

# Insurance #s comparisons

	OEBB ALDER CCM	OEBB BIRCH PPO	OEBB Kaiser	PacSource \$800 PSN (Moda den	PacSource \$1800 SC (Moda dental)
Yearly premium-employee only	\$0	\$0	equivalent to Alder/Birch?	\$1,940	\$0
Yearly premium- employee + one	\$0	\$0	equivalent to Alder/Birch?	\$5,658	\$1,183
Yearly premium-full family	\$0	\$0	equivalent to Alder/Birch?	\$7,037	\$1,551
Co-pay	\$10 or \$20	\$10 or \$20	variable, most under \$35	\$30	\$30
Deductible (ind/family)	\$400/\$1,200	\$800/\$2,400	\$0	\$800/\$2,400	\$1,800/\$5,400
Out of pocket max. (ind/family)	\$3,000/\$9,000	\$4000/\$12,000	\$1,500/\$3,000	\$4,000/\$12,000	\$7,350/\$14,700
Max cost sharing (ind/family) (note: for OEBB this is really more representative of out of pocket maximum)	\$7,350/\$14,700	\$7,350/\$14,700	NA	NA	NA
Alternative Care	after deductible - 20%/\$2000- chiro/acup/natur/labs/diagnostics	after deductible - 20% /\$2000- chiro/acup/natur/labs/diagnostics	\$20/\$2000 (need referral, chiro, acup, natural)	\$30 co-pay/\$2500 -chiro/ acup/mass	\$30 co-pay/\$2500 -chiro/ acup/mass
Out patience Tests (lab, xrays, imaging & dianogistic, CT, MRI & PET scans)	\$20 co-pay	\$20 co-pay	variable \$0-35	deductible + 20%	deductible + 20%
Out of Network	no maximum OOP	no maximum OOP	Not covered	8000/24,000	15,000/30,000
Pharmacy	\$0, \$8, 25% & 50%	\$0, \$8, 25% & 50%	\$5, \$25, \$45 - 30 day supply		
Additional Cost Tier - Alder or Birch - examples of services; MRI, CT, Sleep Studies \$100, Spine surgery, hip & knee replacement \$500					
Maximum Cost Share - in OEBB plan this is the maximum OOP if you needed to use particular services such as maternity					
Faculty pay \$10.82 monthly for life insurance					
<b>MODA and Kaiser Permanente</b>					
MODA's information is found via: <a href="https://www.modahealth.com/ProviderSearch/faces/webpages/providerSearch.xhtml">https://www.modahealth.com/ProviderSearch/faces/webpages/providerSearch.xhtml</a>					
The two Network options are: Connexus and Synergy.					
Currently the Faculty are not signed up with Kaiser, so you will need to review OEBB's site to get general information found via: <a href="https://www.oregon.gov/oha/OEBB/pages/plans-offered.aspx">https://www.oregon.gov/oha/OEBB/pages/plans-offered.aspx</a> (click on "upcoming Year's plan" under 2018-19 Plan Designs)					
Provider information is found via: <a href="https://healthy.kaiserpermanente.org/oregon-washington/doctors-locations#/search-form">https://healthy.kaiserpermanente.org/oregon-washington/doctors-locations#/search-form</a>					
If traveling out of Network there is coverage with caveats. Look at article 3.1.3 of the Moda handbook. Example Alder Handbook <a href="https://www.modahealth.com/pdfs/oebb/handbooks/2018/medical/2018-19_OEBB_ModaHealth_Medical_CCM_Alder_Handbook.pdf">https://www.modahealth.com/pdfs/oebb/handbooks/2018/medical/2018-19_OEBB_ModaHealth_Medical_CCM_Alder_Handbook.pdf</a>					
Maximum Choice or Minimum Cost					
Based on current plans/rates					
Kaiser premium - making an assumption the cost to employee will be zero as with the Alder and Birch plans because the rates are lower than those plans					
<b>What am I losing? No double coverage, no massage? What else? What am I saving? Will my section 125 change? Dawn</b>					
Is Willamette out of all equations? I see PacSource with Moda Dental only.					