

2015 Plan Summary of Proposals

Bad Axe Public Schools
Effective Date: January 1st 2015

3/5/2015

	1		2		3		4	
	Current Carrier		Carrier 1		Carrier 2		Carrier 3	
	HealthPlus		BC/BS		Health Alliance Plan		MESA	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Lifetime maximum	Unlimited		Unlimited		Unlimited		Unlimited	
Calendar year deductible	\$1,250 / \$2,500	\$2,500 / \$5,000	\$1,300 / \$2,600	\$2,600 / \$5,200	\$1,300 / \$2,600	\$2,500 / \$5,000	\$1,250 / \$2,500	\$2,500 / \$5,000
Calendar year out of pocket max	\$1,250 / \$2,500	\$5,000 / \$10,000	\$2,250 / \$4,500	\$4,500 / \$9,000	\$1,800 / \$3,600	\$5,000 / \$10,000		
Preventive Health Care								
Routine physical, eye exams, well child care, etc..	100%	100%	100%	100%	100%	100%	100%	100%
Office Visits								
Illness or injury, mental/chemical health care	100% After Deductible	80% After Deductible	100% After Deductible	80% After Deductible	100% After Deductible	80% After Deductible	100% After Deductible	
Chiropractic care	100% After Deductible	80% After Deductible	100% After Deductible	80% After Deductible	100% After Deductible	80% After Deductible	100% After Deductible	
Emergency Care								
Urgently needed care at an urgent care clinic or medical center	100% After Deductible	80% After Deductible	100% After Deductible	80% After Deductible	100% After Deductible	80% After Deductible	100% After Deductible	
Emergency care at a hospital ER	100% After Deductible	80% After Deductible	100% After Deductible	80% After Deductible	100% After Deductible	80% After Deductible	100% After Deductible	
Ambulance	100% After Deductible	80% After Deductible	100% After Deductible	80% After Deductible	100% After Deductible	80% After Deductible	100% After Deductible	
Inpatient Hospital Care								
Illness or injury, mental/chemical health care	100% After Deductible	80% After Deductible	100% After Deductible	80% After Deductible	100% After Deductible	80% After Deductible	100% After Deductible	
Outpatient Care								
Scheduled outpatient procedures	100% After Deductible	80% After Deductible	100% After Deductible	80% After Deductible	100% After Deductible	80% After Deductible	100% After Deductible	

Durable Medical Equipment								
Durable medical equipment and prosthetics	100% After Deductible	80% After Deductible	100% After Deductible	80% After Deductible	100% After Deductible	80% After Deductible	100% After Deductible	
Pharmacy								
Generic	100% After Deductible	100% After Deductible	\$10 co-pay after deductible	\$10 co-pay plus 20% after deductible	\$10 co-pay after deductible	\$10 co-pay after deductible		
Brand	100% After Deductible	100% After Deductible	\$40 co-pay after deductible	\$40 co-pay plus 20% after deductible	\$40 co-pay after deductible	\$40 co-pay after deductible		

*Deductible will increase for 1.1.15 to \$1,300 / \$2,600

ADMIN				
Single	\$624.82	\$451.37	\$454.41	
2 Person	\$1,405.86	\$1,083.28	\$1,022.41	
Family	\$1,749.51	\$1,354.10	\$1,272.33	
TEACHERS				
Single	\$517.68	\$451.37	\$454.41	
2 Person	\$1,164.78	\$1,083.28	\$1,022.41	
Family	\$1,449.50	\$1,354.10	\$1,272.33	

PRIORITY HEALTH: YET TO RECEIVE

HSA minimum qualified health plan deductibles moved from \$1,250 / \$2,500 to \$1,300 / \$2,600 as of 1.1.15 per federal IRS regulations