

Kenyon College

Effective July 1, 2020
Medical/Rx Plan Design

	July 1, 2019		July 1, 2020		
	Premium Plan	Basic Plan	Premium Plan	Basic Plan	HSA Plan
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	\$8,000 / \$16,000	\$8,000 / \$16,000
Coinsurance	ded + 40%	ded + 50%	ded + 50%	ded + 50%	ded + 50%
Prescription Drugs					
Retail Copays					<i>* Rx copays apply only after deductible is met</i>
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"> - Implement UMR's <i>Plan Advisor</i> -Standard - Add <i>Teladoc</i> for physical, dermatology and mental health services - Add <i>VSP</i> as a new Vision Plan 		