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Chillicothe & Ross County
Public Library

current (expires 1/31/23)

renewal of current (+39%)

proposed (+6.55% over current)

Insurance Company	United Healthcare		United Healthcare		Anthem	
Plan Name	AXPH		AXPH Initial Renewal		Blue Access Option 21	
Health Benefits	Network	Non-Network	Network	Non-Network	Network	Non-Network
Single Deductible	\$5,000	\$10,000	\$5,000	\$10,000	\$6,000	\$18,000
Family Deductible	\$10,000	\$20,000	\$10,000	\$20,000	\$12,000	\$36,000
Coinsurance %	80%	50%	80%	50%	100%	70%
Single OOP Max	\$7,150	\$20,000	\$7,150	\$20,000	\$7,350	\$22,050
Family OOP Max	\$14,300	\$40,000	\$14,300	\$40,000	\$14,700	\$44,100
Inpatient Services	Ded. then 20%	Ded. then 50%	Ded. then 20%	Ded. then 50%	Ded. then 0%	Ded. then 30%
Outpatient Surgery	Ded. then 20%	Ded. then 50%	Ded. then 20%	Ded. then 50%	Ded. then 0%	Ded. then 30%
Doctor Office Copay	\$15	Ded. then 50%	\$15	Ded. then 50%	\$30	Ded. then 30%
Specialist Copay	\$50/\$100	Ded. then 50%	\$50/\$100	Ded. then 50%	\$60	Ded. then 30%
Urgent Care Copay	\$25	Ded. then 50%	\$25	Ded. then 50%	\$75	Ded. then 30%
ER Copay	\$300 then 20%		\$300 then 20%		\$400	
RX Generic Copay	\$10		\$10		\$10	
RX Preferred Brand Copay	\$40		\$40		\$40	
RX Nonpref Brand Copay	\$85		\$85		\$70	
RX Mail Order	\$25/\$100/\$212.50		\$25/\$100/\$212.50		\$25/\$125/\$210	
Network	UHC Choice Plus		UHC Choice Plus		Blue Access PPO	
Website	www.uhc.com		www.uhc.com		www.anthem.com	

TOTAL CENSUS & RATES

HEALTH	Census	Rate	Census	Rate	Census	Rate
Employee Only	12	\$770.37	12	\$1,070.81	12	\$820.84
Employee + Spouse	9	\$1,693.26	9	\$2,353.62	9	\$1,804.20
Employee + Child(ren)	2	\$1,300.38	2	\$1,807.52	2	\$1,385.58
Full Family	6	\$2,378.12	6	\$3,305.57	6	\$2,533.93
Monthly Premium	\$41,353.26		\$57,480.76		\$44,062.62	
Annual Premium	\$496,239.12		\$689,769.12		\$528,751.44	
Percentage Change	Current		39.00%		6.55%	

EMPLOYEE CENSUS & RATES

HEALTH	Census	Rate	Census	Rate	Census	Rate
Employee Only	12	\$154.07	12	\$214.16	12	\$164.17
Employee + Spouse	9	\$338.65	9	\$470.72	9	\$360.84
Employee + Child(ren)	2	\$260.08	2	\$361.50	2	\$277.12
Full Family	6	\$475.62	6	\$661.11	6	\$506.79
Monthly Premium	\$8,270.65		\$11,496.15		\$8,812.52	
Annual Premium	\$99,247.82		\$137,953.82		\$105,750.29	
Percentage Change	Current		39.00%		6.55%	

EMPLOYER CENSUS & RATES

HEALTH	Census	Rate	Census	Rate	Census	Rate
Employee Only	12	\$616.30	12	\$856.65	12	\$656.67
Employee + Spouse	9	\$1,354.61	9	\$1,882.90	9	\$1,443.36
Employee + Child(ren)	2	\$1,040.30	2	\$1,446.02	2	\$1,108.46
Full Family	6	\$1,902.50	6	\$2,644.46	6	\$2,027.14
Monthly Premium	\$33,082.61		\$45,984.61		\$35,250.10	
Annual Premium	\$396,991.30		\$551,815.30		\$423,001.15	
Percentage Change	Current		39.00%		6.55%	

+\$12,902 monthly

+\$2,167.49 monthly
 and increase maximum
 HRA to \$5,500 from
 \$4,500*

*over the past 3 years, only 2% of staff have maxed out on the HRA