

# PORTAGE TOWNSHIP SCHOOLS

## 2014 Medical Insurance Premiums

PLAN	COVERAGE	Monthly EE Rate^	Monthly ER Rate	Total Monthly Rate	Annual EE Rate^	Annual ER Rate	Annual Total Rate	State Annual H S A
CDHP1*	Single	\$101.70	\$375.44	\$477.14	\$1,220.44	\$4,505.28	\$5,725.72	\$1,123.20
	Family	\$158.51	\$1,123.59	\$1,282.10	\$1,902.16	\$13,483.08	\$15,385.24	\$2,249.52
CDHP1 (Non-Tobacco User)	Single	\$25.87	\$375.44	\$401.31	\$310.44	\$4,505.28	\$4,815.72	\$1,123.20
	Family	\$82.68	\$1,123.59	\$1,206.27	\$992.16	\$13,483.08	\$14,475.24	\$2,249.52
CDHP2*	Single	\$194.39	\$412.88	\$607.27	\$2,332.72	\$4,954.56	\$7,287.28	\$673.92
	Family	\$418.25	\$1,198.73	\$1,616.98	\$5,019.04	\$14,384.76	\$19,403.80	\$1,347.84
CDHP2 (Non-Tobacco User)	Single	\$118.56	\$412.88	\$531.44	\$1,422.72	\$4,954.56	\$6,377.28	\$673.92
	Family	\$342.42	\$1,198.73	\$1,541.15	\$4,109.04	\$14,384.76	\$18,493.80	\$1,347.84
Traditional PPO*	Single	\$463.10	\$469.04	\$932.14	\$5,557.24	\$5,628.48	\$11,185.72	\$0.00
	Family	\$1,170.69	\$1,311.05	\$2,481.74	\$14,048.32	\$15,732.60	\$29,780.92	\$0.00
Traditional PPO (Non-Tobacco User)	Single	\$387.27	\$469.04	\$856.31	\$4,647.24	\$5,628.48	\$10,275.72	\$0.00
	Family	\$1,094.86	\$1,311.05	\$2,405.91	\$13,138.32	\$15,732.60	\$28,870.92	\$0.00

\*Tobacco users pay an additional premium of \$910.00 per year

\*\* Employer contributions to the H S A (Health Savings Account) will be on a quarterly basis in January, April, July, and October.

^ Difference due to rounding.

Maximum Allowed ---Additional H S A amounts-----

PLAN	COVERAGE	Monthly	Annual HSA	Less: State HSA	Add'l EE Add'l HSA
CDHP1*	Single	\$93.60	\$3,300.00	(\$1,123.20)	\$2,176.80
	Family	\$187.46	\$6,550.00	(\$2,249.52)	\$4,300.48
CDHP2*	Single	\$56.16	\$3,300.00	(\$673.92)	\$2,626.08
	Family	\$112.32	\$6,550.00	(\$1,347.84)	\$5,202.16
Traditional PPO*	Single	\$0.00	\$0.00	\$0.00	\$0.00
	Family	\$0.00	\$0.00	\$0.00	\$0.00

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