

Health Insurance Options



	Priority Health HMO	Priority Health PPO	Priority Health HMO	Priority Health PPO	Priority Health HSA PPO	Cash in Lieu of Medical Insurance
Deductible Single Coverage	\$0	\$250	\$250	\$500	\$1,650 Includes Rx	(1) Choice of 1 of the following: Cash payout of \$1,000 paid over 10 pays on the 1st paycheck of each month September through June (No payout July or August)
Deductible 2 Person/Family Coverage	\$0	\$500	\$500	\$1,000	\$3,300 Includes Rx	
Out of Pocket Maximum	\$9,100 / \$18,200	\$9,100 / \$18,200	\$9,200 / \$18,400	\$9,200 / \$18,400	\$3,000 / \$6,000	
Coinsurance Maximum	None	None	\$1,500 / \$3,000	\$1,000 / \$2,000	None	
Prescription (Rx) Drugs Copay	\$10 / \$40	\$10 / \$40	\$10 / \$40 / \$80	\$10 / \$40 / \$80	\$10 / \$40 / \$80 after deductible only	
Office Visit Copay	\$20	\$20	\$20	\$20	100% after deductible	(2) Increase Life Insurance to \$50,000
Emergency Room Copay	\$50	\$50 after deductible	\$150 after deductible	\$150 after deductible	100% after deductible	
Hospital/Surgical Coverage	100%	100% after deductible	90% after deductible	90% after deductible	100% after deductible	
Specialists	\$20 Referral Required for non- participating specialists	\$20 after deductible	\$40 after deductible	\$40 after deductible	100% after deductible	
Health Savings Account (HSA)	--	--	--	--	AAPS Funds \$1,650 of the deductible, \$825.00 is paid in January and then beginning July - December \$137.50 is paid monthly (New hire amount is prorated)	(new hire amount is prorated)

12 Month Cost	\$5,941.96	\$6,112.60	\$2,417.20	\$4,134.28	\$1,196.20
School Year Only Pay Deductions based on 20 pays	\$297.10	\$305.63	\$120.86	\$206.71	\$59.81
Year Round Pay Deductions based on 24 pays*	\$247.58	\$254.69	\$100.72	\$172.26	\$49.84

*Benefits Deductions will occur on the first 2 paychecks of each month

Vision – Davis Vision		
	Employer Paid	Eligible every 12 months from date of service, 24 months for adult frames In-Network Services <ul style="list-style-type: none"> • \$10 copay for eye exam • \$0 copay for lenses & frames • Davis Vision Collection frames covered 100% or \$120 frame allowance • \$120 covered for contact lenses & exam (replaces glasses)

Dental - Blue Cross Dental		
	Employer Paid	\$1,000 maximum per person each benefit year for classes I, II & III services <ul style="list-style-type: none"> • 100% Coverage - Diagnostic & Preventive Services (Class I) • 75% Coverage - Basic & Major Services (Class II & III) • 50% Coverage - Orthodontics (Class IV) up to age 19, \$1,000 lifetime max per person January - December benefit year

Unum Life, AD&D, LTD Term Life, Accidental Death and Dismemberment (AD&D), Long Term Disability (LTD) Insurance		
	Employer Paid	\$35,000 Term Life / \$35,000 AD&D Employee may purchase up to \$165,000 of additional Life/AD&D coverage LTD Pays 66.67% up to \$5,000 monthly maximum Waiting period 120 calendar days

Rates listed above are for **Full Time employees**, rates for Part Time employees vary, see HR for details

Plans based on **January 1 - December 31 coverage**, rates subject to changes based on partial year coverage

When on Leave of Absence, insurance will terminate once taken off payroll with AAPS