FULL TIME SITE COORDINATOR & ASSISTANT PROJECT DIRECTOR (4234) INSURANCE OPTIONS OVERVIEW January 1, 2024 – December 31, 2024

		y 1, 2024 December 31, 2024	
	OPTION I	OPTION II	OPTION III
	Priority Health HMO	Priority Health EPO	Priority Health HSA
	Your monthly employee cost are:	Your monthly employee cost are:	Your monthly employee cost are:
Employee Cost	Single: \$ 279.39 2 Person: \$ 1423.30 Family: \$ 1925.58	Single: \$ 124.63 2 Person: \$ 1075.13 Family: \$ 1492.31	Single: \$ 50.95 2 Person: \$ 888.25 Family: \$ 1219.39
Cash In-Lieu Payment	N/A	N/A	N/A
Medical	Priority Health HMO Office Visit co pay: \$5.00 Deductible: None All services must be in network	Priority Health EPO Deductible: \$500 Single \$1000 2-Person \$1000 Full Family	Priority Health HSA (HMO) Deductible: \$2,000 single \$4,000 2-person \$4,000 Full family KPS will fund deductible at 50% after 60 day waiting period. Amounts will be prorated for mid-year elections.
Prescription	Co-payment \$10 generic/\$20 brand - for 30 day fill \$10 generic/\$20 brand - 90 day mail.	3-Tier Rx Co-payment \$10 / 20% / 20%	Co-payment After plan year deductible is met \$10 generic/\$40 brand for 30 day fill.
Dental	ADN Administrators, Inc. Plan year January - December \$2,000 maximum benefit for each insured person per year for basic and major services • Basic dental services paid at 100% • Major dental services paid at 90% \$1,500 maximum benefit for each insurance person per lifetime for orthodontics	ADN Administrators, Inc. Plan year January - December \$2,000 maximum benefit for each insured person per year for basic and major services • Basic dental services paid at 100% • Major dental services paid at 90% \$1,500 maximum benefit for each insurance person per lifetime for orthodontics	ADN Administrators, Inc. Plan year January - December \$2,000 maximum benefit for each insured person per year for basic and major services • Basic dental services paid at 100% • Major dental services paid at 90% \$1,500 maximum benefit for each insurance person per lifetime for orthodontics
	Orthodontic dental services paid at 50%.	Orthodontic dental services paid at 50%.	Orthodontic dental services paid at 50%.
Vision	NVA (National Vision Administrators) Plan year is January - December.	NVA (National Vision Administrators) Plan year is January - December.	NVA (National Vision Administrators) Plan year is January - December.
	Vision exam - 100% in network (\$50.00 maximum benefit) Lenses-standard glass or plastic covered Frames - \$200 allowance Contact lenses: Up to \$115 In lieu of glasses including contact fitting fees. Benefits are limited to one exam and either one pair of glasses (lenses & frames) or maximum allowance of contract lenses once per plan year.	Vision exam - 100% in network (\$50.00 maximum benefit) Lenses-standard glass or plastic covered Frames - \$200 allowance Contact lenses: Up to \$115 In lieu of glasses including contact fitting fees. Benefits are limited to one exam and either one pair of glasses (lenses & frames) or maximum allowance of contract lenses once per plan year.	Vision exam - 100% in network (\$50.00 maximum benefit) Lenses-standard glass or plastic covered Frames - \$200 allowance Contact lenses: Up to \$115 In lieu of glasses including contact fitting fees. Benefits are limited to one exam and either one pair of glasses (lenses & frames) or maximum allowance of contract lenses once per plan year.
	See NVA's summary of benefits for additional savings/discounts for using an in network provider, or for out of network fee schedule.	See NVA's summary of benefits for additional savings/discounts for using an in network provider, or for out of network fee schedule.	See NVA's summary of benefits for additional savings/discounts for using an in network provider, or for out of network fee schedule.

	OPTION I Priority Health HMO	OPTION II Priority Health EPO	OPTION III Priority Health HSA	
Life Insurance	\$10,000 life - \$10,000 AD&D	\$10,000 life - \$10,000 AD&D	\$10,000 life - \$10,000 AD&D	
Footnotes				
	FULL-TIME EMPLOYEE working 30 or more hours per week	FULL-TIME EMPLOYEE working 30 or more hours per week	FULL-TIME EMPLOYEE working 30 or more hours per week	
	Full-time employees who elect option I will pay the difference between the PA 152 CAP amount and the Priority Health HMO premium plus 20% of the dental/vision cost.		Full-time employees who elect option III will pay the difference between the PA 152 CAP amount and the Priority Health EPO premium plus 20% of the dental/vision cost.	
	KPS will contribute towards the cost of coverage for the employee only. Dependent coverage can be purchased at full cost.	KPS will contribute towards the cost of coverage for the employee only. Dependent coverage can be purchased at full cost.	KPS will contribute towards the cost of coverage for the employee only. Dependent coverage can be purchased at full cost.	
	PA 152 Employer limit monthly amount:	PA 152 Employer limit monthly amount:	PA 152 Employer limit monthly amount:	
	Single \$ 641.90	Single \$ 641.90	Single \$ 641.90	
	2024 Monthly Premiums:	2024 Monthly Premiums:	2024 Monthly Premiums/Deductibles:	
	HMO premium Dental/Vision	HMO premium Dental/Vision	HSA premium Deductible Dental/Vision	
	Single \$ 904.83 \$ 82.24	Single \$ 750.08 \$ 82.24	Single \$ 593.07 \$ 83.33 \$ 82.24	
	2 Person \$ 2035.81 \$ 146.94	2 Person \$ 1,687.64 \$ 146.94	2 Person \$ 1,334.40 \$ 166.67 \$ 146.94	
	Family \$ 2533.44 \$ 170.20	Family \$ 2,100.17 \$ 170.20	Family \$1,660.58 \$166.67 \$170.20	