

2020 Prairie Central CUSD #8 Health Insurance Plan Comparisons

All plans are BlueCross BlueShield of Illinois

*****Employees should examine more detailed documents from BlueCross BlueShield before making final decision*****

Group #	Option #1 HSA-eligible		Option #2 HSA-eligible		Option #3 HSA-eligible		Option #4		Option #5	
	PE2426		PE2474		PE2564		106252		106296	
			BOARD PLAN							
Board Contribution/ Month (rounded to nearest dollar)		\$567		\$567		\$567		\$567		\$567
	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	\$749	\$182	\$616	\$49	\$587	\$20	\$717	\$150	\$645	\$78
Employee/Children	\$1,389	\$822	\$1,143	\$576	\$1,088	\$521	\$1,329	\$762	\$1,195	\$628
Employee/Spouse	\$1,447	\$880	\$1,190	\$623	\$1,133	\$566	\$1,385	\$818	\$1,245	\$678
Family	\$2,149	\$1,582	\$1,767	\$1,200	\$1,683	\$1,116	\$2,055	\$1,488	\$1,848	\$1,281

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		\$4,000 Individual \$12,000 Family Embedded	
Out Of Pocket Max	Individual \$ 1,750 "+1 Aggregate" \$ 3,500 Family Aggregate \$ 3,500	Individual \$ 5,000 "+1 Embedded" \$ 10,000 Family Embedded \$ 10,000	Individual \$ 5,000 "+1 Embedded" \$ 10,000 Family Embedded \$ 10,000	Individual \$ 6,250 "+1 Embedded" \$ 12,500 Family Embedded \$ 12,500	Individual \$ 2,500 "+1 Embedded" \$ 5,000 Family Embedded \$ 7,500	Individual \$ 2,500 "+1 Embedded" \$ 5,000 Family Embedded \$ 7,500	Individual \$ 5,000 "+1 Embedded" \$ 11,000 Family Embedded \$ 12,000	Individual \$ 5,000 "+1 Embedded" \$ 11,000 Family Embedded \$ 12,000	Individual \$ 5,000 "+1 Embedded" \$ 11,000 Family Embedded \$ 12,000	Individual \$ 5,000 "+1 Embedded" \$ 11,000 Family Embedded \$ 12,000
Max Cost of Single Plan (including premiums)	premiums \$2,184 \$3,934	premiums \$588 \$5,588	premiums \$240 \$6,490	premiums \$6,252 \$18,752	premiums \$1,800 \$4,300	premiums \$936 \$6,436	premiums \$9,864 \$18,536	premiums \$8,136 \$19,136	premiums \$15,372 \$27,372	premiums \$15,372 \$27,372
Max Cost of Employee/Children (including premiums)	premiums \$9,864 \$13,364	premiums \$8,912 \$16,912	premiums \$6,252 \$18,752	premiums \$9,144 \$14,144	premiums \$9,144 \$14,144	premiums \$7,536 \$18,536	premiums \$8,136 \$19,136	premiums \$8,136 \$19,136	premiums \$15,372 \$27,372	premiums \$15,372 \$27,372
Max Cost of Employee/Spouse/Family (including premiums)	premiums \$10,560 \$14,060	premiums \$7,476 \$17,476	premiums \$6,792 \$19,292	premiums \$17,856 \$25,356	premiums \$9,816 \$14,816	premiums \$8,136 \$19,136	premiums \$15,372 \$27,372	premiums \$15,372 \$27,372	premiums \$15,372 \$27,372	premiums \$15,372 \$27,372
Coinsurance			20% after deductible met		20% w/copay, some services		20% w/copay, some services		20% w/copay, some services	
Office Visit Copays					\$40		\$30		\$30	
Specialty Office Visit Copays					\$65		\$50		\$50	
ER Copays					\$250		\$150		\$150	
Rx Copays					\$20/\$40/\$50/20%/20%/20%		\$0/\$10/\$35/\$75/\$150/\$250		\$0/\$10/\$35/\$75/\$150/\$250	
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	

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 17th. Those employees whose spouse also works for Prairie Central will need to talk to me about how to handle your enrollment because of the board contribution - the numbers in EaseCentral will not be accurate.

If you want to add, drop or change your life insurance choices, that paperwork also must be done by December 17th. 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 do this through the EaseCentral portal. The 2020 maximum contribution for Single Coverage is \$3,550 (+ 55 & over Catch-Up) and for Family Coverage the max contribution is \$7,100 (+ 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! Contact Cheryl if you have further questions about the many benefits of Health Savings Accounts.

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 end up with high medical expenses, 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 vision, 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 vision or 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 vision, 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. Ask Cheryl! We are looking in to altering our 403b plan to allow for Roth Contribution 403bs as well to better serve our employees' needs.

***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** directly if you have questions about your benefits or payroll