

2019-2020 Cost Comparison

Do the Math

Employee Benefits wants to make sure that while reviewing the different Health Plan Options, you compare the total cost of selecting your plan option and the level of coverage by including:

- the total annual premium, plus
- the annual deductible, plus
- the out of pocket maximum

When we say, “do the **Math**”, this is what we mean...

Employee Only

Example for employees w/assignment of 40 hours	EPISD CDHP	TRS ActiveCare 1-HD	EPISD Traditional PPO	TRS ActiveCare Select	TRS ActiveCare 2
Monthly Premium	\$0.00	\$0.00	\$51	\$121	\$417
Total Annual Premium	\$0	\$0	\$612	\$1,452	\$5,004
Annual Deductible	\$3,000	\$2,750	\$1,250	\$1,200	\$1,000
Out of Pocket Maximum (Includes deductibles, copays and co-insurance)	\$3,000	\$6,750	\$6,000	\$7,900	\$7,900
Combined Premium, Annual Deductible and Out of Pocket Max	\$3,000	\$6,750	\$6,612	\$9,352	\$12,904

Employee plus Spouse

Example for employees w/assignment of 40 hours	EPISD CDHP	TRS ActiveCare 1-HD	EPISD Traditional PPO	TRS ActiveCare Select	TRS ActiveCare 2
Monthly Premium	\$424	\$631	\$759	\$932	\$1,585
Total Annual Premium	\$5,088	\$7,572	\$9,108	\$11,184	\$19,020
Annual Deductible	\$6,000	\$5,500	\$3,750	\$3,600	\$3,000
Out of Pocket Maximum (Includes deductibles, copays and co-insurance)	\$6,000	\$13,500	\$12,000	\$15,800	\$15,800
Combined Premium, Annual Deductible and Out of Pocket Max	\$11,088	\$21,072	\$21,108	\$26,984	\$34,820

Employee plus Children

Example for employees w/assignment of 30 hours or more	EPISD CDHP	TRS ActiveCare 1-HD	EPISD Traditional PPO	TRS ActiveCare Select	TRS ActiveCare 2
Monthly Premium	\$147	\$287	\$353	\$467	\$832
Total Annual Premium	\$1,764	\$3,444	\$4,236	\$5,604	\$9,984
Annual Deductible	\$6,000	\$5,500	\$3,750	\$3,600	\$3,000
Out of Pocket Maximum (Includes deductibles, copays and co-insurance)	\$6,000	\$13,500	\$12,000	\$15,800	\$15,800
Combined Total Premium, Annual Deductible and Out of Pocket Max	\$7,764	\$16,944	\$16,236	\$21,404	\$25,784

Employee plus Family

Example for employees w/assignment of 30 hours or more	EPISD CDHP	TRS ActiveCare 1-HD	EPISD Traditional PPO	TRS ActiveCare Select	TRS ActiveCare 2
Monthly Premium	\$705	\$980	\$1,066	\$1,283	\$1,954
Total Annual Premium	\$8,460	\$11,760	\$12,792	\$15,396	\$23,448
Annual Deductible	\$6,000	\$5,500	\$3,750	\$3,600	\$3,000
Out of Pocket Maximum (Includes deductibles, copays and co-insurance)	\$6,000	\$13,500	\$12,000	\$15,800	\$15,800
Combined Total Premium, Annual Deductible and Out of Pocket Max	\$14,460	\$25,260	\$24,792	\$31,196	\$39,248