

Ridgeview CUSD #19

2025 Health Insurance Plans

REVISED RATES With Ancillary Reduction

	Option 1 MIEEA2020 No HSA Contribution HDHP - Aggregate			Option 2 MICOE4065 No HSA Contribution HDHP - Embedded			Option 3 MICOE4065 \$1,000 Single/ \$2,000 Family HSA Contribution HDHP - Embedded		
Product	PPO	Out-of-Network		BCO	PPO	Out-of-Network	BCO	PPO	Out-of-Network
Network Deductible									
Single	\$2,500			\$3,500	\$4,600	\$10,500	\$3,500	\$4,600	\$10,500
Family	\$5,000			\$10,500	\$13,800	\$31,500	\$10,500	\$13,800	\$31,500
Coinsurance	100%	80%		100%	80%	60%	100%	80%	60%
Out of Pocket									
Single	\$2,500	\$5,000		\$3,500	\$6,550	\$19,650	\$3,500	\$6,550	\$19,650
Family	\$5,000	\$7,350		\$10,500	\$14,000	\$42,000	\$10,500	\$14,000	\$42,000
O.V. Copay Primary Care	Deductible then 100%	Deductible then 80%		Deductible then 100%	Deductible then 80%	Deductible then 60%	Deductible then 100%	Deductible then 80%	Deductible then 60%
O.V. Copay Specialist	Deductible then 100%	Deductible then 80%		Deductible then 100%	Deductible then 80%	Deductible then 60%	Deductible then 100%	Deductible then 80%	Deductible then 60%
Urgent Care Copay	Deductible then 100%	Deductible then 80%		Deductible then 100%	Deductible then 80%	Deductible then 60%	Deductible then 100%	Deductible then 80%	Deductible then 60%
E.R. Copay	Deductible then 100%	Deductible then 80%		Deductible then 100%	Deductible then 80%	Deductible then 60%	Deductible then 100%	Deductible then 80%	Deductible then 60%
Rx Co-pay	Deductible then 100%	Deductible then 80%		Deductible then 100%	Deductible then 80%	Deductible then 60%	Deductible then 100%	Deductible then 80%	Deductible then 60%
	2026 Rate	2026 Contribution	Monthly cost	2026 Rate	2026 Contribution	Monthly cost	2026 Rate with HSA Contribution	2026 Contribution	Monthly cost
EE Only	\$964.68	\$833.33	\$131.35	\$792.40	\$833.33	\$0.00	\$875.73	\$833.33	\$42.40
EE + Sp	\$1,918.10	\$833.33	\$1,084.77	\$1,575.56	\$833.33	\$742.23	\$1,742.22	\$833.33	\$908.89
EE + Ch	\$1,991.34	\$833.33	\$1,158.01	\$1,635.71	\$833.33	\$802.38	\$1,802.37	\$833.33	\$969.04
EE + Fam	\$2,944.75	\$833.33	\$2,111.42	\$2,418.86	\$833.33	\$1,585.53	\$2,585.52	\$833.33	\$1,752.19
	Option 1			Option 2			Option 3		