



HEALTH INSURANCE RATES 2008/2009

Fort Smith Public Schools health insurance is administered by Employee Benefits Division (EBD). Employees must be covered to carry children or spouse on any health care plan. For more detail on the benefits of the plans please refer to EBD's Health Insurance Enrollment Guide.

Insurance Plan	Coverage	Monthly Cost to Employee Before Survey Deduction
ARHealth-Health Advantage (POS)	Employee	66.58
	Employee/Child(ren)	320.80
	Employee/Spouse	656.84
	Employee/Family	659.52
ARHealth-NovaSys (POS)	Employee	71.52
	Employee/Child(ren)	329.70
	Employee/Spouse	670.64
	Employee/Family	673.36
ARHealth High Deductible PPO NovaSys	Employee	20.00
	Employee/Child(ren)	209.82
	Employee/Spouse	466.14
	Employee/Family	468.02

The ARHealth plan is a Point of Service (POS) type plan. The co-pay for primary care visits is \$25.00 and the co-pay for in-network specialists is \$35.00. You do not have to have a referral for specialty physician Medical Doctors (MD's) or specialty physician Doctors of Osteopathy (DO's) in network. You will receive a pharmacy card with a three-tier benefit (\$10 co-pay generic, \$30 preferred drugs, \$60 non-preferred drugs.) Non-covered drugs are 100% member responsibility.

The ARHealth HD PPO has an individual deductible of \$1,500. If you chose any coverage other than individual you have a family deductible of \$3,000. The entire \$3,000 deductible must be met by one or a combination of family members before any benefits are paid. Individuals within a family plan do not have a \$1,500 individual deductible. Once your deductible is met you are responsible for 20% coinsurance. The co-pay structure **does not** apply to pharmacy benefits.

Employees who participate in any of the health plans will be eligible for \$5,000 of Basic Group Term Life and Accidental Death and Dismemberment coverage with US Able Life.

The insurance premiums listed above are before any deductions given for completing the Health Risk Assessment Survey (HRA).