

Employee Cost

Excelsior Springs School District #40
July 2017 to July 2018 In-Network Summary of Benefits

Benefits	MEUHP - CIGNA			
	Option 1	Option 2	Option 3	Option 4
Plan	PPO - HSA (Health Savings Account)	PPO	PPO	PPO - Health Savings Acct
Deductible (Individual / Family)	2,600 / 5,200	1,500 / 4,500	250 / 750	4,000 / 8,000
Out of Pocket Maximum (Ind / Fam)	5,000 / 10,000	5,000 / 10,000	1,250 / 3,750	5,000 / 10,000
Primary Care Physician	Deductible + 20%	30*	20*	Deductible
Specialist	Deductible + 20%	50*	40*	Deductible
Urgent Care	Deductible + 20%	50*	50*	Deductible
Preventive Services	Covered in Full**	Covered in Full**	Covered in Full**	Covered in Full**
MRI, MRA, CT, PET Scans	Deductible + 20%	Deductible + 20%	Deductible	Deductible
Outpatient Surgery	Deductible + 20%	Deductible + 20%	Deductible	Deductible
Inpatient Hospital	Deductible + 20%	Deductible + 20%	Deductible	Deductible
Emergency Room	Deductible + 20%	250	250	Deductible
Prescription copays	Deductible + 20% (List of Preventive Rx's covered at 100%)	10/35/75 (200 Ded-Tiers 2 & 3) (2x Mail Order)	10/35/75 (200 Ded-Tiers 2 & 3) (2x Mail Order)	Deductible (List of Prev Rx's covered at 100%)
Monthly Premiums				
Employee	Paid by District	\$43.00	\$187.00	Paid by District
Employee + Spouse	\$446.00	\$651.00	\$954.00	\$400.00
Employee + 1 Child	\$203.00	\$320.00	\$536.00	\$182.00
Employee + 2+ Children	\$344.00	\$513.00	\$779.00	\$309.00
Employee + Spouse + 1 Child	\$649.00	\$928.00	\$1,303.00	\$582.00
Employee + Spouse + 2+ Children	\$790.00	\$1,121.00	\$1,546.00	\$709.00
District Contribution to Health Savings Acct for Employee	\$105.00 Mthly (\$1,260.00 Annually)	n/a	n/a	\$146.00 Mthly (\$1,752.00 Annually)

* Deductible may also apply to office visit charges.

** Please see the Policy/Certificate for list of covered Preventive Services.

This is only a summary of In-Network benefits. Please see Policy/Certificate for complete list of coverages and exclusions.

Bill Griffey III
 Griffey Insurance Agency
 816-739-4591 cell
 bgriffey@yahoo.com