Comparing Otsego's Health Care Plans

July 2025- June 2026

		Monthly Cost					
		Employee	School	Total	Deductible In Network	Notes:	Board Assistance - Per Current Negotiated Agreements
PPO PLAN	**Single**	$135.28	$766.61	$901.89	$500/S	After deductible is met, there is 80% Coinsurance, meaning the insurance pays 80% of the costs, employee pays the rest	$750 of medical expenses reimbursed through American Fidelity through app. Medical expenses only, not vision or dental. This is more limited than the HSA plan. This amount is for the calendar year starting January 1 and end. Unused money does not rollover.
	Family	$361.20	$2,046.83	$2,408.03	$1,000/F	After deductible is met, there is 80% Coinsurance, meaning the insurance pays 80% of the costs, employee pays the rest	$1,500 of medical expenses reimbursed through American Fidelity through app. Medical expenses only, not vision or dental. This is more limited than the HSA plan. This amount is for the calendar year starting January 1 and end. Unused money does not rollover.
CDHP (HSA)	**Single**	$112.69	$638.55	$751.24	$3,300/S	Once deductible is met, insurance covers 100% of costs. Prescription Drugs are part of the deductible.	$1,500 HSA contribution to your Key Bank HSA. Money can be used for all IRS approved HSA uses, and rollsover year to year. Contributions are made the first business day in January, and are prorated for new employees or employees that switch to this during the plan year.
	Family	$300.87	$1,704.93	$2,005.80	$6,600/F	Once deductible is met, insurance covers 100% of costs. Prescription Drugs are part of the deductible. There is a $3,300 deductible for each person in the family plan	$3,000 HSA contribution to your Key Bank HSA. Money can be used for all IRS approved HSA uses, and rollsover year to year. Contributions are made the first business day in January, and are prorated for new employees or employees that switch to this during the plan year.

*****Both plans give employees access to the clinic in Bowling Green**

*****Insurance Premiums are taken out of the first and last pay of each month, a month is advance of the coverage. September paycheck withholds are paying October insurance**