

2020-2022 Insurance Options

Presented by Harlem Federation of Teachers



Options to Consider

- Opt Out
- PPO 1000 (with Zero Card)
- PPO 1500 (with Zero Card)
- HDHP w/ HSA

Opt Out

- **Eligibility**
 - Must have health insurance from another source
 - May not receive health insurance from another Harlem District Employee or Retiree on Harlem Plan
- **Incentive**
 - Employee Only- \$750
 - Employee/Spouse- \$1000
 - Employee/Child- \$1000
 - Employee/Children- \$1250
 - Employee/Family- \$1500
- May opt back in for a qualifying event (marriage, divorce, death, child, etc.)

Licensed Staff

PPO 1000

vs.

PPO 1500

- Premiums:

- E \$40
- E+Spouse \$286
- E+Child \$190
- E+Children \$307
- E+Family \$424

- Deductible:

- \$1000 per person (in network)
- \$1500 (out of network)

- Out of Pocket Max

- \$2500 per person (in network)
- \$7000 (out of network)

- Premiums:

- E \$20
- E+Spouse \$236
- E+Child \$140
- E+Children \$257
- E+Family \$374

- Deductible:

- \$1500 per person (in network)
- \$3000(out of network)

- Out of Pocket Max

- \$3000 per person (in network)
- \$8000 (out of network)

Support Staff

PPO 1000

vs.

PPO 1500

- Premiums:

- E \$20
- E+Spouse \$191
- E+Child \$116
- E+Children \$206
- E+Family \$297

- Deductible:

- \$1000 per person (in network)
- \$1500 (out of network)

- Out of Pocket Max

- \$2500 per person (in network)
- \$7000 (out of network)

- Premiums:

- E \$0
- E+Spouse \$151
- E+Child \$76
- E+Children \$166
- E+Family \$257

- Deductible:

- \$1500 per person (in network)
- \$2500 (out of network)

- Out of Pocket Max

- \$3000 per person (in network)
- \$8000 (out of network)

High Deductible Health Plan with HSA

- Licensed Staff Premiums:

- E \$0
- E+Spouse \$191
- E+Child \$95
- E+Children \$212
- E+Family \$329

- Support Staff Premiums:

- E \$0
- E+Spouse \$116
- E+Child \$41
- E+Children \$131
- E+Family \$222

- Deductible

- \$2800 per person
- \$5600 family max

- Out of Pocket Max

- \$6550 per person
- \$13,100 family max

- HSA Board Contribution:

- E \$1500
- E+Spouse \$2000
- E+Child \$2000
- E+Children \$2500
- E+Family \$2500

PPO Plans

vs.

HDHP w/ HSA

\$30 Co-Pay	Physician Office Visit	Deductible, then 80%/20%
\$30 Co-Pay	Pre/Post-Natal Care	Deductible, then 80%/20%
Deductible, then 80%/20%	Medical/Surgical Services	Deductible, then 80%/20%
100%, Deductible Waived	Preventative Care	100%, Deductible Waived
\$40 Co-Pay	Urgent Care	Deductible, then 80%/20%
\$250 Co-Pay	Hospital Inpatient	Deductible, then 80%/20%
Deductible, then 80%/20%	Hospital Outpatient	Deductible, then 80%/20%
Deductible, then 80%/20%	MRI/CT/PET	Deductible, then 80%/20%
\$25 Co-Pay	Labs/X-rays	Deductible, then 80%/20%

Scenario 1: Relatively Healthy Employee sees the doctor 3 times in a year (Strep).

Yearly Costs	<u>PPO 1000</u>	<u>PPO 1500</u>	<u>HDHP w/ HSA*</u>
HSA Account*			\$1500
Premiums	\$480	\$240	\$0
Doctor's Visits	\$30*3= \$90	\$30*3= \$90	\$133*3= \$399
Strep Tests	\$25*3 = \$75	\$25*3 = \$75	\$139*3= \$417
Prescription	\$5.60*3= \$16.80	\$5.60*3= \$16.80	\$5.60*3= \$16.80
Total	\$661.80 (\$421.80 hfss)	\$421.80 (\$181.80 hfss)	\$832.80
Remaining HSA*			\$667.20

Scenario 2: Relatively Healthy Employee goes to the Chiropractor regularly.

Yearly Costs	<u>PPO 1000</u>	<u>PPO 1500</u>	<u>HDHP w/ HSA*</u>
HSA Account*			\$1500
Premiums	\$480	\$240	\$0
Chiropractic Visits	\$40*24= \$960	\$40*24= \$960	\$120*24= \$2,880
Deductible then 80/20			\$2500+76= \$2,576
Total	\$1,440 (\$1,200 hfss)	\$1,200 (\$960 hfss)	\$2,576
Remaining HSA*			\$0 (Paid \$1,076 out of pocket)

Scenario 3: Employee sprains foot.

Yearly Costs	<u>PPO 1000</u>	<u>PPO 1500</u>	<u>HDHP w/ HSA*</u>
HSA Account*			\$1500
Premiums	\$480	\$240	\$0
Doctor's Visit	\$30	\$30	\$206
Xray	\$25	\$25	\$276
Orthotic Boot	\$198	\$198	\$275
Total	\$733 (\$493 hfss)	\$253 (\$960 hfss)	\$757
Remaining HSA*			\$743

Scenario 4: On a maintenance medication

Yearly Costs	<u>PPO 1000</u>	<u>PPO 1500</u>	<u>HDHP w/ HSA*</u>
HSA Account*			\$1500
Premiums	\$480	\$240	\$0
Doctor's Visit	\$30	\$30	\$133
Generic Prescription	\$100	\$100	\$771.20
Total	\$610 (\$370 hfss)	\$370 (\$130 hfss)	\$904.20
Remaining HSA*			\$595.80

Scenario 5: Healthy employee with family history of heart disease

Yearly Costs	<u>PPO 1000</u>	<u>PPO 1500</u>	<u>HDHP w/ HSA*</u>
HSA Account*			\$1500
Premiums	\$480	\$240	\$0
Doctor's Visit	\$30	\$30	\$133
Stress Test	\$571.17	\$571.17	\$2,855.85
Follow-up Visit	\$30	\$30	\$190
Deductible then 80/20			\$2500+135
Total	\$1111.17 (\$871 hfss)	\$871.17 (\$631hfss)	\$2,635
Remaining HSA*			\$0 (Paid \$1,135 out of pocket)

Scenario 6: Healthy employee who contracts MSRA from gym towels

(Does not include labs and medications)

Yearly Costs	<u>PPO 1000</u>	<u>PPO 1500</u>	<u>HDHP w/ HSA*</u>
HSA Account*			\$1500
Premiums	\$480	\$240	\$0
Doctor's Visits	\$30*2= \$60	\$30*2= \$60	\$150*2= \$300
ER Visits (90/10)	\$323	\$323	\$3231
Deductible then 80/20			\$2500+206
Total	\$863 (\$623 hfss)	\$623 (\$383 hfss)	\$2,706
Remaining HSA*			\$0 (Paid \$1,206 out of pocket)

Scenario 7: Employee with a chronic disease & Non-formulary prescription

Yearly Costs	<u>PPO 1000</u>	<u>PPO 1500</u>	<u>HDHP w/ HSA*</u>
HSA Account*			\$1500
Premiums	\$480	\$240	\$0
Doctor's Visits	\$30*12=\$360	\$30*12= \$360	\$150*12= \$1800
Non-Formulary prescriptions	\$150	\$150	\$2000
Deductible then 80/20			\$2500+260
Total	\$990 (\$750 hfss)	\$750 (\$510 hfss)	\$2,760
Remaining HSA*			\$0 (Paid \$1260 out of pocket)

Scenario 8: Employee with a chronic disease & Specialty Drug

Yearly Costs	<u>PPO 1000</u>	<u>PPO 1500</u>	<u>HDHP w/ HSA*</u>
HSA Account*			\$1500
Premiums	\$480	\$240	\$0
Doctor's Visits	\$30*12=\$360	\$30*12= \$360	\$150*12= \$1800
Non-Formulary prescriptions	\$170*12=\$2,040 <i>\$1000 out of pocket max</i>	\$170*12=\$2,040 <i>\$1000 out of pocket max</i>	\$10,000
Deductible then 80/20			\$2500+1860
Total	\$1,840 (\$1,600 hfss)	\$1,600 (\$1360 hfss)	\$4,360
Remaining HSA*			\$0 (Paid \$2,860 out of pocket)

Scenario 9: Employee had cancer scare. Biopsy done, but found no cancer.

Yearly Costs	<u>PPO 1000</u>	<u>PPO 1500</u>	<u>HDHP w/ HSA*</u>
HSA Account*			\$1500
Premiums	\$480	\$240	\$0
Surgery Room/Supplies	Deductible- \$1000 Coinsurance- \$102.61	Deductible- \$1500 Coinsurance- \$102.61	Deductible- \$2500 Coinsurance- \$1522.41
Surgery	Deductible Met Coinsurance- \$56.33	Deductible Met Coinsurance- \$56.33	Deductible Met Coinsurance- \$56.33
Pathology	\$25	\$25	Deductible Met Coinsurance- \$11.66
Total	\$1,663.94 (\$1424 hfss)	\$1,923.94 (\$1684 hfss)	\$4,090.40
Remaining HSA*			\$0 (Paid \$2,590.40 out of pocket)

Scenario 10: Employee has mental health break requiring hospitalization.

(Does not include labwork, medications, and follow up counseling.)

Yearly Costs	<u>PPO 1000</u>	<u>PPO 1500</u>	<u>HDHP w/ HSA*</u>
HSA Account*			\$1500
Premiums	\$480	\$240	\$0
Ambulance \$697	Deductible- \$697	Deductible- \$697	Deductible- \$697
Emergency Room \$3275	90/10-- \$327.50	90/10-- \$327.50	Deductible - \$2,103 Coinsurance- \$420.6
Inpatient Room \$21,438	\$250	\$250	Deductible Met Out of Pocket max--\$3,329.40
Total	\$1,754.50 (\$1515 hfss)	\$1,514.50 (\$1275 hfss)	\$6,550
Remaining HSA*			\$0 (Paid \$5,050 out of pocket)

Zero Card? (Sometimes time is worth money)

	<u>PPO - Zero Card</u>	<u>PPO - BCBS</u>	<u>HSA</u>
Generic prescription (90 days)	\$0	\$21.39	\$21.39
MRI	\$0	\$1,200	\$1,200
Physical Therapy	\$0	Deductible- \$1,500 Coinsurance- \$180	\$2,400
Labwork	\$0	\$25	\$113

Please do your research and pick what works for you and your family.