

Douglas County School District

Options: Plan Design Changes for January 1, 2027

<i>Benefit</i>	<i>Current Plan Design</i>	<i>Plan Design Change</i>	<i>Est Total Med / Rx Savings</i>
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PPO Plan

1 Deductible			Savings
Option 3 (In/Out)	\$1,000 / \$2,000	\$2,000/\$4,000	\$234,546
2 Out of Pocket Maximum			
Option 2 (In/Out)	\$6,000 / \$12,000	\$7,500 / \$15,000	\$115,585
3 Co-Insurance			
Option 1 (In/Out)	80% / 60%	70% / 50%	\$179,007
4 Primary Physician			
Option 2 (In/Out)	\$55 co-pay / 60%	\$60 co-pay / 60%	\$66,158
5 Specialist Office Visit			
Option 1 (In/Out)	\$60 co-pay / 60%	\$70 co-pay / 60%	\$60,877
6 Urgent Care			
Option 2 (In/Out)	\$55 co-pay / 60%	\$70 co-pay / 60%	\$3,710

HSA Plan

1 Deductible			
Individual (In/Out)	\$2,425 / \$4,850	\$3,000 / \$6,000	
Family	\$4,850 / \$9,700	\$6,000 / \$12,000	
Out of Pocket Maximum			
Individual (In/Out)	\$7,210 / \$14,420	\$8,000 / \$16,000	\$47,436
Family	\$14,420 / \$28,820	\$16,000 / \$32,000	
Co-Insurance			
Co-Insurance (In/Out)	80% / 60%	70% / 50%	

Pharmacy

1 Greater of Copay vs Coinsurance			
Option 1 (In/Out)	80% / 60%	70% / 50%	\$163,000

Estimated Savings From Benefit Changes	\$870,318
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Tier	12 Month Avg ENR	Additional \$100	Monthly Revenue INCR
Employee Only	534	\$0	\$0
Employee & Spouse	63	\$100	\$6,300
Employee & Child	28	\$100	\$2,800
Employee + 2	88	\$100	\$8,800
			Monthly
			\$17,900
			Annual
			\$214,800

Projected Benefit Savings \$870,318

Increased Revenue \$214,800

Total Savings \$1,085,118