

Tuscola County HEALTH INSURANCE CAFETERIA OPTIONS

Offered By:



	IP	2P	FF
Total Monthly Cost - Fully Funded Deductible	\$495.18	\$1,009.91	\$1,381.37
PA 152 Cap	\$458.33	\$916.67	\$1,250.00
Monthly Employee Contribution	\$36.85	\$93.24	\$131.37

About the plan...

Description: HSA Flexibility Plan – Patient choice with tax-advantaged savings account

Deductible: Above monthly costs **include** contributions to cover \$1,250/\$2,500 deductible

After deductible is met, patient pays...

\$0 for preventive care

No copayment for doctor office, urgent care, or hospital stays

Zero percent coinsurance on services

No copays for generic or prescription drugs

Summary

Excellent coverage, broad network

DISCLAIMER: This document is a summary of certain plan features. It should not be interpreted as a complete comparison of the products represented.

Carrier	Rate Period	Purchased Plan Features	Deductible Individual	Post-Deductible Family	Post-Deductible Coinsurance - Individual	Post-Deductible Coinsurance - Family	Office Visit Copay	Rx Copay	Prescription Drug Deductible	Purchased Plan Rates - Medical	Census	Total	Included in Med	Annual
MESSA Choices II \$5/\$10	7/1/2011 - 6/30/201	In Network	\$0	\$0	\$0	\$0	\$5	\$5/\$10	\$0	\$730.04	0	\$0	0	\$730.04
MESSA Choices II \$5/\$10	7/1/2011 - 6/30/2012	In Network	\$0	\$0	\$0	\$0	\$5	\$5/\$10	\$0	\$730.04	0	\$0	0	\$730.04
MESSA Choices II \$10/\$20	7/1/2011 - 6/30/2012	In Network	\$0	\$0	\$0	\$0	\$5	\$10/\$20	\$0	\$645.30	2	\$0	2	\$645.30
MESSA Choices II \$10/\$20	7/1/2011 - 6/30/2013	In Network	\$0	\$0	\$0	\$0	\$5	\$10/\$20	\$0	\$645.30	2	\$0	2	\$645.30
BCBSM SB HSA 1250-0%; \$5/\$25/\$50	7/1/2012 - 6/30/2013	In Network	\$0	\$1,250	\$2,500	\$0	\$0	\$5/\$25/\$50	\$0	\$465.91	2	\$1,250	2	\$1,804.28
HealthPlus HDHP 2G 100% Rx HSA	7/1/2012 - 6/30/2013	In Network	\$0	\$1,250	\$2,500	\$0	\$0	\$0	\$0	\$539.47	2	\$1,250	2	\$1,784.49
BCBSM SB HSA 1250-0%; \$5/\$25/\$50	7/1/2012 - 6/30/2013	In Network	\$0	\$1,250	\$2,500	\$0	\$0	\$5/\$25/\$50	\$0	\$465.91	2	\$1,250	2	\$1,804.28
HealthPlus HDHP 2G 100% Rx HSA	7/1/2012 - 6/30/2013	In Network	\$0	\$1,250	\$2,500	\$0	\$0	\$0	\$0	\$539.47	2	\$1,250	2	\$1,784.49
BCBSM SB HSA 1250-0%; \$5/\$25/\$50	7/1/2012 - 6/30/2013	In Network	\$0	\$1,250	\$2,500	\$0	\$0	\$5/\$25/\$50	\$0	\$465.91	2	\$1,250	2	\$1,804.28
HealthPlus HDHP 2G 100% Rx HSA	7/1/2012 - 6/30/2013	In Network	\$0	\$1,250	\$2,500	\$0	\$0	\$0	\$0	\$539.47	2	\$1,250	2	\$1,784.49