

**Mercer County School District #404
2024-2025 Plan Year**

	CURRENT	RENEWAL
Carrier	BCBS	BCBS
Network	BCBS - PPO	BCBS - PPO
Annual Ded. - In-Network	\$500	\$500
Annual Ded. - Out of Network	\$1,000	\$1,000
Family - In-Network	\$1,500	\$1,500
Family - Out of Network	\$3,000	\$3,000
Lifetime Benefit Maximum	Unlimited	Unlimited
Co-insurance In Network	80% / 20%	80% / 20%
Co-insurance Out of Network	60% / 40%	60% / 40%
In Network Max Out/Pocket (incl Ded, Coins, Copays (excluding Rx) for Individual)	\$2,500	\$2,500
Out of Network Max Out/Pocket (incl Ded, Coins, Copays (excluding Rx) for Individual)	\$5,000	\$5,000
In Network Max Out/Pocket (incl Ded, Coins, Copays (excluding Rx) for Family)	\$5,000	\$5,000
Out of Network Max Out/Pocket (incl Ded, Coins, Copays (excluding Rx) for Family)	\$10,000	\$10,000
Rx Max Out/Pocket for Individual	\$1,000	\$1,000
Rx Max Out/Pocket for Family	\$3,000	\$3,000
Doctor's Office CoPay (In-Network)	\$30 PCP / \$50 SCP	\$30 PCP / \$50 SCP
Preventive Care (In-Network)	100%	100%
Prescription Copays (In-Network)		
Generic	\$10	\$10
Pref. Brand	\$40	\$40
Non - Pref Brand	\$60	\$60
Specialty	\$150	\$150
Mail-Order		
Generic	\$20	\$20
Pref. Brand	\$80	\$80
Non - Pref Brand	\$120	\$120
Specialty	N/A	N/A
Monthly Premiums	CURRENT (district internal rates)	RENEWAL
Employee (62)	\$1,005.13	\$1,124.74
Employee & Children (4)	\$2,159.15	\$2,127.03
Employee & Spouse (4)	\$1,900.83	\$2,416.09
Family (1)	\$3,054.91	\$3,418.44
Total Monthly Premium	\$81,612.89	\$91,324.80
Total Annual Premium	\$979,354.68	\$1,095,897.60

11.90%

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