

Admin Group Plan Benefit Premiums

2017-18 PLAN YEAR

Synergy Network

Synergy Dogwood with HRA

Dental/Vision Premium	\$ 125.00
Life premium ***	\$ 16.31
* Plan Dogwood Synergy	\$ 1,122.28

Out of Pocket Amount (Monthly) \$ -

Grandfather in as of 09-01-2015

District Health Benefit H.S.A CAP	\$ 1,290.39
Less: dental/vision/life	\$ 141.31
** Plan Evergreen (Synergy Network)	\$ 998.22
Out of Pocket Amount (Monthly)	\$ -
Contribution to HSA Account	\$ 150.86

**Group HRA (Health Reimbursement Arrangement) available with Plan Dogwood*

*** HSA (Health Savings Account) available with Plan Evergreen*

Total Contribution to individual HSA \$ 1,810.32

PPO Network

PPO Dogwood with HRA

Dental/Vision Premium	\$ 125.00
Life premium ***	\$ 16.31
* Plan Dogwood PPO (Statewide)	\$ 1,246.97

Out of Pocket Amount (Monthly) for Benefits reflects the Premium difference Between Synergy and PPO \$ 124.69

Grandfather in as of 09-01-2015

District Health Benefit H.S.A CAP	\$ 1,290.39
Less: dental/vision/life	\$ 141.31
** Plan Evergreen (Statewide Network)	\$ 1,109.14
Out of Pocket Amount (Monthly)	\$ -
Contribution to HSA Account	\$ 39.94

Total Contribution to individual HSA \$ 479.28

- Waiving medical insurance can still opt for dental, vision and life insurance.
- Opt-out of Insurance requires proof of insurance coverage. 1/2 of the remainder of the cap will be put into a VEBA HRA.
- Group HRA is used to provide reimbursements to members enrolled in Moda Dogwood so annual Deductible amounts and the annual Maximum out-of-pocket (MOP) amounts are more robust than the levels provided by Moda Plan Birch. Moda Plan Birch offers an individual deductible of \$800 and Maximum out-of-pocket (MOP) of \$4,000 with a maximum of three deductibles \$2,400 and MOP of \$12,000 for a family. The Health Reimbursement Arrangement (HRA) will supplement the Dogwood plan to provide a \$650 deductible per person and maximum deductible of \$1,950 for a family and \$3,500 MOP for individuals and \$10,500 MOP for a family. Moda plans include RX plans and RX are specifically not allowed for reimbursements in the HRA. Changes in the HRA for the 2017-18 school year reflect changes to all MODA plans and increased premium by MODA.
* New vision plan services no longer base reimbursement on particular services but now have a yearly total cap of \$600 per individual with glasses every two years for those 19 or older and annually for those under 19. This is an increase in benefit services while maintaining the same rate.
* Trusted Plan Services - Dental program modification this year was to increase the maximum benefit per individual from \$1,500 to \$1750 per year. This was an increase in benefit services while maintaining the same rate.