

PRESENTED BY KEVIN MORSE FROM KAATIONRONDACK BENEFIT PLANNING INCORPORATED

Group Health Plan Worksheet-Town of New Lisbon-Health Insurance Spreadsheet-HRA-2025

10/8/24	Current Silver HRA	Renewal Silver HRA	Excellus Silver HRA	CDPHP Bronze HRA	MVP Bronze HRA	Platinum Option
	MVP Gold Silver 8	MVP Gold Silver 8	ExcellusBCBS Silver 19	CDPHP Bronze 421	MVP Bronze 6	MVP Platinum 5
Office	Ded.-Covered in Full	Ded.-Covered in Full	Ded-\$25	Ded-Covered in Full	Ded.-Covered in Full	\$15
Specialist	Ded.-Covered in Full	Ded.-Covered in Full	Ded-\$30	Ded.-Covered in Full	Ded.-Covered in Full	\$25
Preventive	Covered	Covered	Covered	Covered	Covered	Covered
Network	Cigna	Cigna	BlueCard	MagnaCare	Cigna	Cigna
Deductible(in net)	\$4650(S)/\$9300(F)-EMBEDDED	\$4650(S)/\$9300(F)-EMBEDDED	\$3350(S)-\$6700(F)	\$7050(S)/\$14100(F)-EMBEDDED	\$7100(S)/\$14200(F)-EMBEDDED	N/A
Coinsurance	N/A	N/A	N/A	N/A	N/A	N/A
Out-of Pocket	\$7600(s)/\$15200(F)	\$7600(s)/\$15200(F)	\$7750(S)-\$15500(S)	\$7050(s)/\$14100(F)	\$7100(s)/\$14200(F)	\$3350(S)/\$7100(F)-Embedded
Inpatient Hospital	Ded.-Covered in Full	Ded.-Covered in Full	Ded-\$500	Ded.-Covered in Full	Ded.-Covered in Full	\$550
Outpatient Surgery	Ded.-Covered in Full	Ded.-Covered in Full	Ded-\$350	Ded.-Covered in Full	Ded.-Covered in Full	\$300
ER	Ded.-Covered in Full	Ded.-Covered in Full	Ded-\$350	Ded.-Covered in Full	Ded.-Covered in Full	\$200
Dependent/Student	26/26	26/26	26/26	26/26	26/26	26/26
Prescription Drug	Ded.-\$10/\$40/\$60	Ded.-\$10/\$40/\$60	Ded-\$5/\$45/\$90	Ded.-Covered in Full	Ded.-Covered in Full	\$10/\$40/\$60
Single-2	\$741.34	\$826.74	\$879.07	\$881.19	\$762.10	\$1,170.36
Sub & Spouse-0	\$1,482.68	\$1,653.48	\$1,758.15	\$1,762.37	\$1,524.20	\$2,340.72
Sub & Child(ren)-0	\$1,260.28	\$1,405.46	\$1,494.42	\$1,498.02	\$1,295.57	\$1,989.61
Family-1	\$2,112.82	\$2,356.21	\$2,505.36	\$2,511.38	\$2,171.99	\$3,335.53
Total Monthly Premium	\$4,966.98	\$5,539.16	\$5,889.79	\$5,903.95	\$5,106.08	\$7,841.42
Total Annual Premium	\$59,603.76	\$66,469.92	\$70,677.48	\$70,847.40	\$61,272.96	\$94,097.04
Annual Cost vs. Current		\$6,866.16	\$4,207.56	\$169.92	\$1,669.20	\$34,493.28
TOTAL ANNUAL PREMIUM PERCENTAGE OF CHANGE		11.52%	18.58%	18.86%	2.80%	57.87%
HRA Max Risk (not including TPA Fees)	\$18,600.00	\$18,600.00	\$31,000.00	\$28,200.00	\$28,400.00	\$0.00
Total Annual Premium & MAX Risk HRA	\$78,203.76	\$85,069.92	\$101,677.48	\$99,047.40	\$89,672.96	\$94,097.04
Annual Cost vs. Current-MAX RISK		\$6,866.16	\$23,473.72	\$20,843.64	\$11,469.20	\$15,893.28
HRA Assumed 50% Risk (not including TPA Fees)-Currently at 25%	\$9,300.00	\$9,300.00	\$15,500.00	\$14,100.00	\$14,200.00	\$0.00
Total Annual Premium & Assumed Risk HRA	\$68,903.76	\$75,769.92	\$86,177.48	\$84,947.40	\$75,472.96	\$94,097.04
Annual Cost vs. Current		\$6,866.16	\$17,273.72	\$16,043.64	\$6,569.20	\$25,193.28
TOTAL ANNUAL PREMIUM & HRA Assumed Risk PERCENTAGE OF CHANGE		9.96%	25.07%	23.28%	9.53%	36.56%