

Maximum Potential Annual Cost of Coverage: MCSIG PPO\$25 vs. MCSIG PPO Select + District HRA						
	<u>PPO\$25</u> (Aka "Base Plan")		<u>PPO Select</u> (Previously, "EPO")		<u>HRA</u> (District Funded Reimb. Acct)	
Costs for Medical Services						
Co-Payments (included in MOP Amount)	\$25/\$35		\$25/\$35		reimbursable	
Deductible (Included in MOP Amount)	\$650.00		\$1,000.00		reimbursable	
CoInsurance (Included in MOP Amount)	20%		20%		reimbursable	
MOP (Maximum Annual Out of Pocket) Cost:	(\$4,000.00)	(x1 individual)	(\$6,350.00)	(x 1 individual)	reimbursable	
SVMH, NATIVIDAD, CHOMP providers & facilities covered?	YES		EMERGENCY* ONLY		reimbursable	
Out of Network Provider Coverage ^ ?	YES		EMERGENCY* ONLY		reimbursable	
Employee Insurance Premium Paycheck Deduction:	Monthly	Annual	Monthly	Annual	Monthly Funding (Maximum)	Annual Funding (Maximum)
Employee (EE)	\$0.00	\$0.00	\$0.00	\$0.00	\$200.00	\$2,400.00
EE+1	(\$56.80)	(\$681.60)	\$0.00	\$0.00	\$200.00	\$2,400.00
Family	(\$93.55)	(\$1,122.60)	\$0.00	\$0.00	\$200.00	\$2,400.00
(MPAC) Maximum Potential Annualized Costs:	Annualized Plan M.O.P. Costs PLUS Annualized EE Premium Costs:		Annualized Plan M.O.P. Costs LESS Annualized HRA Reimbursement EPO + HRA Reimb. \$		MPAC Difference: PPO\$25 vs. EPO + HRA Reimb \$	
EE	(MOP x 1)	(\$4,000.00)	(MOP x 1)	(\$3,950.00)	EE Only (MOP x 1)	\$50.00
EE+1	(MOP x 2)	(\$8,681.60)	(MOP x 2)	(\$10,300.00)	EE+1 (MOP x 2)	(\$1,618.40)
	² (MOP x 1)	(\$4,681.60)	² (MOP x 1)	(\$3,950.00)	EE+1 ² (MOP x 1)	\$731.60
Family	(MOP x 2)	(\$9,122.60)	(Mop x 2)	(\$10,300.00)	Family (MOP x 2)	(\$1,177.40)

* Emergency if by ambulance transport, or advice of healthcare provider (ie., Teledoc, Nurseline, Primary Dr.)

² EE+1 variation of only 1 individual MOP applied

^ 3K increase to M.O.P., up to \$7K total M.O.P.

~ No time & service restrictions for HRA reimbursements (i.e: 2019 costs can be reimbursed from 2021 funds);

Funds roll over from year to year;

Funds may be used to pay MediCare Supplemental insurance premiums after retirement;

Funds can be combined with EE deductions to Sect 125 (Sect 125 funds are subject to plan year "use-it-or-lose-it" restrictions)