

2022 PECSO Health Cost Comparison
Benefit Levels, Policy Used, and Health Reimbursement Arrangement (HRA)

Benefit Level	Policy	Premium	HRA	COST TO DISTRICT					
				Number of employees using family maximum HRA					
				0	1	2	3	4	
epo (max 1,300/2,600) (deduct 300/600)	epo (max 1,300/2,600)	148,172	0	148,172	148,172	148,172	148,172	148,172	
	platinum (max 1,300/3,600)	132,420	4,000	132,420	133,420	134,420	135,420	136,420	
	gold (max 2,000/4,000)	123,600	5,600	123,600	125,000	126,400	127,800	129,200	
	silver (max 5,000/10,000)	88,596	29,600	88,596	95,996	103,396	110,796	118,196	Potential saving \$30M to \$60M
platinum (max 1,300/3,600) (deduct 300/600)	platinum (max 1,300/3,600)	132,420	0	132,420	132,420	132,420	132,420	132,420	
	gold (max 2,000/4,000)	123,600	1,600	123,600	124,000	124,400	124,800	125,200	
	silver (max 5,000/10,000)	88,596	25,600	88,596	94,996	101,396	107,796	114,196	
gold (max 2,000/4,000) (deduct 500/1000)	gold (max 2,000/4,000)	123,600	0	123,600	123,600	123,600	123,600	123,600	
	silver (max 5,000/10,000)	88,596	24,000	88,596	94,596	100,596	106,596	112,596	
silver (max 5,000/10,000) (deduct 2,000/4,000)		88,596	0	88,596	88,596	88,596	88,596	88,596	

Under EPO individual must use participating providers (no payment if not), all other benefit levels give some reimbursement for non-participating providers
Prescription drug maximum out of pocket lowest for silver benefit level

deduct = deductible
max = maximum out of pocket

2022 Dental and Vision Costs

	\$/mo	mo	\$/yr	employees	\$/yr total	total
dental	84.05	12	1008.60	4	4034.40	5003.52
vision	20.19	12	242.28	4	969.12	