

**Proposed below are the recommendations for Insurance:**

- Eliminate PPO-1
  - district and CBC to work with current impacted employees to find better/cheaper plan
  - district saves on increased deductible and lower coinsurance of the other plans
- Add New PPO-750 plan
  - structured very similar to current PPO-3 just with a higher deductible (\$750)
- Wellness Incentives of \$600 for single & \$1620 for family in lieu of current shared savings
  - these increase at the rate insurance goes up each year
  - HSA participants to get deductible covered on top of this
  - Target Plans become PPO-750 and HSA
    - these plans carry and contain the most incentives
- District to assume 1st 5% in increase in insurance costs each plan year then split the difference with the employee
  - Other option is to have 5% cap in place then agree to “reset” premiums every new contract or set amount of years
- Change FSA account to be able to rollover up to \$500 per year or as the law allows
- Affordable Care Act (ACA) Preventative Services coverage to be added to each plan’s Health Benefits Summary Sheet with no co-pay or co-insurance cost to the employee. This includes but is not limited to the following:
  - Well Woman Visits
    - including Mammograms for women 40 and over
  - Gestational Diabetes Screenings for pregnant women at 24-28 weeks
  - Well Child Care Visits - including:
    - immunizations
    - PKU Screening for Newborns
    - Vision Screening
    - Hearing Screenings for newborns
    - Depression screening for adolescents
  - Colorectal Cancer Screening for adults 50 and over

**Retirement Insurance Change Under Article XVIII - Part D:**

- Remove the language stating “Retired certificated unit members will not be eligible for health insurance benefits through District 211” Modify/Add language to state the following:
  - A retiree may stay on the plan if he/she has a working D211 spouse who has elected and pays for family coverage. The D211 retiree moves off the plan once the spouse retires or the retiree is Medicare eligible (whichever occurs first)
  - If Retiree chooses to stay on the plan under these terms, the retiree will enter a contract with the district to receive a modified insurance buyout reflective of when the retiree anticipates being off of the district insurance in a lump sum payment.
  - Retiree has the option to forgo the above and receive the \$3000/year until medicare eligible if he/she so chooses in a lump sum payment.
  - Retirees who do not have a working D211 spouse who elects and pays for family coverage are not eligible for health insurance benefits through District 211.

**TOWNSHIP HIGH SCHOOL DISTRICT 211**

**Proposed Plan Design w/ Comparative Premium Equivalent Rates**

		PPO-1		PPO-2		PPO-300		PPO-3		PPO-500		NEW		H S A		H S A-1500		HMO/I		HMO/BA	
			N/A																		
<b>Premium Equivalent Rate (Projected Jan. 2015)</b>	Annual Single	\$ 8,811.67		\$ 7,972.82	\$ 8,779.56	\$ 7,245.78	\$ 7,480.63	\$ 7,245.78	\$ 7,480.63	\$ 7,245.78	\$ 7,480.63	\$ 7,025.39	\$ 5,999.54	\$ 6,533.33	\$ 5,999.54	\$ 6,533.33	\$ 6,540.63	\$ 6,034.99	\$ 6,540.63	\$ 6,034.99	
	Annual Family	\$ 23,792.49		\$ 21,528.38	\$ 23,706.57	\$ 19,569.30	\$ 20,197.71	\$ 19,569.30	\$ 20,197.71	\$ 19,569.30	\$ 20,197.71	\$ 18,968.56	\$ 16,202.98	\$ 17,640.00	\$ 16,202.98	\$ 17,640.00	\$ 17,660.46	\$ 16,295.26	\$ 17,660.46	\$ 16,295.26	
Employee % Contribution	Annual Single	40%		20%	20%	15%	15%	15%	15%	10%	10%	10%	10%	10%	10%	10%	5%	5%	5%	5%	
	Annual Family	50%		30%	30%	25%	25%	25%	25%	15%	15%	15%	15%	15%	15%	15%	10%	10%	10%	10%	
Employee \$ Contribution	Annual Single	\$3,524.67		\$1,594.56	\$1,755.91	\$1,086.87	\$1,123.09	\$1,086.87	\$1,123.09	\$702.54	\$702.54	\$702.54	\$599.95	\$653.33	\$599.95	\$653.33	\$327.03	\$301.75	\$327.03	\$301.75	
	Annual Family	\$11,896.25		\$6,458.51	\$7,111.97	\$4,892.33	\$5,049.43	\$4,892.33	\$5,049.43	\$2,845.28	\$2,845.28	\$2,845.28	\$2,430.45	\$2,646.00	\$2,430.45	\$2,646.00	\$1,766.05	\$1,629.53	\$1,766.05	\$1,629.53	
Applicable 5% Cap	Annual Single			\$1,506.51	N/A	\$1,026.85	N/A	\$1,026.85	N/A												
	Annual Family			\$6,101.86		\$4,622.17		\$4,622.17													
\$ Shared Savings with Employee	Annual Single	\$0.00		\$396.26		\$739.71		\$739.71					\$1,406.06	N/A	\$1,406.06	N/A	\$1,135.52	N/A	\$1,135.52	N/A	
	Annual Family	\$0.00		\$1,069.55		\$1,994.99		\$1,994.99					\$3,794.76		\$3,794.76		\$3,066.02		\$3,066.02		
Total Net Cost of Plan Choice	Annual Single	\$3,524.67		\$1,110.25	\$1,755.91	\$645.66	\$287.14	\$1,123.09	\$834.95	\$702.54	\$702.54	\$702.54	(\$806.11)	\$653.33	\$1,459.44	\$653.33	(\$808.49)	\$301.75	(\$808.49)	\$301.75	
	Annual Family	\$11,896.25		\$5,032.31	\$7,111.97	\$2,079.66	\$2,627.18	\$5,049.43	\$2,422.25	\$2,845.28	\$2,845.28	\$2,845.28	(\$1,364.31)	\$2,646.00	\$4,010.31	\$2,646.00	(\$1,299.97)	\$1,629.53	(\$1,299.97)	\$1,629.53	
Employer HSA Contribution	Annual Single													\$1,500.00		\$1,500.00					
	Annual Family													\$3,000.00		\$3,000.00					

**Proposed Wellness Design w/ Eligible Premium Credits**

Wellness \$ Incentive (Participation - pts. Max.)	Annual Single	\$100.00		\$100.00	\$600.00	\$100.00	\$600.00	\$100.00	\$600.00	\$100.00	\$600.00	\$100.00	\$600.00	\$100.00	\$600.00	\$100.00	\$600.00	\$100.00	\$600.00
	Annual Family				\$1,620.00		\$1,620.00		\$1,620.00		\$1,620.00		\$1,620.00		\$1,620.00		\$1,620.00		\$1,620.00

**Wellness Incentive Program**  
 Financial incentive (credits) awarded for participation in various wellness activities. All credits must first be applied to premium first. Any residual credits (HSA/HMO) may be redeemed for other applicable incentives  
 \*Health Screening/Preventive Exercise \*Health Education/Wellness Coaching  
 \*Health Risk Assessment \*Healthy Eating/Weight Loss

		PPO-1	N/A	PPO-2	PPO-300	PPO-3	PPO-500	NEW	H S A	H S A-1500	HMO	HMO				
Net Cost of Plan Choice w/ Max. Wellness Credit	Annual Single	\$3,196.98		\$1,007.03	\$1,155.91	\$148.88	\$287.14	\$522.09	\$234.95	\$102.54	(\$806.11)	(\$1,446.67)	(\$640.56)	(\$808.49)	(\$298.25)	\$510.24
	Annual Family	\$10,790.25		\$4,564.46	\$5,491.97	\$927.52	\$2,627.18	\$3,429.43	\$802.25	\$1,225.28	(\$1,364.31)	(\$1,974.00)	(\$609.69)	(\$1,299.97)	\$9.53	\$1,309.50

Health Care Costs for Employees 2015

Anticipated Health Care Costs For Employees for 2015							Cost To Have Insurance	
Plan	2014	2015	Difference w/ Wellness Incentive	Cost Difference Over 24 Pays	Cost Difference Over 20 Pays	Actual Cost Over 24 Pay Periods	Actual Cost Ov 20 Pay Period	
<b>PPO - 2 (PPO 300)</b>								
Single	\$1,057.38	\$1,155.91	\$98.53	\$4.11	\$4.93	\$48.16	\$57.80	
Family	\$4,792.68	\$5,491.97	\$699.29	\$29.14	\$34.96	\$228.83	\$274.60	
<b>PPO - 3 (PPO 500)</b>								
Single	\$273.46	\$522.09	\$248.63	\$10.36	\$12.43	\$21.75	\$26.10	
Family	\$2,502.07	\$3,429.43	\$927.36	\$38.64	\$46.37	\$142.89	\$171.47	
<b>PPO 750 (New)</b>								
Single	\$0.00	\$102.54	\$102.54	\$4.27	\$5.13	\$4.27	\$5.13	
Family	\$0.00	\$1,225.28	\$1,225.28	\$51.05	\$61.26	\$51.05	\$61.26	
<b>PPO HSA</b>								
Single	\$571.38	\$53.33	-\$518.05	-\$21.59	-\$25.90	\$2.22	\$2.67	
Family	\$2,314.71	\$1,026.00	-\$1,288.71	-\$53.70	-\$64.44	\$42.75	\$51.30	
<b>HMO</b>								
Single	-\$808.49	-\$298.25	\$510.24	\$21.26	\$25.51	N/A	N/A	
Family	-\$1,299.97	\$9.53	\$1,309.50	\$54.56	\$65.48	\$0.40	\$0.48	

Health Care Costs for Employees 2015

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