



## Pittsville Public School District Health Insurance Benefit Comparison

Effective Date: 7/1/2022

Health Carrier	WCA	
<b>Insurance Type</b>	<b>EPO</b>	
	HDHP Non-Embedded	
<b>Provider Network:</b>	<b>Choice +</b>	
<b>Deductible</b>	<b>Single</b>	<b>Family</b>
In Network	\$1,500	\$3,000
Out of Network	Not Applicable	
<b>Co-Insurance</b>		
In Network	100%	
Out of Network	Not Applicable	
<b>Maximum Out-of-Pocket</b>	<b>Single</b>	<b>Family</b>
In Network	\$1,500	\$3,000
In Network Ded/Coins/Copays	\$2,500	\$5,000
Out of Network	Not Applicable	
<b>Office Visits</b>	<b>PCP</b>	<b>Specialist</b>
In Network	100% after Deductible	
Teladoc	100% after Deductible	
Out of Network	Not Applicable	
<b>Routine/Preventive Care</b>		
In Network	Select Services Covered in Full	
Out of Network	Not Applicable	
<b>Urgent Care</b>		
In Network	100% after Deductible	
Out of Network	Not Applicable	
<b>Emergency Room</b>		
In and Out of Network	100% after Deductible	
<b>Hospital Services</b>		
In Network	100% after Deductible	
Out of Network	Not Applicable	
<b>Prescription Drugs</b>		
In Network	Deductible, then \$10/\$30/\$60/25% to \$250	
<b>Rates</b>	<b>Current</b>	<b>Renewal</b>
Employee 21	\$889.16	\$973.63
Family 46	\$2,018.21	\$2,209.94
Annual Δ% from Current		9.50%
<b>Monthly Totals</b>	<b>\$111,510.02</b>	<b>\$122,103.47</b>
<b>Annual Totals</b>	<b>\$1,338,120.24</b>	<b>\$1,465,241.64</b>
Annual Δ\$ from Current		\$127,121

*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.*

