

# THE POOL

## 2023 Renewal Prepared for Athens Public Schools



**Pool-Standard Renewal 4.9%**

**Rate Protection Impact 0%**

**Rate Adjustment 4.9%**

Description	Benefits	2022 Premium Rate		2023 Premium Rate	
Versatile 3 PPO	Deductible:	\$250/\$500	Single	\$727.35	Single: \$762.99
	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	Deductible:	\$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

How Does Your Loss Ratio Compare With Other Pool Members?

▲ = Your Group



If you have questions regarding your rates or plans, or would like to look at other options, please reach out to a member of your Gallagher support team:

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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**

	<b>1/1/2022</b>		<b>7/1/2022</b>		
<b>OPTION I (HSA)</b>	<b>Monthly Premiums</b>	<b>Yearly Rates</b>	<b>Hard Cap</b>	<b>24 installments</b>	<b>Monthly</b>
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
<b>OPTION II (PPO)</b>	<b>Monthly Premiums</b>	<b>Yearly Rates</b>	<b>Hard Cap</b>	<b>24 installments</b>	<b>Monthly</b>
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**

	<b>1/1/2023</b>		<b>7/1/2022</b>		
<b>OPTION I (HSA)</b>	<b>Monthly Premiums</b>	<b>Yearly Rates</b>	<b>Hard Cap</b>	<b>24 installments</b>	<b>Monthly</b>
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
<b>OPTION II (PPO)</b>	<b>Monthly Premiums</b>	<b>Yearly Rates</b>	<b>Hard Cap</b>	<b>24 installments</b>	<b>Monthly</b>
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