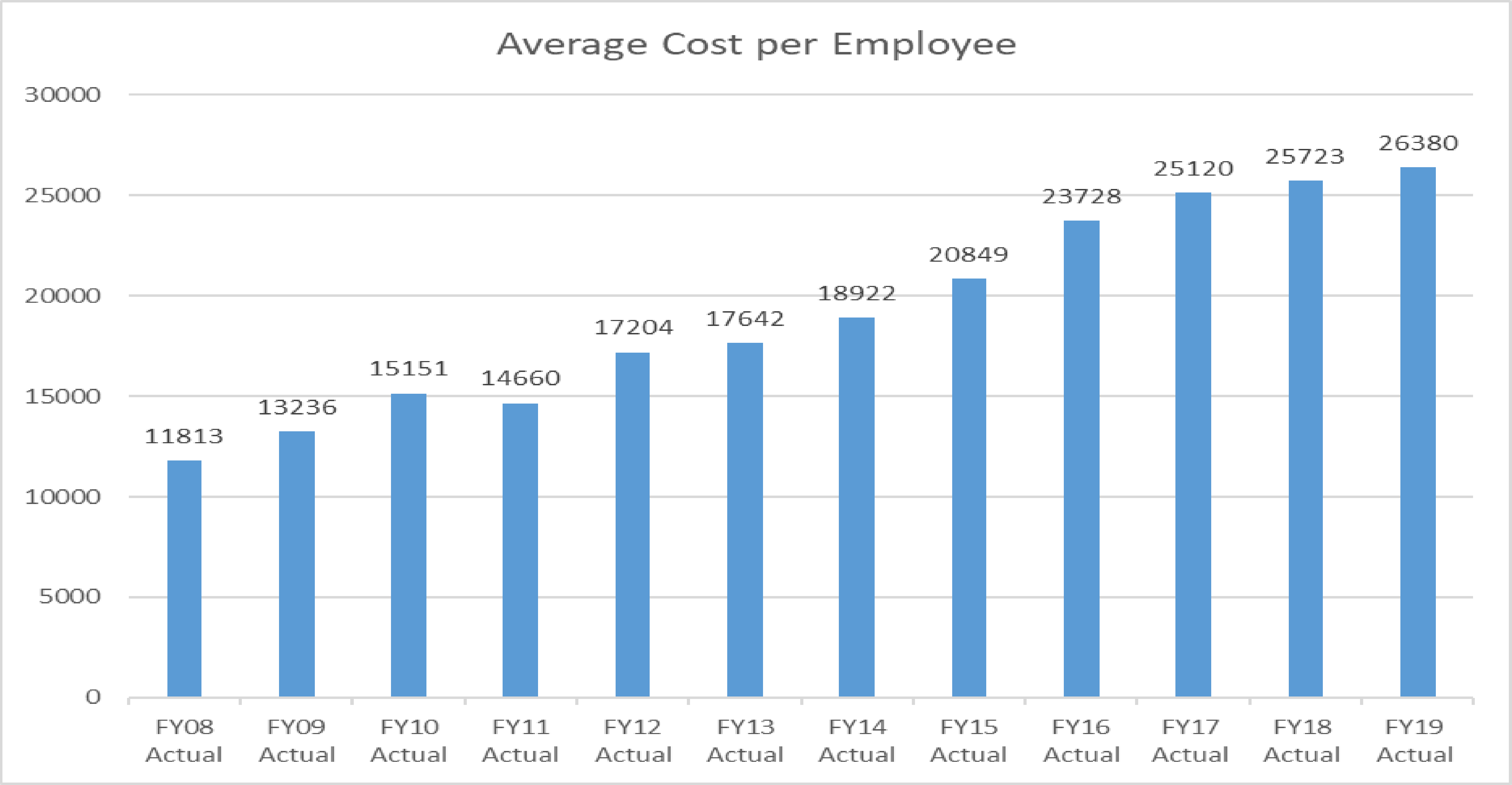
KPBSD Health Care Plan

Self-Funded (Self-Insured) Plan

Broker (Shared with KPB):	**Marsh & McLennan Agency**
• Stop Loss Insurance	• Individual $225,000 • Aggregate 125% of expected claims
• Third Party Administrator (Claims)	• Rehn & Associates
• Preferred Provider Organization (PPO)	• AETNA
• Pharmacy	• CVS Caremark
• Planned Surgery Benefits	• BridgeHealth
• Tele-Medicine	• Teladoc

KPBSD Historical Health Care Plan Costs



FY 2019 Health Care Plan Costs

FY 2019					
KPBSD					Average
Health Care	YTD		Average	Total	Cost Per
Plan	Employees	Months	Employees	Claims	Employee
Traditional	7,109	12	592.42	$ 20,667,531.38	$ 34,886.82
HDHP	5,872	12	489.33	$ 7,868,763.61	$ 16,080.58
Both Plans	12,981	12	1,081.75	28,536,295	$ 26,379.75

Traditional -vs- HDHP (HRA) Plan Benefit Levels

Medical Benefits	Traditional Plan	HDHP (HRA)
Deductible Individual Family	 $200 $600	 $1,500 $3,000
Out-of-Pocket Maximum (not including deductible) Individual Family	 $1,000 $3,000	 $2,000 $4,000
Health Reimbursement Arrangement (HRA)	None	$750/year
Monthly contribution (7/1/19)	$469.36	$302.34

HDHP (HRA) -vs- HDHP (HSA) Plan Benefit Levels

Medical Benefits	HRA PLAN	HSA PLAN
Deductible Individual Family	 $1,500 $3,000	 $1,500 *$3,000 ***Aggregate Family Deductible applies to any policy with more than one enrollee per IRS regulations – individual deductible will not apply.***
Out-of-Pocket Maximum (not including deductible) Individual Family	 $2,000 $4,000	
Health Reimbursement Arrangement (HRA) / Health Savings Account (HSA) Credits	$800/fiscal year	
Prescriptions	Current Rx copays apply – not subject to Major Medical Deductible	**Subject to Major Medical Deductible** – once met current Rx copays will apply
Surgery through BridgeHealth	You pay $0 - Deductible and coinsurance waived	Deductible must be met; coinsurance waived
Teladoc Consultations	You pay $0 - Deductible and coinsurance waived	$40 Copay per IRS regulations
Monthly contribution (1/1/2020)	$369.67	

HRA -vs- HSA

Health Reimbursement Arrangement (HRA)

- Employer Owned

- Any unused accumulated amount belongs to employer and can not be transferred or accessed if employee changes employers

- 901 Employees in HRA Plan

Health Savings Account (HAS)

- Employee Owned

- Any unused accumulated amount belongs to employee and can be transferred if employee changes employers

- 77 Employees in HSA Plan

Questions?