

# Centreville Public Schools

## Medical Rate & Benefit Comparison

PLAN OPTION	OPTION 1				OPTION 2				OPTION 3				OPTION 4				
	Effective Date	2020	2021	2022	2023	2020	2021	2022	2023	2020	2021	2022	2023	2020	2021	2022	2023
<b>Plan Basics</b>	<b>In-Net</b>	<b>In-Net</b>	<b>In-Net</b>	<b>In-Net</b>	<b>In-Net</b>	<b>In-Net</b>	<b>In-Net</b>	<b>In-Net</b>	<b>In-Net</b>	<b>In-Net</b>	<b>In-Net</b>	<b>In-Net</b>	<b>In-Net</b>	<b>In-Net</b>	<b>In-Net</b>	<b>In-Net</b>	<b>In-Net</b>
Individual Deductible	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$1,000	\$1,000	\$1,000	\$1,000	\$1,350	\$1,400	\$1,400	\$1,500
Family Deductible	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$2,000	\$2,000	\$2,000	\$2,000	\$2,700	\$2,800	\$2,800	\$3,000
Coinsurance Level	100%	100%	100%	100%	90%	90%	90%	90%	90%	80%	80%	80%	80%	100%	100%	100%	100%
Coinsurance Max Ind	NA	NA	NA	NA	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$2,500	\$2,500	\$2,500	\$2,500	NA	NA	NA	NA
Coinsurance Max Fam	NA	NA	NA	NA	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$5,000	\$5,000	\$5,000	\$5,000	NA	NA	NA	NA
<b>Other Plan Details</b>																	
Generic	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10 after Ded	\$10 after Ded	\$10 after Ded	\$10 after Ded
Brand	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40 after Ded	\$40 after Ded	\$40 after Ded	\$40 after Ded
<b>Rates</b>																	
Single	\$722.28	\$736.00	\$722.38	\$730.69	\$650.41	\$662.77	\$650.51	\$657.99	\$571.25	\$582.10	\$571.33	\$577.90	\$598.82	\$610.19	\$598.90	\$605.79	\$605.79
2 Person	\$1,625.32	\$1,656.20	\$1,625.56	\$1,644.25	\$1,463.61	\$1,491.42	\$1,463.83	\$1,480.66	\$1,285.48	\$1,309.90	\$1,285.67	\$1,300.45	\$1,347.51	\$1,373.11	\$1,347.71	\$1,363.21	\$1,363.21
Family	\$2,022.61	\$2,061.04	\$2,022.91	\$2,046.18	\$1,821.38	\$1,855.99	\$1,821.65	\$1,842.60	\$1,599.69	\$1,630.09	\$1,599.93	\$1,618.33	\$1,676.89	\$1,708.75	\$1,677.14	\$1,696.43	\$1,696.43
<b>Monthly Employee Payment Using Caps</b>																	
Single	\$154.04	\$149.01	\$113.67	\$114.07	\$82.17	\$75.78	\$41.80	\$41.37	\$3.01	\$0.00	\$0.00	\$0.00	\$30.58	\$23.20	\$0.00	\$0.00	\$0.00
2 Person	\$436.95	\$428.62	\$352.56	\$354.70	\$275.24	\$263.84	\$190.83	\$191.11	\$97.11	\$82.32	\$12.67	\$10.90	\$159.14	\$145.53	\$74.71	\$73.66	\$73.66
Family	\$472.87	\$460.15	\$362.79	\$364.48	\$271.63	\$255.10	\$161.53	\$160.90	\$49.95	\$29.20	\$0.00	\$0.00	\$127.14	\$107.86	\$17.02	\$14.73	\$14.73
<b>Monthly Employee</b>																	
Single		(\$5.03)	(\$35.33)	\$0.39		(\$6.39)	(\$33.98)	(\$0.43)		(\$3.01)	\$0.00	\$0.00		(\$7.38)	(\$23.20)	\$0.00	\$0.00
2 Person		(\$8.33)	(\$76.06)	\$2.14		(\$11.40)	(\$73.01)	\$0.28		(\$14.79)	(\$69.65)	(\$1.77)		(\$13.61)	(\$70.82)	(\$1.05)	(\$1.05)
Family		(\$12.71)	(\$97.36)	\$1.69		(\$16.53)	(\$93.57)	(\$0.64)		(\$20.75)	(\$29.20)	\$0.00		(\$19.28)	(\$90.84)	(\$2.29)	(\$2.29)