

# ECSD

## 2012 Health Insurance Plan Designs

		HSA	Base HRA	HRA (500)
Employer Funding		\$0	\$0	\$500
Deductible	Single	\$3,000	\$2,500	\$2,300
	Family	\$6,000	\$7,500	\$5,400
Out of Pocket Maximum	Single	\$6,000	\$5,000	\$4,000
	Family	\$12,000	\$15,000	\$12,000
Copayment	PCP	Deductible +Coinsurance	\$40 + Coinsurance	\$35
	Specialist		\$60 + Coinsurance	\$50
Emergency Room	\$300 + Coinsurance		\$300 + Coinsurance	
Urgent Care Center	\$60 + Coinsurance		\$50	
Coinsurance		80%	80%	80%
Rx Deductible	Single	Deductible +Coinsurance	\$200	\$150
	Family		\$600	\$450
Rx Copays			\$10/\$30/\$70	\$7/\$25/\$40

\*Pursuant to IRS regulations, the HSA Plan Out of Pocket Maximums include deductible

\*\*PPO Plan is not included in this summary as there is only one employee currently enrolled in the plan due to the high premiums.