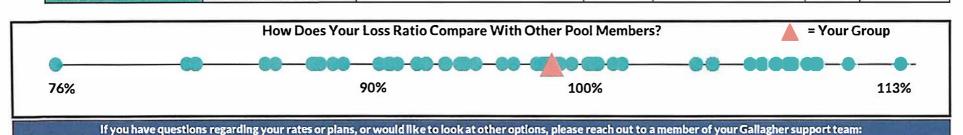


2023 Renewal Prepared for Athens Public Schools



Pool-Standard Renewal 4.9% Description		Rate Protection Impact 0%		Ra	Rate Adjustment 4.9%		
		Benefits	2022 Premium Rate		2023 Premium Rate		
	Deductible:	\$250/\$500	Single	\$727.35	Single:	\$762.99	
Versatile 3 PPO	Coinsurance:	10%	Double	\$1,636.47	Double:	\$1,716.66	
	Rx Coverage:	\$10/\$40	Family	\$2,036.51	Family:	\$2,136.30	
Flexible Blue 2	Deducible:	\$1500/\$3000	Single	\$674.48	Single:	\$707.53	
	Coinsurance:	0%	Double	\$1,518.05	Double:	\$1,592.43	
	Rx Coverage:	\$10/\$40	Family	\$1,889.13	Family:	\$1,981.70	



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Insurance Risk Management Consulting

Athens Area Schools Health Insurance Benefits New Rates

2020 PA 152 Caps	
Hard Cap changing 7/1/22	

Hard Cap changing 7/1/22						
OPTION I (HSA)	1/1/2022 Monthly Premiums		7/1/2022 Hard Cap	2	Monthly	
		Yearly Rates		24 installments		
Single	\$674.48	\$8,093.76	\$7,043.89	\$43.74	\$87.49	
2-Person	\$1,518.05	\$18,216.60	\$14,730.96	\$145.24	\$290.47	
family	\$1,889.13	\$22,669.56	\$19,210.66	\$144.12	\$288.24	
OPTION II (PPO)	Monthly Premiums	Yearly Rates	Hard Cap	24 installments	Monthly	
Single	\$762.99	\$9,155.88	\$7,399.47	\$73.18	\$146.37	
2-Person	\$1,716.66	\$20,599.92	\$15,474.60	\$213.56	\$427.11	
family	\$2,136.30	\$25,635.60	\$20,180.43	\$227.30	\$454.60	
2020 PA 152 Caps						
	1/1/2023		7/1/202	<mark>2</mark>		
OPTION I (HSA)	Monthly Premiums	Yearly Rates	Hard Cap	24 installments	Monthly	
Single	707.53	8,490.36	7,304.51	49.41	98.82	
2-Person	1,592.43	19,109.16	15,276.01	159.71	319.43	
family	1,981.70	23,780.40	19,921.45	160.79	321.58	
OPTION II (PPO)	Monthly Premiums	Yearly Rates	Hard Cap	24 installments	Monthly	
Single	762.99	9,155.88	7,304.51	77.14	154.28	
2-Person	1,716.66	20,599.92	15,276.01	221.83	443.66	
family	2,136.30	25,635.60	19,921.45	238.09	476.18	