

Kenyon College

Upcoming Changes for 2021-22

Medical/Rx Plan Design

	July 1, 2020		July 1, 2021		
	Premium Plan	Basic Plan	Premium Plan	Basic Plan	HSA Plan
Payroll Deduction Costs					Equal to Basic Plan cost
Medical and Rx Benefits					
Network Benefits					
Deductible	\$250 / \$500	\$500 / \$1,000	\$500 / \$1,000	\$1,000 / \$2,000	\$4,000 / \$8,000
Coinsurance	20 / 80%	30 / 70%	20 / 80%	30 / 70%	0 / 100%
Out-of-Pocket Maximum	\$1,250 / \$2,500	\$3,500 / \$7,000	\$2,500 / \$5,000	\$5,000 / \$10,000	\$5,000 / \$10,000
Office Visits (PCP/Spec./NP Spec.)	\$15	\$20	\$15 / \$40 / \$80	\$20 / \$50 / \$100	ded + 0%
Teladoc Visits			\$10	\$10	ded + 0%
Urgent Care Center Visits	ded. + coins.	ded. + coins.	\$50 copay	\$75 copay	ded + 0%
Emergency Room Visits	ded. + coins.	ded. + coins.	ded. + coins.	ded. + coins.	ded + 0%
Non-Network Benefits					
Deductible	\$250 / \$500	\$500 / \$1,000	\$1,500 / \$3,000	\$3,500 / \$7,000	\$8,000 / \$16,000
Out-of-Pocket Maximum	\$2,250 / \$4,500	\$5,500 / \$11,000	\$6,000 / \$12,000	\$10,000 / \$20,000	\$10,000 / \$20,000
Coinsurance	ded + 40%	ded + 50%	ded + 50%	ded + 50%	ded + 50%
Prescription Drugs					
Retail Copays					* Rx copays apply only after deductible is met
Tier 1	10% (\$10 min.)	10% (\$10 min.)	10% (\$10 min.)	10% (\$10 min.)	10% (\$10 min.)
Tier 2	20% (\$25 min.)	20% (\$25 min.)	20% (\$25 min.)	20% (\$25 min.)	20% (\$25 min.)
Tier 3	30% (\$50 min.)	30% (\$50 min.)	30% (\$50 min.)	30% (\$50 min.)	30% (\$50 min.)
Mail Order	\$20 / \$50/ \$100	\$20 / \$50/ \$100	\$20 / \$50/ \$100	\$20 / \$50/ \$100	\$20 / \$50/ \$100
HSA funding by the College					\$1,000-single, \$1,500-single+1 \$2,000-family
Other Changes	<ul style="list-style-type: none"> - Moved to UHC's <i>Choice Plus PPO</i> network - Rx plan managed by <i>OptumRx</i> - Dental Plan moved to <i>Delta Dental</i> 		<ul style="list-style-type: none"> - Implement UMR's <i>Plan Advisor</i> - Add <i>Teladoc</i> for physical and mental health services - Add <i>VSP</i> as a new Vision Plan 		