

Jackson County Healthcare Comparison

There are currently four healthcare plans on the table. Our current plan, management's plan, and two plans from the Public Employee Benefits Board (PEBB). Details for each plan are included in the following pages.

In bargaining, we can negotiate over the premium share (the up-front cost of your plan, a share of which comes out of your pay check). Since that information is critical, and not included in the detailed plan analysis that follows, it's included here.

The cost of each plan:

- **Current plan:** \$185.03 per month.
- **Management's plan:** \$49.85 per month with no guarantee that it won't increase.
- **The PEBB plans:** \$0 per month.

If you have questions please contact Vanessa Herriott at herriottv@seiu503.org.



Jackson County Healthcare Comparison

	PEBB Plans				Current Plan		Management's Plan	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Deductible (Ind. / Family)	\$250 / \$750	\$500 / \$1,500	\$250 / \$750	\$500 / \$1,500	\$1,000 / \$3,000	\$1,000 / \$3,000	\$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	\$5,000 / \$15,000	\$5,000 / \$15,000	\$2,250 / \$6,750	\$2,250 / \$12,000
Coinsurance	15%	40%	15%	40%	25%	50%	10%	30%
Office Visits								
Preventive	Free	Ded & 30%	Free	Ded & 30%	Free	Ded & coin.	Free	Ded & coin.
Primary Care	\$10	Ded & 30%	15%	Ded & 30%	\$30	Ded & coin.	\$20	Ded & coin.
Specialist	Ded, \$10	Ded & 30%	Ded & coin.	Ded & 30%	\$40	Ded & coin.	\$20	Ded & coin.
Hospital Facility								
Inpatient	50/day to \$250	Ded, \$500, 40%	Ded & coin.	Ded, \$500, 40%	Ded & coin.	Ded & coin.	Ded & coin.	Ded & coin.
Outpatient	\$10	Ded, \$100, 40%	Ded & coin.	Ded, \$100, 40%	Ded & coin.	Ded & coin.	Ded & coin.	Ded & coin.
Hospital Physician								
Inpatient	Ded & coin.	Ded & coin.	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.	Ded & coin.	Ded & coin.
Emergency Room	\$150	\$150	Ded & \$150 copay & 15% coin.	Ded & \$150 copay & 15% coin.	\$250	\$250	\$100 copay & 10% coin.	\$100 copay & 10% coin.
Urgent Care	\$25	\$25	\$25	\$25	\$40	Ded & coin.	\$20	Ded & coin.
Mental Health								
Inpatient	Ded, \$250	Ded, \$500, 40%	Ded & coin.	Ded, \$500, 40%	Ded & coin.	Ded & coin.	Ded & coin.	Ded & coin.
Outpatient	\$10	Ded & 30%	Ded & coin.	Ded & 30%	\$30	Ded & coin.	\$20	Ded & coin.
Substance Abuse								
Inpatient	Free	Ded, \$500, 40%	Free	Ded, \$500, 40%	Ded & coin.	Ded & coin.	Ded & coin.	Ded & coin.
Outpatient	Free	Ded & 30%	Free	Ded & 30%	\$30	Ded & coin.	\$20	Ded & coin.
Other Services	Ded, \$30	Ded & 30%	Ded & coin.	Ded & 30%	Ded & coin.	Ded & coin.	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		\$10 / \$15 (pref / non-pref)			
Formulary	Ded, \$30		Ded, \$30		\$30		\$10	
Non-Formulary	Ded, \$30		Ded, \$30		\$60		\$20	
Preventive	Free		Free		Free		\$50	
Specialty	Ded, \$100		Ded, \$100		50% coin. up to \$200		Free	
Mail Order								
Generic	Ded, \$25		Ded, \$25		\$30 / \$45 (pref / non-pref)			
Formulary	Ded, \$75		Ded, \$75		\$90		\$25	
Non-Formulary	Ded, \$75		Ded, \$75		\$180		\$50	
Preventive	Free		Free		Free		\$100	
Specialty	Ded, \$100		Ded, \$100		50% coin. up to \$200		Free	
Actuarial Value	94.30%		90.80%		86.30%		91.9%	

Plan Comparison Summary

PEBB vs Current Jackson County Employee's Plan

- **Highlights:**

- PEBB offers “platinum-level” plans while Jackson County’s plan is considered “gold-level”
 - On average, PEBB’s plan value is 4-8% better than JCEA’s
- 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 (payroll contributions + 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, due to the lower employee contributions
 - For family coverage, the PEBB Statewide plan and JCEA provide a similar benefit for low utilizers, however, the Statewide plan provides lower total out-of-pocket costs for those with more than \$2,000 in allowed costs

- **Additionally**

- JCEA dental has no deductible and \$1,250 annual maximum while PEBB’s plan has an annual \$50/\$150 deductible, but a benefit maximum of \$1,750
 - Both are with Moda
- PEBB offers a choice of Basic or Enhanced vision options, based on the choice of the employee
 - Both are with VSP
- The Basic Life benefit is less rich under PEBB, at \$5K vs. 2x annual earnings
 - PEBB uses The Standard, JCEA uses MetLife
- Maximum Long Term Disability benefits appear to be the same at 66-2/3% to \$12K/month

Plan Comparison Summary

PEBB vs Jackson County Management's Plan

- **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