

MUSKINGUM

UNIVERSITY

Plan Summary and Premium Comparison

	Option 1	Option 2	Option 3
	Lower deductible but higher premium	Higher deductible but lower premium	Health Savings Account (HSA)
Deductible			
In-Network (single/family)	\$2,500 / \$5,000	\$5,000 / \$10,000	\$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)	\$5,500 / \$11,000	\$6,600 / \$13,200	\$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 choices and premiums based on *Annual Gross Salary*

	Option 1	Option 2	Option 3
Single			
Up to \$31,000	\$ 237.00	\$ 149.00	\$ 193.00
\$31,001 - \$55,000	\$ 239.37	\$ 150.49	\$ 193.94
\$55,001 - \$85,000	\$ 247.37	\$ 154.26	\$ 200.82
\$85,001 & up	\$ 251.43	\$ 158.07	\$ 204.75
Employee Plus Spouse			
Up to \$31,000	\$ 552.00	\$ 482.02	\$ 517.01
\$31,001 - \$55,000	\$ 575.70	\$ 502.78	\$ 539.24
\$55,001 - \$85,000	\$ 621.18	\$ 542.50	\$ 581.84
\$85,001 & up	\$ 636.54	\$ 555.01	\$ 595.78
Employee Plus Children			
Up to \$31,000	\$ 447.12	\$ 391.00	\$ 419.06
\$31,001 - \$55,000	\$ 466.32	\$ 407.79	\$ 437.06
\$55,001 - \$85,000	\$ 503.16	\$ 440.00	\$ 471.58
\$85,001 & up	\$ 515.60	\$ 450.88	\$ 483.24
Family			
Up to \$31,000	\$ 725.88	\$ 552.00	\$ 638.94
\$31,001 - \$55,000	\$ 757.05	\$ 575.70	\$ 666.38
\$55,001 - \$85,000	\$ 816.85	\$ 621.18	\$ 719.02
\$85,001 & up	\$ 837.05	\$ 636.54	\$ 736.80