

2020-2021 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 employee w/assignment of 40 hours	EPISD CDHP	EPISD Traditional PPO	TRS ActiveCare HD	TRS ActiveCare Primary+	TRS ActiveCare Primary	TRS ActiveCare 2
Monthly Premium	\$0	\$51	\$0	\$79	\$0	\$502
Total Annual Premium	\$0	\$612	\$0	\$948	\$0	\$6,024
Annual Deductible	\$3,000	\$1,250	\$2,800	\$1,200	\$2500	\$1,000
Out of Pocket Maximum (Includes deductibles, copays and co-insurance)	\$3,000	\$6,000	\$6,900	\$6,900	\$8,150	\$7,900
Combined Premium, Annual Deductible and Out of Pocket Max	\$3,000	\$6,612	\$6,900	\$7,848	\$8,150	\$13,924

Employee plus Spouse

Example for employee w/assignment of 40 hours	EPISD CDHP	EPISD Traditional PPO	TRS ActiveCare HD	TRS ActiveCare Primary+	TRS ActiveCare Primary	TRS ActiveCare 2
Monthly Premium	\$424	\$759	\$685	\$829	\$654	\$1,787
Total Annual Premium	\$5,088	\$9,108	\$8,220	\$9,948	\$7,848	\$21,444
Annual Deductible	\$6,000	\$3,750	\$5,600	\$3,600	\$5,000	\$3,000
Out of Pocket Maximum (Includes deductibles, copays and co-insurance)	\$6,000	\$12,000	\$13,800	\$13,800	\$16,300	\$15,800
Combined Premium, Annual Deductible and Out of Pocket Max	\$11,088	\$21,108	\$22,020	\$23,748	\$24,148	\$37,244

Employee plus Children

Example for employee w/assignment of 40 hours	EPISD CDHP	EPISD Traditional PPO	TRS ActiveCare HD	TRS ActiveCare Primary+	TRS ActiveCare Primary	TRS ActiveCare 2
Monthly Premium	\$147	\$353	\$280	\$399	\$260	\$958
Total Annual Premium	\$1,764	\$4,236	\$3,360	\$4,788	\$3,120	\$11,496
Annual Deductible	\$6,000	\$3,750	\$5,600	\$3,600	\$5,000	\$3,000
Out of Pocket Maximum (Includes deductibles, copays and co-insurance)	\$6,000	\$12,000	\$13,800	\$13,800	\$16,300	\$15,800
Combined Total Premium, Annual Deductible and Out of Pocket Max	\$7,764	\$16,236	\$17,160	\$18,588	\$19,420	\$27,296

Employee plus Family

Example for employee w/assignment of 40 hours	EPISD CDHP	TRS ActiveCare HD	EPISD Traditional PPO	TRS ActiveCare Primary	TRS ActiveCare Primary+	TRS ActiveCare 2
Monthly Premium	\$705	\$903	\$1,066	\$866	\$1,153	\$2,192
Total Annual Premium	\$8,460	\$10,836	\$12,792	\$10,392	\$13,836	\$26,304
Annual Deductible	\$6,000	\$5,600	\$3,750	\$5,000	\$3,600	\$3,000
Out of Pocket Maximum (Includes deductibles, copays and co-insurance)	\$6,000	\$13,800	\$12,000	\$16,300	\$13,800	\$15,800
Combined Total Premium, Annual Deductible and Out of Pocket Max	\$14,460	\$24,636	\$24,792	\$26,692	\$27,636	\$42,104