

Pinellas County Schools
2014 Triple Option Health Plan

Plan Design changes effective January 1, 2014

<u>Plan</u>	<u>Benefit</u>	<u>Change</u>
CDHP	Network	NPOS to HMO Premier, no out-of-network benefits
	Co-insurance	90%/10% to 80%/20%%
	Out-of-Pocket Maximum	\$2,500/\$5,000 to \$3,000/\$6,000
Staff HMO	Specialist Co-pay	\$45 to \$50
	ER Co-pay	\$250 to \$300
	Outpatient Surgery	\$300 to \$500
	Advance Imaging	\$150 to \$250
	Out-of-Pocket Maximum	\$2,500/\$5,000 to \$3,000/\$6,000
NPOS	Deductible	\$0 to \$100/\$200 – Deductible must be satisfied before plan pays
	Out-of-Pocket Maximum	\$2,500/\$5,000 to \$3,000/\$6,000

Health Plan:

1. There are no changes to Pharmacy benefits. However, annual formulary changes will be made effective January 1, 2014. Information will be provided by Humana.
2. The 2014 health plan meets all the requirements of the Affordable Care Act.

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2014 Payroll Deduction changes beginning December 2013

<u>Plan</u>	<u>2013 Deduction</u>	<u>2014 Deduction</u>
<u>CDHP</u>		
Employee	\$24.00	\$23.00
Employee + 1	\$98.00	\$104.00
Family	\$159.00	\$164.00
2-Board Family	\$59.00	\$68.00
<u>STAFF HMO</u>		
Employee	\$31.00	\$39.00
Employee + 1	\$121.00	\$141.00
Family	\$189.00	\$216.00
2-Board Family	\$89.00	\$120.00
<u>NPOS</u>		
Employee	\$52.00	\$57.00
Employee + 1	\$149.00	\$165.00
Family	\$229.00	\$248.00
2-Board Family	\$129.00	\$152.00

Note: Deductions are taken over 20-pay periods September through June.