

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

**2026-27 Medical Plan Design Options**

Network	<b>\$1,500 Deductible - Alliance Select EMBEDDED - Individual deductible</b>		<b>\$2,500 Deductible - Alliance Select EMBEDDED - Individual deductible</b>		<b>\$3,500 Deductible - HDHP (HSA) EMBEDDED - Individual deductible</b>
	<b>Alliance Select - PPO</b>		<b>Alliance Select - PPO</b>		<b>Alliance Select - PPO</b>
	<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
<b>Total Monthly Premium Rates</b>					
Single	\$1,060.00		\$945.00		\$845.00
Family	\$2,500.00		\$2,230.00		\$1,995.00
<b>Monthly Agency Contribution**</b>	\$945.00		\$945.00		\$845.00 (\$100 HSA Contribution)*
<b>Monthly Employee Premium Payment**</b>					
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. Employees are responsible for notifying Central Rivers AEA if HSA contributions need to be waived due to Medicare enrollment.

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

\*\*\*New: Virtual visits with Doctor on Demand are now covered at 100% for all three medical plans