

Health Insurance Comparator  
2015

	Annual Deductible	Annual Out of pocket Max	Primary Care	Inpatient Hospital Fees	Premium	Total Annual Premium	HSA/HRA contribution
<b>Providence</b>							
<b>Providence HRA</b>	\$1150 per person/\$2300 max family	\$2150 per person, \$4300 per family	\$20 co-pay/Specialist 20% after deductible	Prov 10% after deductible, Other in network 25% after deductible			\$700 Individual/\$1400 Family
Full Time 2015							
EE only					\$ 11.50	\$ 276.00	
EE + child(ren)					\$ 22.50	\$ 540.00	
EE + Spouse/Partner					\$ 30.50	\$ 732.00	
EE + Family					\$ 42.00	\$ 1,008.00	
Part Time 2015							
EE only					\$ 24.00	\$ 576.00	
EE + child(ren)					\$ 42.50	\$ 1,020.00	
EE + Spouse/Partner					\$ 55.00	\$ 1,320.00	
EE + Family					\$ 73.50	\$ 1,764.00	
<b>Providence HAS</b>	\$1500 individual/\$3000 family	\$1500 individual/\$3000 family	After deductible: PCP 10%, Specialist 20%	Prov 10% after deductible, Other in network 25% after deductible			\$700 Individual/\$1400 Family
Full Time 2015							
EE only					0		
EE + child(ren)					\$ 21.00	\$ 504.00	
EE + Spouse/Partner					\$ 35.50	\$ 852.00	
EE + Family					\$ 57.00	\$ 1,368.00	
Part Time 2015							
EE only					\$ 24.00	\$ 576.00	
EE + child(ren)					\$ 52.50	\$ 1,260.00	
EE + Spouse/Partner					\$ 71.50	\$ 1,716.00	
EE + Family					\$ 100.00	\$ 2,400.00	
** Working spouse surcharge \$150/mo = \$1800 yr both plans							

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<b>Sacred Heart</b>							
<b>PPO</b>	\$500 per person/\$1000 family for Preferred and In-Network; \$1000 per person/\$2000 family for out of network	\$3000 Individual/\$6,000 Family in network; \$8500/\$17,000 Family for out of network	20% deductible waived; Specialist & PCP; 50% deductible waived out of network	20% PeaceHealth; 30% in network; 50% out of network			
Full Time 2015							
EE only					\$ 19.62	\$ 510.12	
EE + child(ren)					\$ 80.10	\$ 2,082.60	
EE + Spouse/Partner					\$ 86.82	\$ 2,257.32	
EE + Family					\$ 147.29	\$ 3,829.54	
Part Time 2015							
EE only					\$ 43.82	\$ 1,139.32	
EE + child(ren)					\$ 135.85	\$ 3,532.10	
EE + Spouse/Partner					\$ 146.08	\$ 3,798.08	
EE + Family					\$ 238.11	\$ 6,190.86	
<b>High Deductible</b>	\$2,000 individual/ \$4,000 family	\$3000 Individual/\$6,000 Family in network/ \$11,000 Individual, \$22,000 Family out of network	10% after deductible in network/ 50% out of network	10% after deductible preferred; 20% in network; 50% out of network			\$800 Individual/\$1600 Family
Full Time 2015							
EE only					\$ -	\$ -	
EE + child(ren)					\$ 41.99	\$ 1,091.74	
EE + Spouse/Partner					\$ 46.66	\$ 1,213.16	
EE + Family					\$ 88.66	\$ 2,305.16	
Part Time 2015							
EE only					\$ 25.93	\$ 674.18	
EE + child(ren)					\$ 95.92	\$ 2,493.92	
EE + Spouse/Partner					\$ 103.70	\$ 2,696.20	
EE + Family					\$ 173.70	\$ 4,516.20	



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<b>St. Charles Cont'd</b>							
<b>CDHP</b>	\$1,300 Individual/\$2,600 Family	\$1,200 Individual/\$3,600 Family for Preferred; \$3,500 Individual/\$9,900 Family for In Network; \$6,000 Individual/\$18,000 Family for Out of Network	20% after deductible Preferred; 30% after deductible In Network; 50% after deductible Out of Network	20% after deductible Preferred; 30% after deductible In Network; 50% after deductible Out of Network			\$800 Individual/\$1600 Family/\$2100 Children for Full Time; \$400/\$800/\$1050 for Part Time (40-59 hrs)
<b>Full Time 2015</b>							
EE only					\$ 22.12	\$ 575.12	
EE + child(ren)					\$ 80.59	\$ 2,095.34	
EE + Spouse/Partner					\$ 81.47	\$ 2,118.22	
EE + Family					\$ 118.87	\$ 3,090.62	
<b>Part Time (60-71) 2015</b>							
EE only					\$ 22.12	\$ 575.12	
EE + child(ren)					\$ 139.06	\$ 3,615.56	
EE + Spouse/Partner					\$ 140.82	\$ 3,661.32	
EE + Family					\$ 215.63	\$ 5,606.38	
<b>Part Time (48-59) 2015</b>							
EE only					\$ 132.72	\$ 3,450.72	
EE + child(ren)					\$ 327.61	\$ 8,517.86	
EE + Spouse/Partner					\$ 330.55	\$ 8,594.30	
EE + Family					\$ 455.24	\$ 11,836.24	
<b>Part Time (40-47) 2015</b>							
EE only					\$ 176.96	\$ 4,600.96	
EE + child(ren)					\$ 371.85	\$ 9,668.10	
EE + Spouse/Partner					\$ 374.79	\$ 9,744.54	
EE + Family					\$ 499.47	\$ 12,986.22	