

Boulder Valley School District-Health Summary of Benefit Choices and Employee Contributions, 2010- 2011

	Kaiser (HMO)	Great-West/Cigna Basic Open Access Network*	Great-West/Cigna Standard Open Access Network*
Annual Deductible (Individual/Family)	None	\$1,500/\$3,000	\$500/\$1,000
Annual Out-of-Pocket Maximum (Individual/Family) <i>(includes deductible)</i>	\$2,000/\$4,500	\$4,500/\$9,000	\$2,750/\$5,500
Office Visit	\$20	\$25	\$25
Specialist Office Visit	\$40	20% after deductible up to \$4,500 (then 100% coverage)	\$50
Outpatient Surgery	\$200	20% after deductible up to \$4,500 (then 100% coverage)	20% after deductible up to \$2,750 (then 100% coverage)
Inpatient per admission	\$500	20% after deductible up to \$4,500 (then 100% coverage)	20% after deductible up to \$2,750 (then 100% coverage)
Emergency Room visit	\$150	20% after deductible up to \$4,500 (then 100% coverage)	\$200 (plus lab and x-ray-see below)
Lab and x-ray (Make sure your lab is in-network and make sure preventive services are coded as preventive)	Diagnostic-no charge; Therapeutic-\$40; MRI/high tech-\$150	Preventive-no charge; 20% after deductible up to \$4,500 (then 100% coverage)	Preventive-no charge; 20% after deductible up to \$2,750 (then 100% coverage)
Prescriptions Coverage for Standard and Basic plan administered by Express Scripts, Inc. (ESI)	\$15 generic/\$30 brand up to 30 day supply / mail-order available for up to a 90-day supply for two copayments (certain drugs limited to 30 days)	\$5 generic/\$25 preferred/\$50 non- preferred for 30 day supply Mail order available for 90 day supply at reduce rate	\$5 generic/\$25 preferred/\$50 non- preferred for 30 day supply Mail order available for 90 day supply at reduce rate

Examples

Examples of the cost for an individual in the three different plans

	Kaiser (HMO)	Great-West/Cigna Basic Open Access Network*	Great-West/Cigna Standard Open Access Network*
Office Visit	\$20	\$25	\$25
Specialist Visit (\$200)	\$40	\$200 (20% after deductible)	\$50
Out-patient Surgery (\$10,000)	\$200	\$3,200	\$2,400
In-patient Hospital (\$50,000-\$100,000+)	\$500	\$4,500	\$2,750

***Open Access has replaced the Great-West PPO network.** All examples are in-network; out-of-network benefits also available in both Great-West/Cigna Plans; out-of-network benefits are not available with Kaiser HMO. It is important to make sure your physician and lab are in the Open Access network.

Employee Monthly Contributions (employee contributions are pre-tax unless employee chooses to have deduction taken post-tax)

	Dental Plan	Kaiser (HMO)	Great-West/Cigna Basic Open Access Plan	Great-West/Cigna Standard Open Access Plan
Employee Only	None	None	None	None
Employee plus one dependent	\$28	\$310	\$192	\$516
Employee plus children	\$33	\$420	\$285	\$658
Employee plus family	\$60	\$788	\$596	\$1,131

For 2010-11, BVSD contributes \$5,637 for Health, Dental, Life, and Employee Assistance Program (EAP) plus 13.85% (14.75% effective 1/1/2011) of salary for PERA and .17% for long term disability coverage per employee per year; district continues efforts to improve healthcare value and quality in Boulder Valley including working with local healthcare providers, Colorado Business Group on Health, district-wide health fair; etc.