



USD #234 Overview of Health Insurance Options
Effective: January 1, 2023

2023 Plan Design Options - Retiree

	Plan A BCBS	Plan B BCBS	Plan C - HSA BCBS
	In-network	In-network	In-network
	Deductible		
Single / Family	\$1,500 / \$3,000	\$2,500 / \$5,000	\$4,000 / \$8,000
Coinsurance	80%	80%	100%
	Deductible & Coinsurance Max		
Single / Family	\$2,500 / \$5,000	\$3,500 / \$7,000	\$4,000 / \$8,000
	Max Out of Pocket		
Single / Family	\$5,000 / \$10,000	\$5,000 / \$10,000	\$6,350 / \$12,700
Hospitalization	Deductible + 20%	Deductible + 20%	Deductible
Physician Office Visit	\$25 Copay	\$25 Copay	Deductible
Specialist Office Visit	\$50 Copay	\$50 Copay	Deductible
Emergency Room	\$250 then Ded + 20%	\$250 then Ded + 20%	Deductible
Urgent Care	\$25 or \$100 then Ded + 20%	\$25 or \$100 then Ded + 20%	Deductible
Preventive Care	100%	100%	100%
Prescription Drugs	\$15 / \$50 / \$75 / \$150 / 20%	\$15 / \$50 / \$75 / \$150 / 20%	Ded then \$15 / \$50 / \$75 / \$150
Accident Benefit	Deductible + 20%	Deductible + 20%	Deductible

2023 Health Insurance Rate Tiers

	Plan A	Plan B	Plan C - HSA
Single Coverage	\$547.50	\$525.83	\$474.52
Employee/Spouse	\$1,158.05	\$1,111.46	\$1,001.16
Employee/Child(ren)	\$1,092.38	\$1,048.46	\$944.51
Family Coverage	\$1,702.94	\$1,634.09	\$1,471.24