

St. Clair County Retiree Comparison

Medical Plan Comparison	RETIREE	
	Current PPO 2 With 15/30/45 RX	Effective 8/1/12 PPO 4 With 10/40/80 RX - NH 10/20/40 RX - H
	PPO 2	PPO 4
Single Deductible	\$100	\$500
Family Deductible	\$200	\$1,000
% Copay	10%	20%
Single % Copay Max	\$500	\$1,500
Family % Copay Max	\$1,000	\$3,000
Single OOP (Ded Plus % Copay Max)	\$600	\$2,000
Family OOP (Ded Plus % Copay Max)	\$1,200	\$4,000
Office Visit	\$15	\$20
Chiropractic Office Visit	\$0	\$20
# of Chiro Visits	24	24
Emergency Room	\$50	\$50
Routine Mammograms	90% after Deduct	80% after Deduct
Preventive Care Maximum	\$250.00	\$250.00
Pharmacy Benefit	\$15/30/45 - NH \$10/20 - H	\$10/40/80 - NH \$10/20/40 - H
Vision	N/A	N/A
Dental	50/50/50/50 1,000 MBL on Class I, II, and III. MBL 1,500 on Class IV	50/50/50/50 1,000 MBL on Class I, II, and III. MBL 1,500 on Class IV
Hearing	N/A	N/A
Projected Annual Cost	\$5,829,645	\$4,490,544
Projected Savings	\$0	\$1,339,101

* NH = Non-Hardship; H = Hardship

* Proposed MOPDx2 = 90 Day Mail Order or Retail w/ 2 Co-Pays