

MARION COMMUNITY SCHOOLS
HEALTH INSURANCE COSTS 2015

Health Insurance-State Consumer Driven Plan Wellness

	<u>Single</u>	<u>Family</u>
Total Annual Premium	5,727.28	15,602.08
Employer Share of Annual Premium	4,531.80	13,781.04
Employee Share of Annual Premium	1,195.48	1,821.04
Employee Share Per Month	99.62	151.75
Employee Share per Pay (20 pays)	59.77	91.05
Employer's Annual H.S.A. Contribution	1,251.12	2,502.24
Cobra Premium per Month	486.82	1,326.18
Retiree Payment per Month	477.27	1,300.17

(with non-Tobacco Use Incentive)

	<u>Single</u>	<u>Family</u>
Total Annual Premium	4,817.28	14,692.08
Employer Share of Annual Premium	4,531.80	13,781.04
Employee Share of Annual Premium	285.48	911.04
Employee Share Per Month	23.79	75.92
Employee Share per Pay (20 pays)	14.27	45.55
Employer's Annual H.S.A. Contribution	1,251.12	2,502.24
Cobra Premium per Month	409.47	1,248.83
Retiree Payment per Month	401.44	1224.34

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Health Insurance-State Consumer Driven Plan 1

	<u>Single</u>	<u>Family</u>
Total Annual Premium	6,162.52	16,694.08
Employer Share of Annual Premium	4,781.40	14,280.24
Employee Share of Annual Premium	1,381.12	2,413.84
Employee Share Per Month	115.09	201.15
Employee Share per Pay (20 pays)	69.06	120.69
Employer's Annual H.S.A. Contribution	1,001.52	2,003.04
Cobra Premium per Month	523.81	1,419.00
Retiree Payment per Month	513.54	1,391.17

(with non-Tobacco Use Incentive)

	<u>Single</u>	<u>Family</u>
Total Annual Premium	5,252.52	15,784.08
Employer Share of Annual Premium	4,781.40	14,280.24
Employee Share of Annual Premium	471.12	1,503.84
Employee Share Per Month	39.26	125.32
Employee Share per Pay (20 pays)	23.56	75.19
Employer's Annual H.S.A. Contribution	1,001.52	2,003.04
Cobra Premium per Month	446.46	1,341.65
Retiree Payment per Month	437.71	1,315.34

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Health Insurance-State Consumer Driven Health Plan 2

	<u>Single</u>	<u>Family</u>
Total Annual Premium	8,100.04	21,756.28
Employer Share of Annual Premium	5,183.88	15,085.20
Employee Share of Annual Premium	2,916.16	6,671.08
Employee Share Per Month	243.01	555.92
Employee Share per Pay (20 pays)	145.81	333.55
Employer's Annual H.S.A. Contribution	599.04	1,198.08
Cobra Premium per Month	688.50	1,849.28
Retiree Payment per Month	675.00	1,813.02

(with non-Tobacco Use Incentive)

	<u>Single</u>	<u>Family</u>
Total Annual Premium	7,190.04	20,846.28
Employer Share of Annual Premium	5,183.88	15,085.20
Employee Share of Annual Premium	2,006.16	5,761.08
Employee Share Per Month	167.18	480.09
Employee Share per Pay (20 pays)	100.31	288.05
Employer's Annual H.S.A. Contribution	599.04	1,198.08
Cobra Premium per Month	611.15	1,771.93
Retiree Payment per Month	599.17	1,737.19

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Health Insurance-Traditional PPO

	<u>Single</u>	<u>Family</u>
Total Annual Premium	12,563.20	33,648.16
Employer Share of Annual Premium	5,782.92	16,283.28
Employee Share of Annual Premium	6,780.28	17,364.88
Employee Share Per Month	565.02	1,447.07
Employee Share per Pay (20 pays)	339.01	868.24
Employer's Annual H.S.A. Contribution	0.00	0.00
Cobra Premium per Month	1,067.87	2,860.09
Retiree Payment per Month	1,046.93	2,804.01

(with non-Tobacco Use Incentive)

	<u>Single</u>	<u>Family</u>
Total Annual Premium	11,653.20	32,738.16
Employer Share of Annual Premium	5,782.92	16,283.28
Employee Share of Annual Premium	5,870.28	16,454.88
Employee Share Per Month	489.19	1,371.24
Employee Share per Pay (20 pays)	293.51	822.74
Employer's Annual H.S.A. Contribution	0.00	0.00
Cobra Premium per Month	990.52	2,782.74
Retiree Payment per Month	971.10	2,728.18