

# HAND COUNTY

## Avera Health Plans

September 1, 2019

*Approved*  
*Open Enrollment*  
*Estimated*

Employer Contribution Based on Paying Plan 1 Single Rate

### Plan #1 -- \$1,000 Deductible 60/40 \$2,500 Coinsurance (\$3,500 Out-of-Pocket Maximum)

	<u>Single</u>	<u>Emp/Spouse</u>	<u>Emp/Children</u>	<u>Family</u>
Health Insurance Monthly Premium	\$ 879.91	\$ 1,759.81	\$ 1,627.82	\$ 2,507.72
Employee Assistance Program (EAP) Amount	\$ 2.30	\$ 4.82	\$ 4.61	\$ 6.35
Companion Life Insurance Monthly Premium	\$ 4.19	\$ 4.19	\$ 4.19	\$ 4.19
Total Monthly Premium	\$ 886.40	\$ 1,768.82	\$ 1,636.62	\$ 2,518.26
Hand County Premium Contribution per month	\$ 886.40	\$ 886.40	\$ 886.40	\$ 886.40
<b>Estimated Employee Amount per month</b>	<b>\$ -</b>	<b>\$ 882.42</b>	<b>\$ 750.22</b>	<b>\$ 1,631.86</b>

### Plan #2 -- \$2,000 Deductible 70/30 \$2,500 Coinsurance (\$4,500 Out-of-Pocket Maximum)

	<u>Single</u>	<u>Emp/Spouse</u>	<u>Emp/Children</u>	<u>Family</u>
Health Insurance Monthly Premium	\$ 838.10	\$ 1,676.19	\$ 1,550.48	\$ 2,388.58
Employee Assistance Program (EAP) Amount	\$ 2.30	\$ 4.82	\$ 4.61	\$ 6.35
Companion Life Insurance Monthly Premium	\$ 4.19	\$ 4.19	\$ 4.19	\$ 4.19
Total Monthly Premium	\$ 844.59	\$ 1,685.20	\$ 1,559.28	\$ 2,399.12
Hand County Premium Contribution per month	\$ 844.59	\$ 886.40	\$ 886.40	\$ 886.40
<b>Estimated Employee Amount per month</b>	<b>\$ -</b>	<b>\$ 798.80</b>	<b>\$ 672.88</b>	<b>\$ 1,512.72</b>

### Plan #3 (H S A) -- \$4,000 Deductible 100/0 \$0 Coinsurance (\$4,000 Out-Of-Pocket Maximum)

	<u>Single</u>	<u>Emp/Spouse</u>	<u>Emp/Children</u>	<u>Family</u>
Health Insurance Monthly Premium	\$ 711.87	\$ 1,423.74	\$ 1,316.96	\$ 2,028.82
Employee Assistance Program (EAP) Amount	\$ 2.30	\$ 4.82	\$ 4.61	\$ 6.35
Companion Life Insurance Monthly Premium	\$ 4.19	\$ 4.19	\$ 4.19	\$ 4.19
Total Monthly Premium	\$ 718.36	\$ 1,432.75	\$ 1,325.76	\$ 2,039.36
Hand County Premium Contribution per month	\$ 718.36	\$ 718.36	\$ 718.36	\$ 718.36
<b>Hand County Contribution to Savings Account</b>	<b>\$ 168.04</b>	<b>\$ 168.04</b>	<b>\$ 168.04</b>	<b>\$ 168.04</b>
Total Contribution by Hand County per month	\$ 886.40	\$ 886.40	\$ 886.40	\$ 886.40
<b>Estimated Employee Amount per month</b>	<b>\$ -</b>	<b>\$ 714.39</b>	<b>\$ 607.40</b>	<b>\$ 1,321.00</b>