

Plan Benefit Level Comparisons

	8/13/2019		8/13/2019		8/13/2019		Fairbanks Plan B		Fairbanks Plan C		Difference	
	Current	Proposed	Difference	Proposed	Difference	Fairbanks	Difference	Fairbanks	Difference	Fairbanks	Difference	
	KBPSD	KPEA/KPESA	From	KPEA/KPESA	From	Plan B	From	Plan C	From	Plan C	From	
	HDHP - HRA	HDHP - HSA	Current	HDHP - HRA	Current	80% / 20%	Current	80% / 20%	Current	80% / 20%	Current	
	Benefit Levels	Benefit Levels	Benefit Levels	Benefit Levels	Benefit Levels	80% / 20%	Benefit Levels	Benefit Levels	Benefit Levels	Benefit Levels	Benefit Levels	Benefit Levels
Deductible - Individual	\$ 1,500	\$ 1,500	\$ -	\$ 2,500	\$ 1,000	\$ 2,500	\$ 1,000	\$ 3,000	\$ 1,500	\$ 3,000	\$ 1,500	\$ 1,500
Deductible - Family	\$ 3,000	\$ 3,000	\$ -	\$ 5,000	\$ 2,000	\$ 5,000	\$ 2,000	\$ 5,000	\$ 2,000	\$ 6,000	\$ 3,000	\$ 3,000
Emergency Room Deductible for Non-Emergency	\$ 250	\$ 250	\$ -	\$ 250	\$ -	\$ 250	\$ -	\$ 500	\$ 250	\$ 500	\$ 250	\$ 250
Coinsurance - Preferred Provider	80% / 20%	80% / 20%		80% / 20%		80% / 20%		80% / 20%		80% / 20%		80% / 20%
Coinsurance - Non-Preferred Provider	80% / 20%	80% / 20%		80% / 20%		80% / 20%		60% / 40%		60% / 40%		60% / 40%
Out of Pocket - After Deductible												
Medical - Individual	\$ 2,000	\$ 2,000	\$ -	\$ 2,000	\$ -	\$ 2,000	\$ -	\$ 2,000	\$ 0	\$ 2,000	\$ 0	\$ 0
Medical - Family	\$ 4,000	\$ 6,000	\$ 2,000	\$ 4,000	\$ -	\$ 4,000	\$ -	\$ 8,000	\$ 4,000	\$ 4,000	\$ 0	\$ 0
Prescription - Individual	Included	Included		Included		Included		\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500
Prescription - Family	Included	W/ Medical		W/ Medical		W/ Medical		\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000
HRA or HSA Per Fiscal Year	\$ 750	\$ 750		\$ 750		\$ 750		\$ 750	\$ 750	\$ 750	\$ 750	\$ 750