

2015/16 1/11/2016	Premium Per Month (Based on 10 month Pay Cycle)				Medical Copay	Cost Sharing for Claims			Prescriptions Copay 30 day / 90-100 day					Annual Minimum Cost
	EE Employee Only	EE + Spouse	EE + Child	EE + 2 or more	Copay	Coinsurance  % paid by Employee	Deductible  EE EE + 1 or more	Maximum Out Of Pocket (ACA Max \$6,850 / \$13,700)  EE / EE + 1 or more  Includes: Deductible & Co-Insurance & Copays	Generic	Preferred	Brand/Non-Preferred	Non-Formulary	Specialty	EE EE + 1 or more
<b>Clovis USD</b> Through 8/31/17 \$13,310 NOTE: Rates for Clovis in 2016/17	\$75	\$140	\$140	\$205	\$25 Med \$25 Chiro \$35 Urgent \$150 ER	0%	\$300 \$600	\$1,250 / \$2,500 Med  \$5,600 / \$11,200 Rx	9 18	24 48	34 68		34 68	\$750 \$2,050
<b>Fresno USD</b> Option A PPO Through 12/31/2016 \$14,674	\$192	\$264	\$210	\$276	\$15 Office + 20% \$5 Chiro  \$100 ER + 20%	20%	\$250 \$500	\$4,700 / \$9,400 Med  \$900 / \$1,800 Rx	10	35	35+ cost diff.		35 35	\$1,920 \$2,760
Option B PPO Through 12/31/2016 \$14,674	\$72	\$108	\$84	\$120	\$25 Office +30% \$5 Chiro \$100 ER + 30%	30%	\$1,000 \$2,000	\$6,000 / \$12,000 Med  ? Rx	10	35	35+		35	\$720 \$1,200
Option C Kaiser Dr/Facility HMO Through 12/31/2016 \$14,674	\$192	\$264	\$210	\$276	\$15 Office \$5 Chiro  ER 20% after Ded	20%	\$250 \$500	\$5,000 / \$10,000	10 20		35 70			\$1,920 \$2,760
<b>Central USD</b> <b>Gold Plan</b> Through 11/30/2016 \$11,689	\$230	\$230	\$230	\$230	\$100 ER + 15% \$25 Med \$15 Chiro	15%	\$200 \$600	\$2,250 / \$4,500 Med  \$4,350 / \$8,700 Rx	5 10	30 60	50 70	50 100	100	\$2,300 \$2,300
<b>Bronze Plan - Contracted</b> <b>w/Dental &amp; Vision</b>	\$119	\$119	\$119	\$119	\$100 ER + 30% \$60 Med + 30% \$60 Chiro + 30%	30%	\$4,000 \$8,000	\$5,000 / \$10,000 Med  \$1,600 / \$3,200 Rx	9 18	35 70	55 90	100 100	100	\$1,190 \$1,190

Sanger USD Certificated Through 9/30/15 \$12,000	\$729	\$729	\$729	\$729	\$0	\$0	\$0	\$0	10	35	\$7,290
									25	90	
									All Sanger		\$7,290
Certificated	\$513	\$513	\$513	\$513	\$20	20%	\$200 \$500	\$500 \$1,500	Brand Deductible \$200 Employee \$500 Family 90 day supply only at Costco		\$5,130
Certificated	\$401	\$401	\$401	\$401	\$20	20%	\$2,000 \$4,000	\$2,000 \$4,000			\$4,010
Classified Through 9/30/15 \$11,000	\$630	\$630	\$630	\$630	\$0	\$0	\$0	\$0			\$6,300
Classified	\$522	\$522	\$522	\$522	\$10	10%	\$100 \$300	\$500 \$1,500			\$5,220
Classified	\$489	\$489	\$489	\$489	\$10	10%	\$200 \$500	\$500 \$1,500			\$4,890
Management Through 9/30/15 \$9,500	\$785	\$785	\$785	\$785	\$0	\$0	\$0	\$0			\$7,850
Management	\$652	\$652	\$652	\$652	\$20	0%	\$300 \$600	\$300 \$600			\$6,520
Management	\$457	\$457	\$457	\$457	\$20	20%	\$2,000 \$4,000	\$2,000 \$4,000			\$4,570

Not Updated for 15/16