

2015-2016

Employee Only	ActiveCare 1-HD	Aetna Select (Network)	ActiveCare 2 (Network)
Monthly Premium	\$ 91.00	\$ 223.00	\$ 364.00
Annual Premium	\$ 1,092.00	\$ 2,676.00	\$ 4,368.00
Deductible	\$ 2,500.00	\$ 1,200.00	\$ 1,000.00
Addtl. Drug Deductible	\$ -	\$ 200.00	\$ 200.00
Out-of-Pocket Maximum	\$ 6,450.00	\$ 6,600.00	\$ 6,600.00
Worst Case Cost	\$ 10,042.00	\$ 10,676.00	\$ 12,168.00

Employee & Spouse	ActiveCare 1-HD	Aetna Select (Network)	ActiveCare 2 (Network)
Monthly Premium	\$ 664.00	\$ 872.00	\$ 1,228.00
Annual Premium	\$ 7,968.00	\$ 10,464.00	\$ 14,736.00
Deductible	\$ 5,000.00	\$ 3,600.00	\$ 3,000.00
Drug Ded \$200/PERSON	\$ -	\$ 400.00	\$ 400.00
Out-of-Pocket Maximum	\$ 12,900.00	\$ 13,200.00	\$ 13,200.00
Worst Case Cost	\$ 25,868.00	\$ 27,664.00	\$ 31,336.00

Employee and Child(ren)	ActiveCare 1-HD	Aetna Select (Network)	ActiveCare 2 (Network)
Monthly Premium	\$ 365.00	\$ 512.00	\$ 742.00
Annual Premium	\$ 4,380.00	\$ 6,144.00	\$ 8,904.00
Deductible	\$ 5,000.00	\$ 3,600.00	\$ 3,000.00
*Drug Ded \$200/PERSON	\$ -	\$ 600.00	\$ 600.00
Out-of-Pocket Maximum	\$ 12,900.00	\$ 13,200.00	\$ 13,200.00
Worst Case Cost	\$ 22,280.00	\$ 23,544.00	\$ 25,704.00

*Per Person Deductibles based on Employee & 2 Children

Employee and Family	ActiveCare 1-HD	Aetna Select (Network)	ActiveCare 2 (Network)
Monthly Premium	\$ 981.00	\$ 1,081.00	\$ 1,271.00
Annual Premium	\$ 11,772.00	\$ 12,972.00	\$ 15,252.00
Deductible	\$ 5,000.00	\$ 3,600.00	\$ 3,000.00
*Drug Ded \$200/PERSON	\$ -	\$ 800.00	\$ 800.00
Out-of-Pocket Maximum	\$ 12,900.00	\$ 13,200.00	\$ 13,200.00
Worst Case Cost	\$ 29,672.00	\$ 30,572.00	\$ 32,252.00

*Per Person Deductibles based on Family of 4

TRS Active Care Insurance Rates 2015-2016

Plan	Coverage Category	Total Plan Cost	District Pays	You Paid: 2014-2015	You Pay 2015-2016	Amt of <u>Monthly</u> Increase
Active Care 1-HD <i>(High Deductible)</i> <i>Eligible for Health Savings Account</i>	Employee Only	\$341	\$250	\$75	\$91	\$16
	Employee/Spouse	\$914	\$250	\$600	\$664	\$64
	Employee/Child(ren)	\$615	\$250	\$322	\$365	\$43
	Employee/Family	\$1,231	\$250	\$895	\$981	\$86
Aetna Select	Employee Only	\$473	\$250	\$200	\$223	\$23
	Employee/Spouse	\$1,122	\$250	\$794	\$872	\$78
	Employee/Child(ren)	\$762	\$250	\$459	\$512	\$53
	Employee/Family	\$1,331	\$250	\$988	\$1,081	\$93
Active Care 2	Employee Only	\$614	\$250	\$305	\$364	\$59
	Employee/Spouse	\$1,478	\$250	\$1,037	\$1,228	\$191
	Employee/Child(ren)	\$992	\$250	\$625	\$742	\$117
	Employee/Family	\$1,521	\$250	\$1,073	\$1,271	\$198