

MSD OF NORTH POSEY COUNTY

Health Insurance Payments as of December 1, 2023 to November 30, 2024

Health Insurance Coverage - January 1, 2024 to December 31, 2024

PART TIME GROUP II - Certified & Non-Certified Employees

Non-Tobacco Use

Consociate Health

HDHP 1 - 3000 - Encore Health Network

Summary of In-Network Benefits Design

\$3,000/\$6,000 Deductible (In-Network)

Eligible for HSA

\$3,500/\$7,000 Out of Pocket Maximum (Includes Deductible, Medical, & Rx copay and coinsurance. In-Network)

Office Visit 100% until deductible, then 0%

100% Inpatient/Outpatient Facility until deductible, then 0%

100% until deductible, then \$10/\$30/\$60 Retail RX

100% until deductible, then \$10/\$75/\$180 Mail Order RX

FAMILY PLAN	
Yearly Premium	\$23,097.31
Employer Share (50%)	\$6,125.00
Employee Share	\$16,972.31
Employee 24 pay deduction: \$707.18	

SINGLE PLAN	
Yearly Premium	\$8,737.62
Employer Share (50%)	\$2,860.00
Employee Share	\$5,877.62
Employee 24 pay deduction: \$244.91	

Note: The computer payroll program will adjust the amount of your final paycheck deduction for health insurance.

(Over)

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Office Visit 100% until deductible, then 0%

100% Inpatient/Outpatient Facility until deductible, then 0%

100% until deductible, then \$10/\$30/\$60 Retail RX

100% until deductible, then \$10/\$75/\$180 Mail Order RX

FAMILY PLAN

Yearly Premium	\$23,337.31
Employer Share (50%)	\$6,125.00
Employee Share	\$17,212.31
Employee 24 pay deduction: \$717.18	

SINGLE PLAN

Yearly Premium	\$8,977.62
Employer Share (50%)	\$2,860.00
Employee Share	\$6,117.62
Employee 24 pay deduction: \$254.91	

Note: The computer payroll program will adjust the amount of your final paycheck deduction for health insurance.

(Over)

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HDHP 2 - HDHP 4000- Encore Health Network

Summary of In-Network Benefits Design

\$4,000/\$8,000 Deductible (In-Network)

Eligible for HSA

\$5,000/\$10,000 Out of Pocket Maximum (Includes Deductible, Medical, & Rx copay and coinsurance. In-Network)

Office Visit 100% until deductible, then 0%

100% Inpatient/Outpatient Facility until deductible, then 0%

100% until deductible, then \$10/\$30/\$60 Speciality=25% up to \$200 Max - Retail RX

100% until deductible, then \$10/\$75/\$180 Speciality=25% up to \$200 Max - Mail Order RX

FAMILY PLAN

Yearly Premium	\$19,508.08
Employer Share (50%)	\$6,125.00
Employee Share	\$13,383.08

Employee 24 pay deduction: \$557.63

SINGLE PLAN

Yearly Premium	\$7,402.87
Employer Share (50%)	\$2,860.00
Employee Share	\$4,542.87

Employee 24 pay deduction: \$189.29

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HDHP 2 - HDHP 4000- Encore Health Network

Summary of In-Network Benefits Design

\$4,000/\$8,000 Deductible (In-Network)

Eligible for HSA

\$5,000/\$10,000 Out of Pocket Maximum (Includes Deductible, Medical, & Rx copay and coinsurance. In-Network)

Office Visit 100% until deductible, then 0%

100% Inpatient/Outpatient Facility until deductible, then 0%

100% until deductible, then \$10/\$30/\$60 Speciality=25% up to \$200 Max - Retail RX

100% until deductible, then \$10/\$75/\$180 Speciality=25% up to \$200 Max - Mail Order RX

FAMILY PLAN

Yearly Premium	\$19,748.08
Employer Share (50%)	\$6,125.00
Employee Share	\$13,623.08

Employee 24 pay deduction: \$567.63

SINGLE PLAN

Yearly Premium	\$7,642.87
Employer Share (50%)	\$2,860.00
Employee Share	\$4,782.87

Employee 24 pay deduction: \$199.29

Note: The computer payroll program will adjust the amount of your final paycheck deduction for health insurance.