

**Geneseo School District  
Health Plan Comparison**

**Alternate 2**

MEDICAL & RX BENEFITS	Geneseo Csd #228 Current	2018 Change	2019 Change	2020 Change
<b>Median Deductible</b>				
In-Network (Single/Family)	\$150 / \$300	<b>\$200 / \$400</b>	<b>\$300 / \$600</b>	<b>\$400 / \$800</b>
Out-of-Network (Single/Family)	\$300 / \$600	<b>\$400 / \$800</b>	<b>\$500 / \$1,200</b>	<b>\$750 / \$1,600</b>
<b>Median Out of Pocket Maximums</b>				
In-Network (Single/Family)	\$550 / \$1,100	<b>\$700 / \$1,400</b>	<b>\$800/\$1,600</b>	<b>\$1,000 / \$2,000</b>
Out-of-Network (Single/Family)	\$1,250 / \$2,500	<b>\$1,500 / \$3,000</b>	<b>\$1,750 / \$3,500</b>	<b>\$2,000 / \$4,000</b>
<b>Office Visit Copay</b>				
In-Network (PCP/Specialist)	deductible/coinsurance	deductible/coinsurance	deductible/coinsurance	deductible/coinsurance
Out-of-Network	deductible/coinsurance	deductible/coinsurance	deductible/coinsurance	deductible/coinsurance
<b>ER Copay</b>	\$100 + ded/coins	\$100 + ded/coins	\$100 + ded/coins	\$100 + ded/coins
<b>Coinsurance</b>				
In-Network (Plan Pays/Employee Pays)	80% / 20%	80% / 20%	80% / 20%	80% / 20%
Out-of-Network (Plan Pays/Employee Pays)	50% / 50%	50% / 50%	50% / 50%	50% / 50%
<b>Prescription Benefits</b>				
<b>RX Out of Pocket separate from Medical</b>		<b>\$500/\$1,000</b>	<b>\$600/\$1,200</b>	<b>\$750/\$1,500</b>
Generic	\$10	\$10	\$10	\$10
Preferred	\$25	\$25	\$25	\$25
Non-Preferred	\$40	\$40	\$40	\$40
Preferred Specialty/Non Preferred		<b>\$100/50%</b>	<b>\$100/50%</b>	<b>\$100/50%</b>
<b>2017 Minimum Value Bases On ACA</b>	94%	91.1%	89.5%	87.8%
<b>Monthly Employee Contributions</b>	Active	Active	Active	Active
Single	\$0	\$0	\$0	\$0
Employee +Spouse				
Employee +Child(ren)				
Family	\$159	\$159	\$159	\$159
Medical & RX Cost Per Employee	\$8,297			

**Savings for changes based on \$1.2M spend**

Deductible change Impact Plan savings	2%	2%	2%
Out of pocket Change impact	1%	1%	1%
RX out of pocket change impact	0.50%	0.50%	0.50%
specialty copay change impact	0.15%	0.15%	0.15%
Deductible change Impact plan savings	\$24,000	\$48,000	\$72,000
Out of pocket Change impact	\$12,000	\$24,000	\$36,000
RX out of pocket change impact	\$6,000	\$12,000	\$18,000
specialty copay change impact	\$1,800	\$3,600	\$5,400
	<b>\$43,800</b>	<b>\$87,600</b>	<b>\$131,400</b>

	2018	2019	2020
Estimated Medical & RX trend	\$72,000	\$73,692	\$75,486
Less: Year Over Year Plan Savings	<b>\$43,800</b>	<b>\$43,800</b>	<b>\$43,800</b>
Net \$ Trend to Geneseo Costs	<b>\$28,200</b>	<b>\$29,892</b>	<b>\$31,686</b>