



Hamilton County School District  
Medical Cost Comparison  
Effective Date of Coverage: 10/1/2021

Medical Insurance: Renewal

Carrier		floridablue.com																	
Website																			
Plan		Current								Renewal									
Plan Name		05192/05193		05302		05360		05771		05192/05193		05302		05360		05771			
Plan Type		BlueOptions		BlueOptions		BlueOptions		BlueOptions		BlueOptions		BlueOptions		BlueOptions		BlueOptions			
Open Access		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes			
In Network Benefits	Deductible	Calendar Year (CYD) \$2,500/\$5,000		Calendar Year (CYD) \$5,000/\$10,000		Calendar Year (CYD) \$1,500/\$4,500		Calendar Year (CYD) \$1,500/\$4,500		Calendar Year (CYD) \$2,500/\$5,000		Calendar Year (CYD) \$5,000/\$10,000		Calendar Year (CYD) \$1,500/\$4,500		Calendar Year (CYD) \$1,500/\$4,500			
	DED Type	Embedded		Embedded		Embedded		Embedded		Embedded		Embedded		Embedded		Embedded			
	Coinsurance	20%		30%		20%		20%		20%		30%		20%		20%			
	Max OOP (S/F)	\$5,800/\$11,600*		\$6,350/\$12,700		\$5,000/\$10,000		\$4,500/\$9,000		\$5,800/\$11,600*		\$6,350/\$12,700		\$5,000/\$10,000		\$4,500/\$9,000			
	PCP Visit	20% after CYD		\$30		\$25		\$30		20% after CYD		\$30		\$25		\$30			
	Specialist	20% after CYD		\$55		\$50		\$55		20% after CYD		\$55		\$50		\$55			
	Preventive Care	\$0		\$0		\$0		\$0		\$0		\$0		\$0		\$0			
	Urgent Care	20% after CYD		\$60		\$55		\$60		20% after CYD		\$60		\$55		\$60			
	Inpatient Hospital	20% after CYD		30% after CYD		20% after CYD		20% after CYD		20% after CYD		30% after CYD		20% after CYD		20% after CYD			
	Outpatient Surgical	20% after CYD		30% after CYD		20% after CYD		20% after CYD		20% after CYD		30% after CYD		20% after CYD		20% after CYD			
	Routine Lab & X-Ray	Lab: CYD Xray: 20% after CYD		Lab: \$0 Xray: 30% after CYD		Lab: \$0/Xray: \$50		Lab: \$0/Xray: \$50		Lab: CYD Xray: 20% after CYD		Lab: \$0 Xray: 30% after CYD		Lab: \$0/Xray: \$50		Lab: \$0/Xray: \$50			
	Complex Imaging	20% after CYD		30% after CYD		\$450		\$250		20% after CYD		30% after CYD		\$450		\$250			
Emergency Room	20% after CYD		\$300		20% after CYD		\$250		20% after CYD		\$300		20% after CYD		\$250				
Rx	Deductible	CYD								CYD									
	Retail (in-network)	\$10/\$50/\$80		\$10/20%/NC		\$10/20%/NC		\$10/\$60/\$100		\$10/\$50/\$80		\$10/20%/NC		\$10/20%/NC		\$10/\$60/\$100			
	Mail Order	\$25/\$125/\$200		\$25/20%/NC		\$25/20%/NC		\$25/\$150/\$250		\$25/\$125/\$200		\$25/20%/NC		\$25/20%/NC		\$25/\$150/\$250			
OON	Deductible	\$5,000/\$10,000		\$10,000/\$30,000		\$3,000/\$9,000		\$4,500/\$13,500		\$5,000/\$10,000		\$10,000/\$30,000		\$3,000/\$9,000		\$4,500/\$13,500			
	Coinsurance	40%		50%		40%		50%		40%		50%		40%		50%			
	Maximum OOP	\$11,600/\$23,200		\$20,000/\$40,000		\$8,000/\$16,000		\$9,000/\$18,000		\$11,600/\$23,200		\$20,000/\$40,000		\$8,000/\$16,000		\$9,000/\$18,000			
	Emergency Room	20% after CYD		\$300		20% after CYD		\$250		20% after CYD		\$300		20% after CYD		\$250			
Rates	Number of Employees																		
	Employee Only	6	\$723.39	96	\$647.07	20	\$860.71	11	\$982.52	6	\$759.12	96	\$679.03	20	\$903.22	11	\$1,031.05		
	Employee + Spouse	0	\$1,291.14	1	\$1,540.02	0	\$2,048.47	0	\$2,338.41	0	\$1,354.91	1	\$1,616.08	0	\$2,149.65	0	\$2,453.91		
	Employee + Child(ren)	0	\$998.19	4	\$1,190.60	2	\$1,583.69	0	\$1,807.85	0	\$1,047.49	4	\$1,249.40	2	\$1,661.91	0	\$1,897.14		
	Employee + Family	2	\$1,692.59	0	\$2,018.84	0	\$2,685.40	0	\$3,065.48	2	\$1,776.19	0	\$2,118.55	0	\$2,818.03	0	\$3,216.89		
	Monthly Plan Cost	\$7,725.52		\$68,421.14		\$20,381.58		\$10,807.72		\$8,107.10		\$71,800.56		\$21,388.22		\$11,341.55			
Cost	Percent change by plan																		
	Total Annual Cost	\$1,288,032								4.94%				4.94%				4.94%	
	Annual \$ Difference	N/A												\$63,618					
	Annual % Difference	N/A												4.94%					
Notes		*individual max OOP contribution = \$6,850								*individual max OOP contribution = \$6,850									

This analysis is for illustrative purposes only, and is not a proposal for coverage or a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. See your policy or contact us for specific information or further details in this regard.

