



Health Insurance Options

	Priority Health HMO 2	Priority Health HMO 3	Priority Health PPO 1	Priority Health PPO 2	Priority Health PPO H.S.A \$1,750	Priority Health PPO H.S.A \$2,000	Priority Health PPO H.S.A \$2,500	Cash in Lieu of Medical Insurance
Deductible Single Coverage	\$250	\$500	\$250	\$500	\$1,750	\$2,000	\$2,500	\$5,000 Paid on the 1st paycheck of each month. New hire amount is prorated. (No payout in July or August)
Deductible 2 Person/Family Coverage	\$500	\$1,000	\$500	\$1,000	\$3,500	\$4,000	\$5,000	
Coinsurance	10% / 90%	20% / 80%	0% / 100%	10% / 90%	0% / 100%	20% / 80%	20% / 80%	
Coinsurance Maximum	\$1,500 / \$3,000	\$2,000 / \$4,000	None	\$1,000 / \$2,000	None	None	None	
Out of Pocket Maximum	\$9,200 / \$18,400	\$9,200 / \$18,400	\$9,100 / \$18,200	\$9,200 / \$18,400	\$3,500 / \$7,000	\$5,000 / \$10,000	\$5,000 / \$10,000	
Prescription (Rx) Drugs Copay	\$10 / \$40 / \$80	\$10 / \$40 / \$80	\$10 / \$40	\$10 / \$40 / \$80	\$10 / \$40 / \$80 after deductible	\$10 / \$40 / \$80 after deductible	\$10 / \$40 / \$80 after deductible	
Office Visit Copay	\$20	\$30	\$20	\$20	0% after deductible	20% after deductible	20% after deductible	
Urgent Care Copay	\$50	\$75	\$40 after deductible	\$50	0% after deductible	20% after deductible	20% after deductible	
Emergency Room Copay	\$150 after deductible	\$150 after deductible	\$50 after deductible	\$150 after deductible	0% after deductible	20% after deductible	20% after deductible	
Hospital/Surgical Coverage	10% after deductible	20% after deductible	0% after deductible	10% after deductible	0% after deductible	20% after deductible	20% after deductible	
Specialists	\$40	\$50	\$20 after deductible	\$40	0% after deductible	20% after deductible	20% after deductible	
Health Savings Account (HSA)	--	--	--	--	AAPS contributes up to \$1,750 toward the deductible: \$875 upfront, plus \$145.83 monthly from July through December, prorated by hire date.**	AAPS contributes up to \$2,000 toward the deductible: \$1,000 upfront, plus \$166.67 monthly from July through December, prorated by hire date.**	AAPS HSA monthly contributions** \$0.00	

12 Month Cost	\$10,901.57	\$6,617.21	\$17,768.21	\$19,998.65	\$10,344.33	\$2,810.05	\$0.00
School Year Only Pay Deductions based on 20 pays	\$545.08	\$330.86	\$888.41	\$999.93	\$517.22	\$140.50	\$0.00
Year Round Pay Deductions based on 24 pays*	\$454.23	\$275.72	\$740.34	\$833.28	\$431.01	\$117.09	\$0.00

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

** AAPS funding of employee's HSA will be paid ½ up front in January and then monthly July-December, only while the employee is enrolled in the high-deductible health plan. New hire amount is prorated.

MESSA Vision – Vision Service Plan (VSP)

	Cost Paid by Employer	January - December benefit year • \$0 copay for eye exam • \$65 maximum on frames • \$115 covered for contact lenses & exam (replaces glasses)
--	-----------------------	---

MESSA Dental - Delta Dental

	Employer Paid	January - December benefit year \$2,000 Maximum per person each benefit year for classes I, II & III services Dental Plan with medical • 100% Coverage - Diagnostic & Preventive Services (Class I) • 75% Coverage - Basic & Major Services (Class II & III) • 50% Coverage - Orthodontics (Class IV) Dental Plan without medical • 80% Coverage - all classes (I, II, III, & IV)
--	---------------	---

Cigna Life, AD&D, LTD
Term Life, Accidental Death and Dismemberment (AD&D), Long Term Disability (LTD) Insurance

	Employer Paid	Life & AD&D \$45,000 Negotiated Term Life / \$45,000 Negotiated AD&D with medical \$50,000 Negotiated Term Life / \$50,000 Negotiated AD&D without medical LTD Pays 66.67% up to \$4,000 monthly maximum Waiting period 90 work days or when all sick days are used (whichever comes last)
--	---------------	--

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