

Boulder Valley School District-Health Benefit Choices and Employee Contributions, 2009- 2010

	Kaiser (HMO)	Great-West Basic Open Access Network*	Great-West 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	Diagnostic-no charge; Therapeutic-\$40; MRI/high tech-\$150	Preventative-no charge; 20% after deductible up to \$4,500 (then 100% coverage)	Preventative-no charge; 20% after deductible up to \$2,750 (then 100% coverage)
Prescriptions	\$15 generic/\$30 brand up to 60 day supply (certain drugs limited to 30 days)	\$5 generic/\$25 preferred/\$50 non- preferred for 30 day supply	\$5 generic/\$25 preferred/\$50 non- preferred for 30 day supply

Examples	Examples of the cost for an individual in the three different plans		
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 Plans; out-of-network benefits are not available with Kaiser HMO.

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

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

District contributes an average of \$5,980 (up from \$5,238 in 2008-09) plus 12.95 % of salary for PERA and .17% for long term disability coverage for benefits per employee per year; this is an increase of \$1.2 Million in on-going funding and \$1.2 Million in one-time money (from Kaiser and the dental fund) for Health, Dental, Life, and Employee Assistance Program (EAP); 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.