

# EXECUTIVE SUMMARY

## JACKSON COUNTY MANAGEMENT AND PEBB PLANS

- **Highlights:**

- PEBB and Jackson County offer “platinum-level” plans although PEBB’s Providence Choice plan is richer
  - Providence Choice is 2% richer than Jackson County while Statewide is similar in actuarial value
- Both plans provide benefits for in-network and out-of-network providers, preserving participant choice
- When considering total out-of-pocket costs under each plan (expected cost share at different utilization levels), the PEBB Choice plan provides the lowest total cost across all utilization levels for both employee-only coverage and family coverage
  - For employee-only coverage, the Statewide plan and the Choice plan provide better benefits for lower utilizers,
  - For family coverage, the PEBB Statewide plan and JCEA provide a similar benefit for, while the Providence Choice plan is lower cost for all employees

- **Additionally...**

- Jackson County’s dental has no deductible and \$1,000 annual maximum while PEBB’s plan has an annual \$50/\$150 deductible, but a benefit maximum of \$1,750
  - Jackson County’s dental is with Regence and is an incentive plan where member cost sharing depends on when the member last received preventive benefits
- Jackson County has Regence for vision and offers a \$20 copay for exams and \$265 in hardware benefits
  - PEBB offers a choice of Basic or Enhanced vision options, based on the choice of the employee
- The Basic Life benefit is 2x annual earnings up to \$500,000

# JACKSON COUNTY AND PEBB

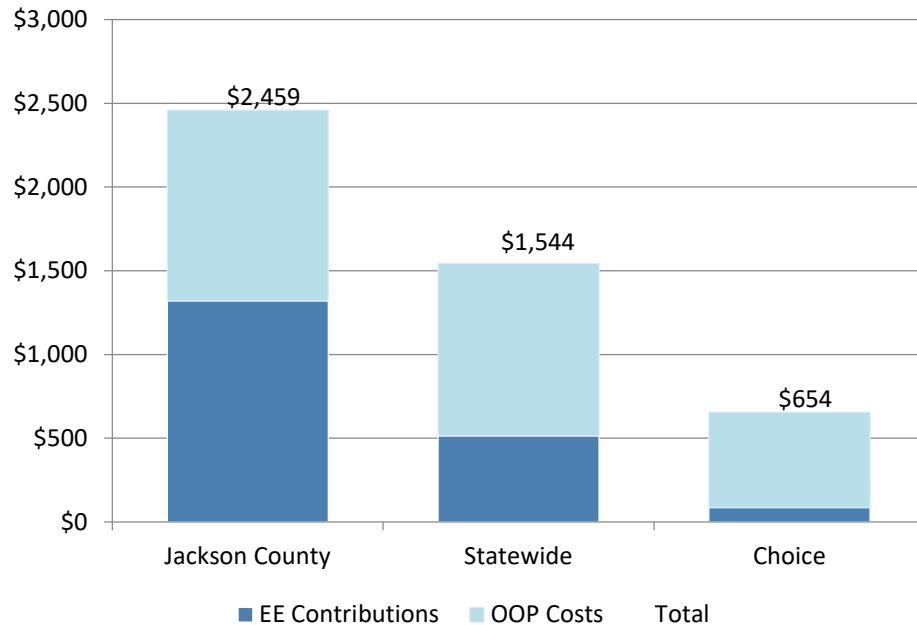
## Plan Design Overview - Medical

Benefit	Providence Choice FT		Providence Statewide FT		Jackson County	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
<b>Deductible (Ind. / Family)</b>	\$250 / \$750	\$500 / \$1,500	\$250 / \$750	\$500 / \$1,500	\$750 / \$2,250	\$750 / \$2,250
Out of Pocket Max (Ind. / Family)	\$1,500 / \$4,500	\$4,000 / \$12,000	\$1,900 / \$5,700	\$4,800 / \$14,400	\$2,250 / \$6,750	\$2,250 / \$12,000
<b>Coinsurance</b>	15%	40%	15%	40%	10%	30%
Office Visits						
Preventive	Free	Ded & 30%	Free	Ded & 30%	Free	Ded & coin.
Primary Care	\$10	Ded & 30%	15%	Ded & 30%	\$20	Ded & coin.
Specialist	Ded, \$10	Ded & 30%	Ded & coin.	Ded & 30%	\$20	Ded & coin.
Hospital Facility						
Inpatient	50/day to \$250	Ded, \$500, 40%	Ded & coin.	Ded, \$500, 40%	Ded & coin.	Ded & coin.
Outpatient	\$10	Ded, \$100, 40%	Ded & coin.	Ded, \$100, 40%	Ded & coin.	Ded & coin.
Hospital Physician						
Inpatient	Ded & coin.	Ded & coin.	Ded & coin.	Ded & coin.	Ded & coin.	Ded & coin.
Outpatient	Ded & coin.	Ded & coin.	Ded & coin.	Ded & coin.	Ded & coin.	Ded & coin.
<b>Emergency Room</b>	\$150	\$150	Ded & \$150 copay & 15% coin.	Ded & \$150 copay & 15% coin.	\$100 copay & 10% coin.	\$100 copay & 10% coin.
<b>Urgent Care</b>	\$25	\$25	\$25	\$25	\$20	Ded & coin.
Mental Health						
Inpatient	Ded, \$250	Ded, \$500, 40%	Ded & coin.	Ded, \$500, 40%	Ded & coin.	Ded & coin.
Outpatient	\$10	Ded & 30%	Ded & coin.	Ded & 30%	\$20	Ded & coin.
Substance Abuse						
Inpatient	Free	Ded, \$500, 40%	Free	Ded, \$500, 40%	Ded & coin.	Ded & coin.
Outpatient	Free	Ded & 30%	Free	Ded & 30%	\$20	Ded & coin.
<b>Other Services</b>	Ded, \$30	Ded & 30%	Ded & coin.	Ded & 30%	Ded & coin.	Ded & coin.
Prescription Drugs	Ded: \$50 / \$150 OOP: \$1,050 / \$3,150		Ded: \$50 / \$150 OOP: \$1,050 / \$3,150			
Retail						
Generic		Ded, \$10		Ded, \$10		
Formulary		Ded, \$30		Ded, \$30		\$10
Non-Formulary		Ded, \$30		Ded, \$30		\$20
Preventive		Free		Free		\$50
Specialty		Ded, \$100		Ded, \$100		Free
Mail Order						
Generic		Ded, \$25		Ded, \$25		
Formulary		Ded, \$75		Ded, \$75		\$25
Non-Formulary		Ded, \$75		Ded, \$75		\$50
Preventive		Free		Free		\$100
Specialty		Ded, \$100		Ded, \$100		Free
<b>Actuarial Value</b>	<b>94.3%</b>		<b>90.8%</b>		<b>91.9%</b>	

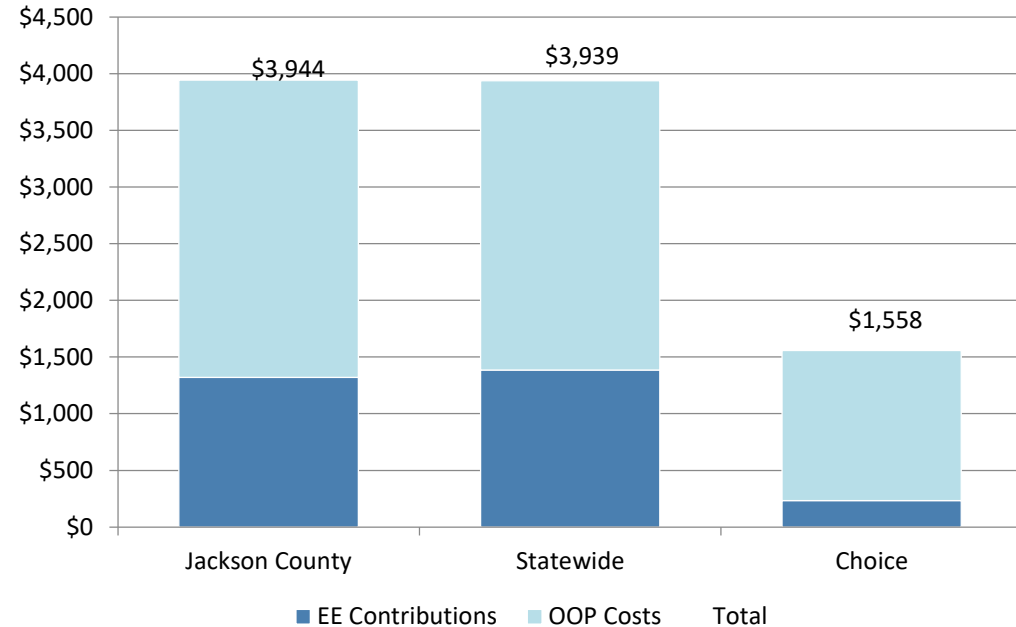
# JACKSON COUNTY AND PEBB

## Total out-of-pocket cost comparison

Total Expected Member Costs - Employee Only Tier



Total Expected Member Costs - Family Tier



### Key Takeaways (EE Only):

- Total costs, inclusive of contributions and estimated out-of-pocket spend would be considerably lower for the average member under both the Choice and Statewide plans
- Assumes \$6K in allowed medical claims

### Key Takeaways (Family):

- Total costs, inclusive of contributions and estimated out-of-pocket spend would be considerably lower for the average member under the Choice and Statewide plans
- Assumed \$15,000 in allowed medical claims



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