

## Lewis County 6/1/2024 Health Insurance Premium Analysis

	Excellus Blue PPO			Simply Blue Hybrid			Simply Blue HDHP with HSA		
	Domestic	In-Network	OON	Domestic	In-Network	OON	Domestic	In-Network	OON
Individual Deductible	\$0	\$250	\$750	\$250	\$750	\$1,500	\$2,000	\$2,000	\$2,000
Family Deductible	\$0	\$750	\$2,250	\$750	\$2,250	\$4,500	\$4,000	\$4,000	\$4,000
Coinsurance	0%	0%	20%	10%	20%	40%	10%	20%	40%
Annual OOP Max - Ind	\$2,000 Med \$2,000 Rx	\$2,000 Med \$2,000 Rx	\$2,000 Med \$2,000 Rx	\$4,000	\$4,000	\$4,000	\$5,000	\$5,000	\$10,000
Annual OOP Max - Fam	\$4,000 Med \$6,000 Rx	\$4,000 Med \$6,000 Rx	\$4,000 Med \$6,000 Rx	\$12,000	\$12,000	\$12,000	\$10,000	\$10,000	\$20,000
Annual OOP Max - Per Person Cap	N/A	N/A		N/A	N/A		\$6,650	\$6,650	
Full Share Monthly Premium - Ind	<b>\$1,255</b>			<b>\$899</b>			<b>\$772</b>		
Full Share Monthly Premium - 2-Per	<b>N/A</b>			<b>\$1,750</b>			<b>\$1,502</b>		
Full Share Monthly Premium - Fam	<b>\$3,311</b>			<b>\$2,531</b>			<b>\$2,173</b>		



2024 Monthly Health Insurance Employee Share Premium (@25%)				
	Excellus Blue PPO		Simply Blue Hybrid	Simply Blue HDHP with HSA
Monthly Premium Individual	<b>\$314</b>		<b>\$225</b>	<b>\$193</b>
Monthly Premium 2-Person	<b>N/A</b>		<b>\$437</b>	<b>\$376</b>
Monthly Premium Family	<b>\$828</b>		<b>\$633</b>	<b>\$543</b>

2024 Monthly & Annual Health Insurance Employee Premium Savings vs. PPO											
	Excellus Blue PPO			Simply Blue Hybrid		Simply Blue HDHP with HSA		HDHP with EE/County HSA Match		HDHP with EE/County HSA Match	
				Monthly Savings	Annual Savings	Monthly Savings	Annual Savings	Total Mo. Deduction w/\$250 HSA	Premium Savings/Yr.	Total Mo. Deduction w/\$500 HSA	Premium Savings/Yr.
Individual				<b>\$89</b>	<b>\$1,068</b>	<b>\$121</b>	<b>\$1,450</b>	<b>\$214</b>	<b>\$1,200</b>	<b>\$235</b>	<b>\$950</b>
2-Person				<b>\$390</b>	<b>\$4,685</b>	<b>\$452</b>	<b>\$5,427</b>	<b>\$396</b>	<b>\$5,177</b>	<b>\$417</b>	<b>\$4,927</b>
Family				<b>\$195</b>	<b>\$2,341</b>	<b>\$285</b>	<b>\$3,414</b>	<b>\$564</b>	<b>\$3,164</b>	<b>\$585</b>	<b>\$2,914</b>

The figures used in the analysis are rounded to the nearest dollar amount and based on information most recently provided by the County and their consultants