RASPA Employees Benefit copay amounts for the 2019/2020 school year - medical & dental renewal 7/1/2019 rates, optical 1/1/19 **7/1/19-6/30/20**

Settled contract, contract ratified 12/11/17) - verify contract status!!! For 6/14/19 & forward p/r

Prepared by: Margaret Malburg 6/6/19

Current medical plan is BCN HRA (BCN with EHIM HRA, EHIM RX). 7/1/18 additional medical plan BCN HMO (no HRA) - rates 7/1/19

Medical BCN, prescription drug EHIM RX & Wrap. Your cost share is determined by the Board. Effective 7/1/16, medical cost share will be based on hard cap and based on contract language for part time. Illustarted are the single, two person and family coverage rates.

Questions regarding this information should be directed to Margaret Malburg @ 586-281-1410.

686.42 to 757.16 19.27 to 18.55 8.89 to 7.63 1528.69 to 1725.19 48.17 to 46.37 15.01 to 16.39 2140.63 to 2455.52 53.02 to 50.08 22.58 to 24.63

Additional medical option 7/1/18
BCN medical, EHIM prescription, but
No EHIM HRA (without wrap)
BCN HMO PLAN

The Hard Cap calculation is used for medical coverage per law.

The maximum District net cost is the hard cap for medical coverage beginning 7/1/17, as follows:

2019 Hard Cap - annual **			**6,685.17**			**13,980.75**			**18,232.31**			**6,685.17**	**13,980.75**	**18,232.31**
2019 Hard Cap - monthly			557.10		Opt rate 1/1/19	1,165.06		Opt rate 1/1/19	1,519.36		Opt rate 1/1/19	557.10	1,165.06	1,519.36
			Single	**Single**	**Single**	**Two Person**	**Two Person**	**Two Person**	**Full Family**	**Full Family**	**Full Family**	**Single**	**Two Person**	**Full Family**
Total premium			757.16	18.55	7.63	1,725.19	46.37	16.39	2,455.52	50.08	24.63	674.30	1,559.47	2,140.65
hours per day	district % of copay	employee % of copay	BCN HRA monthly co-pay *	Dental monthly co-pay	vision monthly co-pay	BCN HRA monthly co-pay *	Dental monthly co-pay	vision monthly co-pay	BCN HRA monthly co-pay *	Dental monthly co-pay	vision monthly co-pay	BCN HMO monthly co-pay *	BCN HMO monthly co-pay *	BCN HMO monthly co-pay *
Grandfathered under 2004/2007 contract (insurance as of 6/1/10).														
Illustrates employer maximum cost, then employee monthly cost.														
Max district cost at 82% of hard cap			456.82			955.35			1,245.88			456.82	955.35	1,245.88
>8 but <6	82.00%	18.00%	300.34	3.34	1.37	769.84	8.35	2.95	1,209.64	9.01	4.43	217.48	604.12	894.77
Max district cost at 60% of hard cap			334.26			699.04			911.62			334.26	699.04	911.62
>6 but <5	60.00%	40.00%	422.90	7.42	3.05	1,026.15	18.55	6.56	1,543.90	20.03	9.85	340.04	860.43	1,229.03
Insurance effective after 6/1/10.														
Illustrates employer maximum cost, then employee monthly cost.														
Max district cost at 67% of hard cap			373.26			780.59			1,017.97			373.26	780.59	1,017.97
>8 but <6	67.00%	33.00%	383.90	6.12	2.52	944.60	15.30	5.41	1,437.55	16.53	8.13	301.04	778.88	1,122.68
Max district cost at 45% of hard cap			250.70			524.28			683.71			250.70	524.28	683.71
>6 but <5	45.00%	55.00%	506.46	10.20	4.20	1,200.91	25.50	9.01	1,771.81	27.54	13.55	423.60	1,035.19	1,456.94