

COLLIER COUNTY PUBLIC SCHOOLS

UNDERSTANDING THE 2027 MEDICAL & PHARMACY CHANGES

For 2027, CCPS will be transitioning from a PPO health plan to a High-Deductible Health Plan (HDHP) with the option of a Health Savings Account (HSA) and Limited-Purpose FSA. These changes are necessary to maintain sustainable coverage for our employees and families. Amid rising healthcare and prescription costs nationwide and as Florida's educational landscape evolves, CCPS continues to implement proactive financial and operational adjustments to align with current declining enrollment and fiscal realities.

HIGH-DEDUCTIBLE HEALTH PLAN (HDHP)

A High-Deductible Health Plan is a health plan that offers a high annual deductible. Co-insurance payment begin AFTER the deductible is met.



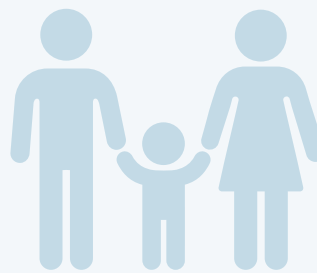
2027 INDIVIDUAL

Minimum Deductible*

Enhanced Pathway = \$3,500
Basic Pathway = \$6,000

Maximum Out-of-Pocket*

Enhanced Pathway = \$6,000
Basic Pathway = \$8,700



2027 FAMILY

Minimum Deductible*

Enhanced Pathway = \$6,000
Basic Pathway = \$12,000

Maximum Out-of-Pocket*

Enhanced Pathway = \$12,000
Basic Pathway = \$17,000



Pathways to Enhanced Health incentive activities (preventative) including bloodwork, biometric screening, wellness consultations, and age/gender-based screenings are **COVERED** before the deductible.



Non-Preventative Healthcare Activities

The individual pays for healthcare costs, up to the deductible, then insurance pays for services.

30%

After an individual reaches their deductible, he/she will pay **30%* co-insurance** for health visits, facility charges, diagnostic testing, and prescriptions.

* In-Network



PHARMACY BENEFITS

Deductible Combined with Medical

Costs paid for prescriptions will go toward the individual's health plan minimum deductible and maximum out-of-pocket. After an individual reaches their combined deductible, he/she will pay 30% co-insurance on prescriptions.



TELE-HEALTH VISITS

Covered Before the Deductible

All tele-health/virtual medical visits will have a \$0 co-pay for medical plan participants.



ON-SITE CLINIC

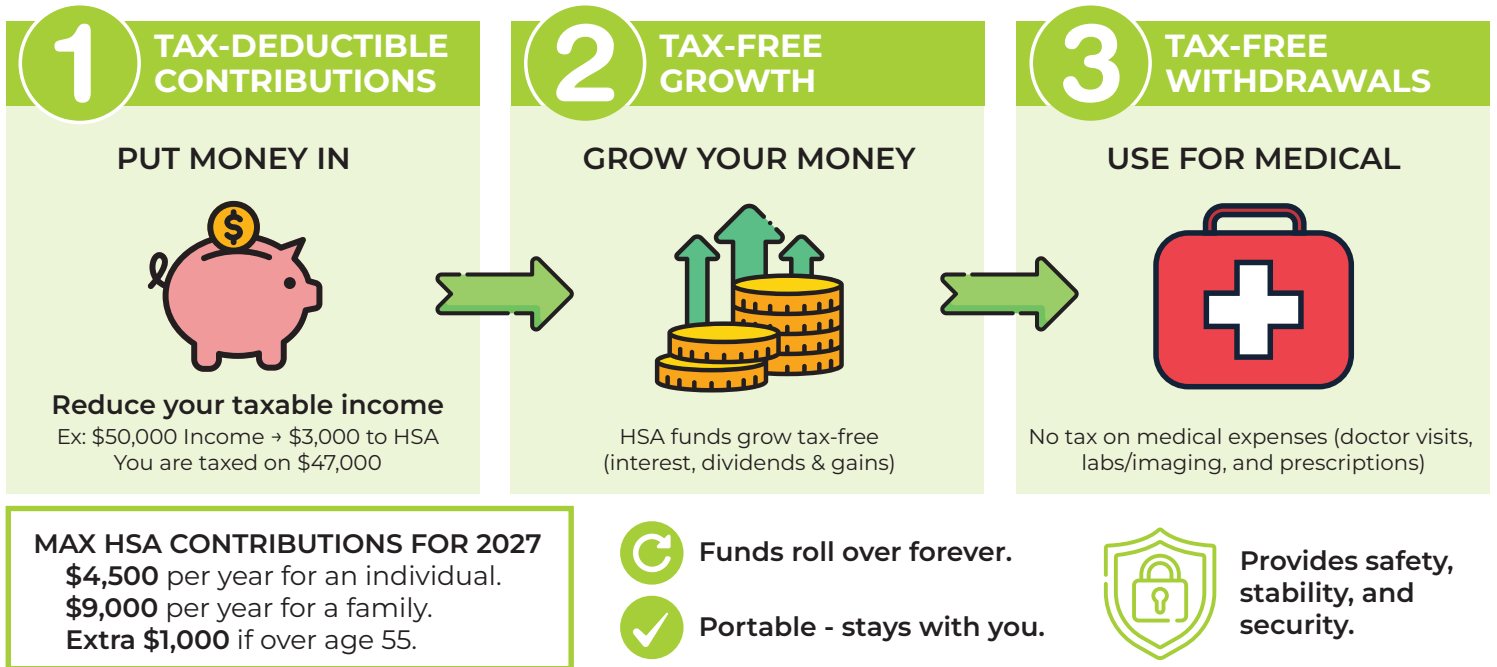
Low-Cost Medical Services

In early 2027, CCPS will offer an on-site clinic (location to be determined) offering low-cost co-pays for medical plan participants.



HEALTH SAVINGS ACCOUNT (HSA)

A Health Savings Account is an individually owned, earnings bearing account to help pay for qualified medical, prescription, dental and vision expenses with tax free dollars.



LIMITED-PURPOSE FLEXIBLE SPENDING ACCOUNT (LPFSA)

A Limited-Purpose Flexible Spending Account is available to employees with an HSA.



HEALTHCARE AND INSURANCE BY THE NUMBERS



CCPS pays the **HIGHEST** per employee premium out of 67 districts at \$14,599 for 2027.



Increase of **45%** in national healthcare since 2018, outpacing the 17% rise in overall cost of living.

Sources: National Council on Teacher Quality and edintheapple.com



87% of the district's health fund comes from premium contributions paid by CCPS.