

**USD #234 Overview of Health Insurance Changes  
Effective: January 1, 2017**

**2017 Plan Design Options**

	<u>Plan A</u> 2017	<u>Plan B</u> 2017	<u>Plan C</u> 2017	<u>Plan D - H.S.A</u> 2017
	<b>BCBS</b>	<b>BCBS</b>	<b>BCBS</b>	<b>BCBS</b>
<u>Deductible</u>	In-network	In-network	In-network	In-network
Single / Family	\$1,000 / \$2,000	\$1,500 / \$3,000	\$2,500 / \$5,000	\$3,000 / \$6,000
Coinsurance	80%	80%	80%	100%
<u>Ded &amp; Coins. Max</u>				
Single / Family	\$3,500 / \$7,000	\$4,000 / \$8,000	\$5,000 / \$10,000	\$3,000 / \$6,000
<u>Max Out of Pocket</u>				
Single / Family	\$6,350 / \$12,700	\$6,350 / \$12,700	\$6,350 / \$12,700	\$6,350 / \$12,700
	In-network	In-network	In-network	In-network
Hospitalization	Deductible + 20%	Deductible + 20%	Deductible + 20%	Deductible + 0%
Physician Office Visit	\$35 Copay	\$35 Copay	\$35 Copay	Deductible + 0%
Specialist Office Visit	\$35 Copay	\$35 Copay	\$35 Copay	Deductible + 0%
Emergency Room	\$100 then Ded + 20%	\$100 then Ded + 20%	\$100 then Ded + 20%	Deductible + 0%
Urgent Care	\$35 or \$100 then Ded + 20%	\$35 or \$100 then Ded + 20%	\$35 or \$100 then Ded + 20%	Deductible + 0%
Preventative Care	100%	100%	100%	100%
Prescription Drugs	\$15 / \$50 / \$75	\$15 / \$50 / \$75	\$15 / \$50 / \$75	Ded then \$15 / \$50 / \$75
Accident Benefit	1st \$1,000 paid 100%	1st \$1,000 paid 100%	1st \$1,000 paid 100%	Deductible + 0%

**Teladoc**

All members enrolled in the health plan for 2017 will have 24/7 access to a doctor wherever you are in the country by phone for consultation. Teladoc can call in a prescription for most common medications without a trip to the doctors office, saving members time and money.

**2017 Health Insurance Rate Tiers**

	<u>Plan A</u> 2017	<u>Plan B</u> 2017	<u>Plan C</u> 2017	<u>Plan D - H.S.A</u> 2017
Single Coverage	\$502.19	\$489.34	\$468.18	\$456.96
BOE CONTRIBUTION	\$456.96	\$456.96	\$456.96	\$456.96
<b>Employee Cost (Before pre-tax)</b>	<b>\$45.23</b>	<b>\$32.38</b>	<b>\$11.22</b>	<b>\$0.00</b>
Employee/Spouse	\$1,079.69	\$1,049.94	\$1,011.69	\$982.46
BOE CONTRIBUTION	\$456.96	\$456.96	\$456.96	\$456.96
<b>Employee Cost (Before pre-tax)</b>	<b>\$622.73</b>	<b>\$592.98</b>	<b>\$554.73</b>	<b>\$525.50</b>
Employee/Child(ren)	\$1,054.59	\$1,024.84	\$986.59	\$959.62
BOE CONTRIBUTION	\$456.96	\$456.96	\$456.96	\$456.96
<b>Employee Cost (Before pre-tax)</b>	<b>\$597.63</b>	<b>\$567.88</b>	<b>\$529.63</b>	<b>\$502.66</b>
Family Coverage	\$1,355.82	\$1,321.81	\$1,270.81	\$1,238.23
BOE CONTRIBUTION	\$456.96	\$456.96	\$456.96	\$456.96
<b>Employee Cost (Before pre-tax)</b>	<b>\$898.86</b>	<b>\$864.85</b>	<b>\$813.85</b>	<b>\$781.27</b>