

Minidoka School District - Insurance

SelectHealth- Exiting Plans	High Signature	Middle Signature	Low Signature
Premium	\$637.30	\$510.50	\$486.60
Annual Cost	\$7,647.60	\$6,126.00	\$5,839.20
Difference		-\$1,521.60	-\$1,808.40
Deductible	\$1,500.00	\$3,500.00	\$4,500.00
Change		\$2,000.00	\$3,000.00
Out-of-pocket	\$4,000.00	\$6,000.00	\$4,500.00
Change		\$2,000.00	\$500.00

SelectHealth- High Signature	Current	\$2,000 Deductible	\$5,000 OOP	Copay change+\$5	Rx change to percent	Co-ins up 10%
Premium	\$637.30	\$614.29	\$630.61	\$634.62	\$635.64	\$622.39
Annual Cost	\$7,647.60	\$7,371.48	\$7,567.32	\$7,615.44	\$7,627.68	\$7,468.68
Difference		-\$276.12	-\$80.28	-\$32.16	-\$19.92	-\$178.92
Coverage Change		\$500.00	\$1,000.00	\$30.00		

SelectHealth- Middle Signature	Current	\$4,000 Deductible	\$7,000 OOP	Copay change+\$5	Rx change to percent	Co-ins up 10%
Premium	\$510.50	\$497.94	\$505.70	\$509.58	\$509.17	\$498.55
Annual Cost	\$6,126.00	\$5,975.28	\$6,068.40	\$6,114.96	\$6,110.04	\$5,982.60
Difference		-\$150.72	-\$57.60	-\$11.04	-\$15.96	-\$143.40
Coverage Change		\$500.00	\$1,000.00	\$30.00		

SelectHealth- Low HSA	Current	\$5,000 Deductible
Premium	\$486.60	\$481.83
Annual Cost	\$5,839.20	\$5,781.96
Difference		-\$57.24
Coverage Change		\$500.00

Analysis Notes: The numbers in bold show the annual cost change, and the coverage change.

Compare these to determine the value of each change.

The first chart compares the middle and low plans to the high plan. The middle plan will cost \$1,521.60 less, in exchange for a \$2,000 deductible increase and a \$2,000 out-of-pocket increase. The next three charts show suggested changes in each of the three plans.