

Troy School District - PA 152 Hard Cap Straight 243C and 243E - EA - 7/2015 - 6/2016

Choices II PPO

In-Network Employee Costs of \$500 / \$1000 Deductible, NO Coinsurance, \$50 ER Copay, \$25 UC Copay, \$20 OV Copay,
Rx is \$2 or \$10 Generic / \$20 or \$40 Brand

EA Coverage	7/2015 - 6/2016 Monthly Pak Premium		EST Annual Taxes ¹	Total Annual Plan Cost Per Coverage	7/15 - 6/16 District Hard Cap Annualized ²	7/15-6/16 EE Share Annualized ²	EE Share Per 20 PP 7/15 - 6/16
Single	\$ 572.22		\$ 132.53	\$ 6,999.17	\$ 5,992.30	\$ 1,006.87	\$ 50.34
2-Person	\$ 1,285.62		\$ 297.75	\$ 15,725.19	\$ 12,531.75	\$ 3,193.44	\$ 159.67
Full Family	\$ 1,599.51		\$ 370.45	\$ 19,564.57	\$ 16,342.66	\$ 3,221.91	\$ 161.10

ABC 1 PPO w/HSA

In-Network Employee Costs of \$1300 / \$2600 Deductible, NO Coinsurance, NO ER Copay, NO UC Copay, NO OV Copay, Rx is \$0 or \$2 or \$10 Generic / \$20 or \$40 Brand

EA Coverage	7/2015 - 6/2016 Monthly Pak Premium	HSA Annual Funding	EST Annual Taxes ¹	Total Annual Plan Cost Per Coverage	7/15 - 6/16 District Hard Cap Annualized ²	7/15-6/16 EE Share Annualized ²	EE Share Per 26 PP 7/15 - 6/16
Single	\$ 517.73	\$ -	\$ 119.91	\$ 6,332.67	\$ 5,992.30	\$ 340.37	\$ 17.02
2-Person	\$ 1,163.00	\$ -	\$ 269.35	\$ 14,225.35	\$ 12,531.75	\$ 1,693.60	\$ 84.68
Full Family	\$ 1,446.93	\$ -	\$ 335.11	\$ 17,698.27	\$ 16,342.66	\$ 1,355.61	\$ 67.78

ABC 2 PPO w/HSA

In-Network Employee Costs of \$2000 / \$4000 Deductible, NO Coinsurance, NO ER Copay, NO UC Copay, NO OV Copay, Rx is \$0 or \$2 or \$10 Generic / \$20 or \$40 Brand

EA Coverage	7/2015 - 6/2016 Monthly Pak Premium	HSA Annual Funding	EST Annual Taxes ¹	Total Annual Plan Cost Per Coverage	7/15 - 6/16 District Hard Cap Annualized ²	7/15-6/16 EE Share Annualized ²	EE Share Per 26 PP 7/15 - 6/16
Single	\$ 484.61	\$ -	\$ 112.24	\$ 5,927.56	\$ 5,992.30	\$ (64.74)	\$ (3.24)
2-Person	\$ 1,088.51	\$ -	\$ 252.10	\$ 13,314.22	\$ 12,531.75	\$ 782.47	\$ 39.12
Full Family	\$ 1,354.22	\$ -	\$ 313.64	\$ 16,564.28	\$ 16,342.66	\$ 221.62	\$ 11.08

¹ For the 2015 - 2016 plan year, the MESSA Board of Trustees voted to pay all ACA taxes on the medical plan. Tax above is MI Claims tax of .62% of premium and MI Premium Tax of 1.31% of premium.

² July 2015 - June 2016