLAN											
Board Contribution/ Month (rounded to nearest dollar)											
		\$528		\$528		\$528		\$528		\$528	
	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	
	Single Coverage	\$702	\$174	\$574	\$46	\$547	\$19	\$647	\$119	\$693	\$165
	Employee/Children	\$1,464	\$936	\$1,196	\$668	\$1,140	\$612	\$1,349	\$821	\$1,445	\$917
	Employee/Spouse	\$1,283	\$755	\$1,048	\$520	\$999	\$471	\$1,183	\$655	\$1,266	\$738
	Family	\$2,092	\$1,564	\$1,709	\$1,181	\$1,629	\$1,101	\$1,929	\$1,401	\$2,065	\$1,537

Select Details (Only In-Network Figures Represented)

Plan Type	PPO		PPO		PPO		PPO		PPO	
Deductible	\$1,750 Individual \$3,500 Family Aggregate		\$5,000 Individual \$10,000 Family Embedded		\$5,000 Individual \$10,000 Family Embedded		\$2,500 Individual \$7,500 Family Embedded		\$1,000 Individual \$3,000 Family Embedded	
Out Of Pocket Max	\$1,750 Individual \$3,500 Family Aggregate		\$5,000 Individual \$10,000 Family Embedded		\$6,250 Individual \$12,500 Family Embedded		\$2,500 Individual \$7,500 Family Embedded		\$2,000 Individual Medical** \$1,000 Individual Rx** = \$3,000 total Individual \$6,000 Family Medical (Emb)** \$3,000 Family Rx (Emb)** = \$9,000 total Family	
Max Cost of Single Plan (including premiums)	premiums \$2,088	\$3,838	premiums \$552	\$5,552	premiums \$228	\$6,478	premiums \$1,428	\$3,928	premiums \$1,980	\$4,980
Max Cost of Employee/Children (including premiums)	premiums \$11,232	\$14,732	premiums \$8,016	\$18,016	premiums \$7,344	\$19,844	premiums \$9,852	\$14,852	premiums \$11,004	\$17,004
Max Cost of Employee/Spouse P (including premiums)	premiums \$9,060	\$12,560	premiums \$6,240	\$16,240	premiums \$5,652	\$18,152	premiums \$7,860	\$12,860	premiums \$8,856	\$14,856
Max Cost of Full Family Plan (including premiums)	premiums \$18,768	\$22,268	premiums \$14,172	\$24,172	premiums \$13,212	\$25,712	premiums \$16,812	\$24,312	premiums \$18,444	\$27,444
Coinurance					20%		20% w/copay, some services		10%	
Office Visit Copays							\$40		\$40	
Specialty Office Visit Copays							\$65		\$65	
ER Copays							\$250		\$250	
Rx Copays							\$20/\$40/\$50		\$10/\$40/\$60/\$60	
Eligible to make/receive contributions to a Health Savings Account?	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		No		No	
Must Choose Primary Care Provider?	No		No		No		No		No	

** Separate Out Of Pocket for Pharmacy

WHAT DO YOU NEED TO DO?

EVERYONE WHO WORKS 25+ hours per week will need to go through EaseCentral's Open Enrollment online application to either choose or waive each of the health/dental/vision insurance plans. Use your account from last year - remember it is your personal email address, not your PC email address.

If you are struggling with your choice of plans, or with EaseCentral, set up an appointment with Cheryl before December 12th. 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 15th. Life insurance changes during Open Enrollment cannot be done online. 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. You will also do this through the EaseCentral portal. The 2018 maximum contribution for Single Coverage is \$3,450 (+ 55 & over Catch-Up) and for Family Coverage the max contribution is \$6,850 (+ 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 (it truly IS a SAVINGS account!), you can build up your balance for future medical expenses - and save on taxes at the same time!

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 changes 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. Start saving now!!

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