



DISCLAIMER: This document is a summary of certain plan features. It should not be interpreted as a complete comparison of the products represented.

**Kingsley Area Schools
Renewal Options
Assumed Effective Date: 7/1/2018**

Option 1

Option 2

Plan	Priority Health POS \$1000-0%; \$20 OV; \$10/\$40/\$40 Rx	Priority Health POS HSA \$1300-20%; \$10/\$40/\$40 Rx
Rate Period	7/1/2018-6/30/2019	7/1/2018-6/30/2019
Purchased Plan Features	In Network	In Network
Deductible		
Annual Deductible - 1P	\$1,000	\$1,350
Annual Deductible - 2P/FF	\$2,000	\$2,700
Additional Cost After Deductible		
Employee Coinsurance after Deductible	0%	20%
Coinsurance Max - 1P	\$0	\$650
Coinsurance Max - 2P/FF	\$0	\$1,300
Out of Pocket Maximum		
Max ded, coinsurance, copays - 1P	\$7,150	\$2,000
Max ded, coinsurance, copays - 2P/FF	\$14,300	\$4,000
Copayments		
Office Visit/Specialist	\$20/\$35	20% after Ded.
Urgent Care/ER	\$75/\$150	20% after Ded.
Chiropractic Limit/Copay	50/\$20 (combined with PT and OT)	50/20% after Ded. (combined with PT and OT)
Rx Copay	\$10/\$40/\$40	\$10/\$40/\$40 after Ded.
Single (annual amounts)		
Taxes and Fees	Included in total plan cost	Included in total plan cost
Total Plan Cost	\$7,018.08	\$5,238.96
PA 152 Cap	\$6,560.52	\$6,560.52
Amount Over/Under Hard Cap	\$457.56	-\$1,321.56
Two Person (annual amounts)		
Taxes and Fees	Included in total plan cost	Included in total plan cost
Total Plan Cost	\$15,441.12	\$11,526.72
PA 152 Cap	\$13,720.07	\$13,720.07
Amount Over/Under Hard Cap	\$1,721.05	-\$2,193.35
Family (annual amounts)		
Taxes and Fees	Included in total plan cost	Included in total plan cost
Total Plan Cost	\$20,354.52	\$15,194.64
PA 152 Cap	\$17,892.36	\$17,892.36
Amount Over/Under Hard Cap	\$2,462.16	-\$2,697.72

Priority Health:

*Priority Health rates, fees and/or claims projections include "Michigan claims tax", PPACA fees and assessments, or similar fees or taxes that may be imposed by the Federal Government or the State of Michigan.

*Priority Health plans include an additional 20 chiropractic visits, totalling 50, combined with PT and OT.

*Rates do not include \$7.90 enrollment and billing service fee.