



School District of Princeton Health Insurance Benefit Comparison

Effective Date: 7/1/2020

| Health Carrier | | Alliant | |
|---------------------------------|---------------------------------|--|--------------------------------|
| Insurance Type | | \$4,000 Essential | |
| Provider Network: | | Blue Preferred | |
| Deductible | In Network | Single \$4,000 | Family \$8,000 |
| | Out of Network | \$8,000 | \$16,000 |
| Co-insurance | In Network | 100% after Deductible | |
| | Out of Network | 70/30 to Out of Pocket Max | |
| Maximum Out-of-Pocket | In Network | Single \$6,000 | Family \$12,000 |
| | Out of Network | \$12,000 PCP | \$24,000 Specialist |
| Office Visits | In Network | Deductible Applies | |
| | Out of Network | Deductible & Coinsurance | |
| Diagnostic/Xray/Lab | In Network | Deductible Applies | |
| | Out of Network | Deductible & Coinsurance | |
| Routine/Preventive Care | In Network | Select Services Covered in Full | |
| | Out of Network | Deductible & Coinsurance | |
| Urgent Care | In Network | Deductible Applies | |
| | Out of Network | Deductible & Coinsurance | |
| Emergency Room | | In-Network Deductible and/or Coinsurance | |
| Hospital Services | In Network | Deductible Applies | |
| | Out of Network | Deductible & Coinsurance | |
| Prescription Drugs | In Network | \$10 / \$25 / \$50 / 25% Max \$250 | |
| | Out of Network | 50% / 50% / 50% / 50% | |
| Rx Maximum Out-of-Pocket | | Included in Medical Max OOP | |
| Enhanced Services | Vision Benefit | Exam Included | |
| | Extraction/Replacement of Teeth | Limited Benefit | |
| | Waiver of Premium | No | |
| Rates | | | |
| Employee | 11 | \$909.51 | <i>see back for Break down</i> |
| Family | 28 | \$2,033.18 | |
| Annual Δ% from Current | | 9.00% | |
| Monthly Totals | | \$66,933.65 | |
| Annual Totals | | \$803,208.20 | |
| | Annual Δ\$ from Current | \$66,321 | |

While every effort is made to illustrate the carriers' various benefits, discrepancies or errors are possible. In the event of an error, the actual product brochure furnished by the insurance carrier and approved by the Commissioner of Insurance will prevail. The master contract and policyholder certificates are more detailed and should be used for the determination of benefits. All plans will comply with state and/or federal requirements with regard to nervous and mental benefits.