

MUSKINGUM

UNIVERSITY

Plan Summary and Premium Comparison

	<u>Option 1</u>	<u>Option 2</u>
	Lower deductible but higher premium	Higher deductible but lower premium
Deductible		
In-Network (single/family)	\$2,500 / \$5,000	\$5,000 / \$10,000
Out-of-Network (single/family)	\$5,000 / \$10,000	\$10,000 / \$20,000
Co-Insurance		
In-Network (MedBen/insured)	80% / 20%	80% / 20%
Out-of-Network (MedBen/insured)	60 / 40%	50 / 50%
Maximum Out of Pocket		
In-Network (single/family)	\$5,500 / \$11,000	\$6,600 / \$13,200
Out-of-Network (single/family)	unlimited	unlimited
Co-Pays		
Office Visit (in-network)	\$25	\$40
Emergency Room Co-Pay	\$200	\$200
Urgent Care Co-Pay	\$50	\$50
Prescriptions		
Retail	\$20 / \$40 / \$80 / 30%	\$20 / \$40 / \$80 / 30%
Mail Order	\$40 / \$80 / \$160 / 30%	\$40 / \$80 / \$160 / 30%

Coverage choices and premiums based on *Annual Gross Salary*

	<u>Option 1</u>	<u>Option 2</u>
Single		
Up to \$30,000	\$ 237.00	\$ 149.00
\$30,001 - \$55,000	\$ 239.37	\$ 150.49
\$55,001 - \$85,000	\$ 247.37	\$ 154.26
\$85,001 & up	\$ 251.43	\$ 158.07
Employee Plus Spouse		
Up to \$30,000	\$ 552.00	\$ 482.02
\$30,001 - \$55,000	\$ 575.70	\$ 502.78
\$55,001 - \$85,000	\$ 621.18	\$ 542.50
\$85,001 & up	\$ 636.54	\$ 555.01
Employee Plus Children		
Up to \$30,000	\$ 447.12	\$ 391.00
\$30,001 - \$55,000	\$ 466.32	\$ 407.79
\$55,001 - \$85,000	\$ 503.16	\$ 440.00
\$85,001 & up	\$ 515.60	\$ 450.88
Family		
Up to \$30,000	\$ 725.88	\$ 552.00
\$30,001 - \$55,000	\$ 757.05	\$ 575.70
\$55,001 - \$85,000	\$ 816.85	\$ 621.18
\$85,001 & up	\$ 837.05	\$ 636.54