| | | JESA 10-month | JESA 12-month | Non-Unit | JPSAA |
|---|---|---|---|---|---|
| BCBS PPO | Per pay Premiums (24 Pays) | Single: $102.44<br>2-person: $364.99<br>Family: $412.56 | Single: $85.37<br>2-person: $304.16<br>Family: $343.80 | Single: $87.37<br>2-person: $304.16<br>Family: $343.80 | Single: $87.37<br>2-person: $304.16<br>Family: $343.80 |
| | Annual Deductible | $1000 S \| $2000 2P/FF | | | |
| | Medical Copayment | $30 online, office, specialist & urgent care \| $150 emergency room | | | |
| | Medical Coinsurance | 0% | | | |
| | Maximums Annual Out-of-Pocket | $8,150<br>$16,300 2P/FF | | | |
| | Rx Coverage | $20 \| $40 \| $80 | | | |
| ** | ***Pak B -*** *is 100% District sponsored dental, vision, life, and LTD coverages for benefit eligible employees. Employees who waive medical coverage may still enroll in Pak B at no cost.* | | | | |
| BCBS PPO HSA | Per pay Premiums (24 Pays) | Single: $125.59<br>2-person: $380.52<br>Family: $382.00 | Single: $104.65<br>2-person: $317.10<br>Family: $318.33 | Single: $104.65<br>2-person: $317.10<br>Family: $318.33 | Single: $104.65<br>2-person: $317.10<br>Family: $318.33 |
| | Annual Deductible | $2,000 S \| $4,000 2P/FF | | | |
| | Medical Copayment | Not Applicable HDHP | | | |
| | Medical Coinsurance | 0% | | | |
| | Max. Annual Out-of-Pocket | $4,000 S<br>$8,000 2P/FF | | | |
| | Rx Coverage | $20 \| $40 \| $80 after deductible | | | |
| | HSA District Contribution/Yr. | $2,000 S \| $4,000 2P/FF | | | |

## Health Insurance Terms

| | |
|---|---|
| Total out-of-pocket maximum | The most you have to pay for covered medical services and Rx in a calendar year, including deductible, copayments and coinsurance. |
| Coinsurance | A fixed percentage you pay for a medical service or prescription after deductible. |
| Copayment | A fixed amount you pay for a medical visit or prescription. |
| Deductible | The amount you pay for covered health care services before your health insurance begins to pay; based on calendar year. |
| Premium | Your share of the premium that is deducted pretax from your paycheck. |