

**Central Rivers Area Education Agency
Medical Plan Designs**

2025-26 Medical Plan Design Options

| | \$1,500 Deductible - Alliance Select EMBEDDED - Individual deductible | | \$2,500 Deductible - Alliance Select EMBEDDED - Individual deductible | | \$3,500 Deductible - HDHP (HSA) EMBEDDED - Individual deductible |
|---|--|-----------------------|--|-----------------------|---|
| Network | Alliance Select - PPO | | Alliance Select - PPO | | Alliance Select - PPO |
| | <u>In-Network</u> | <u>Out of Network</u> | <u>In-Network</u> | <u>Out of Network</u> | <u>In and Out of Network Combined</u> |
| Deductible | \$1,500 / \$3,000 | \$3,000 / \$6,000 | \$2,500 / \$5,000 | \$5,000 / \$10,000 | \$3,500 / \$7,000 |
| Coinsurance | 20% | 40% | 20% | 40% | 0% |
| Office Visit Copay | \$20 | Ded/Coins | \$30 | Ded/Coins | Deductible |
| Specialist Copay | \$35 | Ded/Coins | \$60 | Ded/Coins | Deductible |
| Out of Pocket Maximum | \$3,000 / \$6,000 | \$6,000 / \$12,000 | \$4,000 / \$8,000 | \$10,000 / \$20,000 | \$3,500 / \$7,000 |
| Rx Copays | \$10 / \$30 / \$50 | | \$10 / \$40 / \$100 | | Deductible |
| Specialty Copay*** | \$40 / \$85 / \$170 | | \$50 / \$100 / \$170 | | Deductible |
| Rx Out of Pocket Maximum | \$2,600 / \$5,200 | | \$2,600 / \$5,200 | | Combined with Medical OPM |
| Total Monthly Premium Rates | | | | | |
| Single | \$1,060.00 | | \$945.00 | | \$845.00 |
| Family | \$2,500.00 | | \$2,230.00 | | \$1,995.00 |
| Monthly Agency Contribution** | \$945.00 | | \$945.00 | | \$845.00 (\$100 HSA Contribution)* |
| Monthly Employee Premium Payment** | | | | | |
| Single | \$115.00 | | \$0.00 | | \$0.00 |
| Family | \$1,555.00 | | \$1,285.00 | | \$1,150.00 |

*Age 65 or older: You must be actively employed throughout the plan year (July 1 - June 30) and NOT be enrolled in Medicare A, B, or D to receive the agency HSA contribution

**Agency contributions are pro-rated for employees less than 1.0 full-time equivalent (FTE)

*****New for 7/1/22:** The \$1,500 and \$2,500 Deductible plans have added a lower specialty Rx copay for biosimilars and generic specialty medications.

4/8/2025