

## 2023 VPSB Health Insurance Benefits/Premiums

	Buy Up PPO	Standard PPO	HDHP
<b>Services:</b>			<i>HSA Qualified Plan</i>
<b>Annual Individual Deductible</b>	\$1,000 Network \$2,000 Out of Network	\$2,000 Network \$4,000 Out of Network	\$2,000 Network \$6,000 Out of Network
<b>Annual Family Deductible</b>	\$3,000 Network \$6,000 Out of Network	\$6,000 Network \$12,000 Out of Network	\$4,000 Network \$12,000 Out of Network
<b>Annual Individual Out of Pocket Maximum</b>	\$5,250 Network \$10,500 Out of Network	\$6,250 Network \$12,500 Out of Network	\$5,500 Network \$11,000 Out of Network
<b>Annual Family Out of Pocket Maximum</b>	\$10,500 Network \$21,000 Out of Network	\$12,500 Network \$25,000 Out of Network	\$11,000 Network \$22,000 Out of Network
<b>Member Coinsurance</b>	10% - Network 40% - Out of Network	20% - Network 50% - Out of Network	20% - Network 50% - Out of Network
<b>Preventative Services – Network</b>	Covered in Full - Deductible Waived	Covered in Full - Deductible Waived	Covered in Full - Deductible Waived
<b>Office/Specialist Visit – Network</b>	\$20 office/\$35 specialist copayment	\$20 office/\$35 specialist copayment	Deductible then Coinsurance
<b>Prescription Drugs</b>	Tier 1: \$7 Copayment Tier 2: \$30 Copayment Tier 3: \$70 Copayment	Tier 1: \$7 Copayment Tier 2: \$30 Copayment Tier 3: \$70 Copayment	Deductible then Coinsurance

### Employee Monthly Rates

Coverage Tier	Buy Up PPO	Standard PPO	HDHP
Employee Only	\$294.00	\$220.00	\$50.00
Employee + Spouse	\$647.00	\$491.00	\$406.00
Employee + Child(ren)	\$586.00	\$449.00	\$374.00
Family	\$921.00	\$706.00	\$589.00
Two Married VPSB Employees	\$547.00	\$391.00	\$125.00
Two Married VPSB Employees - Family	\$821.00	\$606.00	\$489.00
Retiree + Spouse (One with Medicare)	\$482.00	\$376.00	\$318.00
Family (one w/Medicare)	\$669.00	\$531.00	\$456.00
2 married VPSB ONE with Medicare	\$443.00	\$369.00	\$199.00