

Kenyon College

July 1, 2019 & 2020

Medical/Rx Plan Design

	July 1, 2019		July 1, 2020 (tentative)		
	Premium Plan	Basic Plan	PPO 1	PPO 2	HSA Plan*
Payroll Deduction Costs	+5% over current	+5% over current	Equal to 7/1/2019 payroll deduction costs		Equal to PPO 2 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%
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	\$500 / \$1,000	\$750 / \$1,500	\$1,500 / \$3,000	\$3,500 / \$7,000	\$6,000 / \$12,000
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%	50 / 50%
Prescription Drugs					
Retail Copays					
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 (projected)					\$600-single, \$900-single+1 \$1,200-family
					* Rx copays apply only after deductible is met
Proposed Changes	Replace Express Scripts with <i>OptumRx</i> Replace UHC Options PPO with <i>Choice Plus PPO</i> network		Implement UMR's <i>Plan Advisor</i> Add <i>Teladoc</i> for physical and mental health services		