

It is difficult to compare one insurance plan to another across districts. Other districts use different providers than EMI, so there are no simple ways to compare one plan to the other. The comparisons below are compared to Alpine's different plans and are based on the costs of deductibles, out-of-pocket maximums, office co-pays, prescription co-pays, ER visits, and percentages of different treatments covered. There are also some differences in treatments covered by each district.

The dollar amounts listed for each plan are for the monthly amounts paid by the employee to receive the benefits of that Healthcare plan. No other large district has a plan without any premium to the employee like Alpine Plan 4. Several other districts pay a premium to be on an HSA (Alpine plan 5) in order to even have that insurance coverage- Alpine pays \$0 premiums for a similar plan.

We have kept the other districts anonymous in order to avoid any potential conflicts with those districts by making these comparisons public knowledge.

**Alpine** 2017-18 school year (Sept-Aug)

Plan 1 (our top plan)

Employee only= \$79.74

Employee +1= \$175.91

Family= \$253.24

Plan 2 (less benefits, higher deductible than plan 1)

Employee only= \$43.11

Employee +1= \$95.01

Family= \$136.38

Plan 4

Employee only= \$0

Employee +1= \$0

Family= \$0

Plan 5 (HSA)-

Employee only; Employee +1; Family= \$0

**District 1** 2018 calendar year plan (Jan to Dec)

Plan 1 (similar our plan 2, but higher deductibles)

Employee only= \$250/month

Employee +1= \$402/month

Family= \$683/month

HSA (similar to your plan 5)

Employee only= \$142/month

Employee +1= \$229/month

Family= \$389/month

**District 2** 2017 calendar year plan (Jan-Dec.)

Plan 1 (similar our plan 2 in some benefits, but higher deductibles)

Employee only= \$49.40/month

Employee +1= \$190/month

Family= \$263/month

**District 3** 2018 Calendar year plans

Plan 1 (similar our plan 4)-

Employee only= \$33/month

Employee +1= \$143/month

Family= \$215/month

HSA (similar our plan 5)

Employee only= \$30/month

Employee +1= \$128/month

Family= \$192/month

**District 4** (2017-18 school year)

Plan 1 (similar our plan 4)-

Employee only= \$116/month

Employee +1= \$249/month

Family= \$357/month

**District 5** (2017-18 school year)

Plan 1 (similar our plan 4 benefits, but has lower deductibles)

Employee only= \$195/month

Employee +1= \$313/month

Family= \$533/month

HSA Plan

Employee only= \$88/month

Employee +1= \$143/month

Family= \$243/month