

MUSKINGUM

UNIVERSITY

Plan Summary and Premium Comparison

	<u>PPO Plan - Option 1</u>	<u>PPO Plan - Option 2</u>	<u>HSA - Option 3</u>
	Lower deductible but higher premium	Higher deductible but lower premium	Health Savings Account (HSA)
Deductible			
In-Network (single/family)	\$1,000 / \$3,000	\$3,000 / \$6,000	\$4,000 / \$8,000
Out-of-Network (single/family)	\$5,000 / \$10,000	\$10,000 / \$20,000	\$6,000 / \$12,000
Co-Insurance			
In-Network (MedBen/insured)	80% / 20%	80% / 20%	100% / 0%
Out-of-Network (MedBen/insured)	60 / 40%	50 / 50%	50% / 50%
Maximum Out of Pocket			
In-Network (single/family)	\$4,000 / \$8,000	\$6,000 / \$12,000	\$5,500 / \$11,000
Out-of-Network (single/family)	unlimited	unlimited	\$15,000 / \$30,000
Co-Pays			
Office Visit (in-network)	25	40	\$30*
Emergency Room Co-Pay	200	200	\$60*
Urgent Care Co-Pay	50	50	\$75*
Prescriptions			
Retail (in network)	\$20 / \$40 / \$80 / 30%	\$20 / \$40 / \$80 / 30%	\$0 / \$35 / \$70 / 25%*
Mail Order (in network)	\$40 / \$80 / \$160 / 30%	\$40 / \$80 / \$160 / 30%	\$0 / \$105 / \$210 / 25%*

* after deductible is met

Coverage premiums based on *Annual Gross Salary*

	<u>PPO Plan - Option 1</u>	<u>PPO Plan - Option 2</u>	<u>HSA - Option 3</u>
Single			
Up to \$36,000	\$ 255.96	\$ 160.92	\$ 208.44
\$36,001 - \$55,000	\$ 260.91	\$ 164.03	\$ 211.39
\$55,001 - \$85,000	\$ 272.11	\$ 169.69	\$ 220.90
\$85,001 & up	\$ 279.09	\$ 175.46	\$ 227.27
Employee Plus Spouse			
Up to \$36,000	\$ 598.92	\$ 522.99	\$ 560.96
\$36,001 - \$55,000	\$ 630.39	\$ 550.54	\$ 590.47
\$55,001 - \$85,000	\$ 686.40	\$ 599.46	\$ 642.93
\$85,001 & up	\$ 709.74	\$ 618.84	\$ 664.29
Employee Plus Children			
Up to \$36,000	\$ 482.89	\$ 422.28	\$ 452.58
\$36,001 - \$55,000	\$ 508.29	\$ 444.49	\$ 476.40
\$55,001 - \$85,000	\$ 553.48	\$ 484.00	\$ 518.74
\$85,001 & up	\$ 572.32	\$ 500.48	\$ 536.40
Family			
Up to \$36,000	\$ 783.95	\$ 596.16	\$ 690.06
\$36,001 - \$55,000	\$ 825.18	\$ 627.51	\$ 726.35
\$55,001 - \$85,000	\$ 898.54	\$ 683.30	\$ 790.92
\$85,001 & up	\$ 929.13	\$ 706.56	\$ 817.85