

SAMPLE COMPARISON

	PLAN 1:	SUREFIT HDHP	Sure Fit Network ONLY	- 7 to 15% savings on all claims compared to OAP	- PCP required - In-Network only	PLAN 2:	OPEN ACCESS HDHP	\$0 EE	Open Access Network		PLAN 3: <i>catastrophic plan</i>	\$0 Premium COPAY PLAN	\$0 EE	Open Access Network		PLAN 4: <i>historically the base plan; now a buy up option</i>	BUY UP COPAY PLAN	\$50 EE	Open Access Network	- Buy Up
	District Contribution	Employee	+ Spouse	+ Child (ren)	Family	District Contribution	Employee	+ Spouse	+ Child (ren)	Family	District Contribution	Employee	+ Spouse	+ Child (ren)	Family	District Contribution	Employee	+Spouse	+Child (ren)	Family
Premium	\$520	\$0	\$688	\$455	\$1057	\$550	\$0	\$730	\$489	\$1111	\$590	\$0	\$819	\$515	\$1359	\$590	\$60	\$958	\$624	\$1552
District H.S.A.	\$70 /month (\$840 yr.)					\$40 /month (\$480 yr.)					NA					NA				
Deductible		\$2800 In-Network	\$5600 In-Network	\$5600 In-Network	\$5600 In-Network		\$3100 In-Network \$3400 Out-Network	\$6200 In-Network \$6800 Out-Network	\$6200 In-Network \$6800 Out-Network	\$6200 In-Network \$6800 Out-Network		\$4000 In-Network \$6000 Out-Network	\$8000 In-Network \$12000 Out-Network	\$8000 In-Network \$12000 Out-Network	\$8000 In-Network \$12000 Out-Network		\$1500 In-Network \$1500 Out-Network	\$3500 In-Network \$3500 Out-Network	\$3500 In-Network \$3500 Out-Network	\$3500 In-Network \$3500 Out-Network
Out of Pocket Max		\$2800 In-Network	\$5600 In-Network	\$5600 In-Network	\$5600 In-Network		\$3600 In-Network \$4900 Out-Network	\$7200 In-Network \$9800 Out-Network	\$7200 In-Network \$9800 Out-Network	\$7200 In-Network \$9800 Out-Network		\$6650 In-Network \$12000 Out-Network	\$13300 In-Network \$24000 Out-Network	\$13300 In-Network \$24000 Out-Network	\$13300 In-Network \$24000 Out-Network		\$3500 In-Network \$4500 Out-Network	\$6500 In-Network \$8500 Out-Network	\$6500 In-Network \$8500 Out-Network	\$6500 In-Network \$8500 Out-Network
District / Employee Co-Insurance		100% / 0% In-Network	100% / 0% In-Network	100% / 0% In-Network	100% / 0% In-Network		80% / 20% In-Network 60% / 40% Out-Network	80% / 20% In-Network 60% / 40% Out-Network	80% / 20% In-Network 60% / 40% Out-Network	80% / 20% In-Network 60% / 40% Out-Network		70% / 30% In-Network 50% / 50% Out-Network	70% / 30% In-Network 50% / 50% Out-Network	70% / 30% In-Network 50% / 50% Out-Network	70% / 30% In-Network 50% / 50% Out-Network		70% / 30% In-Network 60% / 40% Out-Network	70% / 30% In-Network 60% / 40% Out-Network	70% / 30% In-Network 60% / 40% Out-Network	70% / 30% In-Network 60% / 40% Out-Network
Office Visits		\$0 AFTER the deductible is met.	\$0 AFTER the deductible is met.	\$0 AFTER the deductible is met.	\$0 AFTER the deductible is met.		AFTER the deductible is met, the District pays 80% In- Network; 60% Out-Network	AFTER the deductible is met, the District pays 80% In- Network; 60% Out-Network	AFTER the deductible is met, the District pays 80% In- Network; 60% Out-Network	AFTER the deductible is met, the District pays 80% In- Network; 60% Out-Network		\$30 PCP \$50 Specialist	\$30 PCP \$50 Specialist	\$30 PCP \$50 Specialist	\$30 PCP \$50 Specialist		\$30 PCP \$50 Specialist	\$30 PCP \$50 Specialist	\$30 PCP \$50 Specialist	\$30 PCP \$50 Specialist
Emergency Room / Urgent Care		\$0 AFTER the deductible is met.	\$0 AFTER the deductible is met.	\$0 AFTER the deductible is met.	\$0 AFTER the deductible is met.		AFTER the deductible is met, the District pays 80% In- Network	AFTER the deductible is met, the District pays 80% In- Network	AFTER the deductible is met, the District pays 80% In- Network	AFTER the deductible is met, the District pays 80% In- Network		\$200 ER \$50 Urgent Care	\$200 ER \$50 Urgent Care	\$200 ER \$50 Urgent Care	\$200 ER \$50 Urgent Care		\$200 ER \$50 Urgent Care	\$200 ER \$50 Urgent Care	\$200 ER \$50 Urgent Care	\$200 ER \$50 Urgent Care
Preventive Care		District pays 100% In- Network	District pays 100% In- Network	District pays 100% In- Network	District pays 100% In- Network		District pays 100% In- Network	District pays 100% In- Network	District pays 100% In- Network	District pays 100% In- Network		District pays 100% In- Network	District pays 100% In- Network	District pays 100% In- Network	District pays 100% In- Network		District pays 100% In- Network	District pays 100% In- Network	District pays 100% In- Network	District pays 100% In- Network