

**Warren Hills Regional Board of Education**  
**Simplified Medical & Prescription Plan Benefits Comparison with Rates**  
**July 1, 2020**

	Direct Access 20		HDHP HRA		OMNIA	
Medical:	In-Network	Out-of-Network	In-Network	Out-of-Network	Tier 1	Tier 2
Referral Required	No		No		No	
Individual Deductible	None	\$1,000	\$1,500		None	\$1,500
Family Deductible	None	\$3,000	\$3,000		None	\$3,000
Max. Out of Pocket Single	\$1,500	\$2,000	\$5,000	\$10,000	\$2,500	\$4,500
Max. Out of Pocket Family	\$3,000	\$5,000	\$10,000	\$20,000	\$5,000	\$9,000
Lifetime Benefit Maximum	Unlimited		Unlimited		Unlimited	
PCP Office Copay	\$20	70% after ded.	80% after ded.	60% after ded.	\$5	\$20
Specialist Office Copay	\$20	70% after ded.	80% after ded.	60% after ded.	\$15	\$30
Inpatient Hospital Copay	100% after \$500 copay per admission	70% after sep. \$500 ded	80% after ded.	60% after ded.	100% after \$150 copay per admission	80% after ded.
Outpatient Surgery Copay	100%	70% after ded.	80% after ded.	60% after ded.	100% after \$150 copay	80% after ded.
Preventive Care	100%	70% no ded.	80% after ded.	60% after ded.	100%	100%
Emergency Room Copay	100% after \$100 copay		80% after ded.	60% after ded.	100% after \$100 copay	
<b>Medical Premium Rates:</b>						
Single	\$1,159.46		\$638.78		\$846.41	
Parent/Child(ren)	\$1,691.51		\$931.90		\$1,234.79	
2-Party	\$2,528.78		\$1,393.17		\$1,846.02	
Family	\$2,955.85		\$1,628.48		\$2,157.78	
<b>Prescription:</b>						
Retail Generic Copay	\$15 after \$50 ded.		\$15 after \$50 ded.		\$15 after \$50 ded.	
Retail Brand Copay	\$30 after \$50 ded.		\$30 after \$50 ded.		\$30 after \$50 ded.	
Mail Order Generic Copay	\$30 after \$50 ded.		\$30 after \$50 ded.		\$30 after \$50 ded.	
Mail Order Brand Copay	\$60 after \$50 ded.		\$60 after \$50 ded.		\$60 after \$50 ded.	
<b>Prescription Premium Rates:</b>						
Single	\$261.77		\$261.77		\$261.77	
Parent/Child(ren)	\$340.33		\$340.33		\$340.33	
2-Party	\$523.49		\$523.49		\$523.49	
Family	\$602.01		\$602.01		\$602.01	
<b>Annual Premium (Med/Rx)</b>						
	Single	\$17,055	Single	\$10,807	Single	\$13,298
	P/C	\$24,382	P/C	\$15,267	P/C	\$18,901
	2 Adult	\$36,627	2 Adult	\$23,000	2 Adult	\$28,434
	Family	\$42,694	Family	\$26,766	Family	\$33,117