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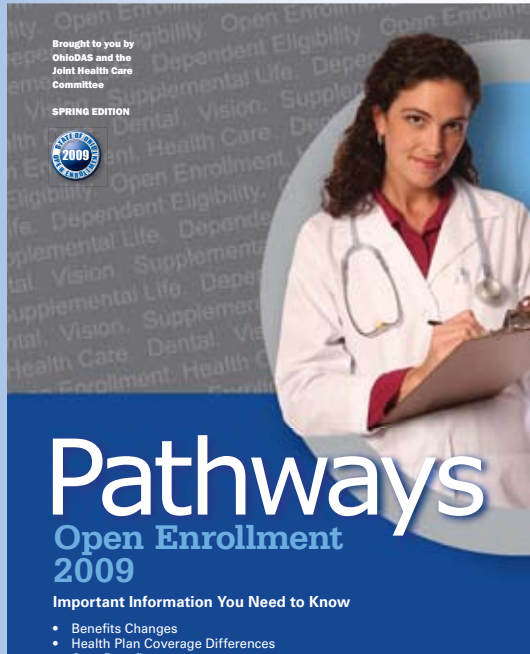
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WHAT YOU SEE IS WHAT YOU PAY!

The costs outlined in the health care cost-comparison chart found on Page 8 of the Spring *Pathways* include ALL **administrative fees** as well as the newly-added **spousal surcharge**.

Having trouble figuring out how much you'll have to pay for HEALTH CARE?



Look on Page 8 of the Spring *Pathways* brought to you by DAS Benefits and the Joint Health Care Committee.

This open enrollment guide will tell you everything you need to know about changes to your health care plans and the costs you are responsible for.

The health care cost comparison chart (right) looks at the amount you have to pay and how much the state has to pay under all five plans available to state employees.



**Cost Comparison of Health Care Plan Options:
Full-time Employee BiWeekly Rates**

Comparing the Cost of Your Health Plan Options								
Plan Name		Annual Deductible	Your Copayments (Office Visits)	Coinsurance	Your Out-of-Pocket Maximum	Employee Contributions (You Pay)	State Contributions (State Pays)	Total Premium Cost
Ohio Med (PPO) ¹	Network	\$200 single \$400 family	\$20	You pay 20% plan pays 80%	\$1,500 single \$3,000 family	\$26.74 single \$73.14 family minus spouse	\$150.49 single \$413.44 family minus spouse	\$177.23 single \$486.58 family minus spouse
	Out-of-Network	\$400 single \$800 family	\$30	You pay 40% plan pays 60% ²	\$3,000 single \$6,000 family ³	\$78.91 family plus spouse ⁴	\$413.44 family plus spouse	\$492.35 family plus spouse
Aetna (HMO) ²	Network	\$200 single \$400 family	\$20	You pay 20% plan pays 80%	\$1,500 single \$3,000 family	\$30.50 single \$83.48 family minus spouse	\$143.09 single \$394.74 family minus spouse	\$174.19 single \$478.22 family minus spouse
		\$89.25 family plus spouse ⁴				\$394.74 family plus spouse	\$483.99 family plus spouse	
Paramount (HMO)	Network	\$200 single \$400 family	\$20	You pay 20% plan pays 80%	\$1,500 single \$3,000 family	\$26.81 single \$73.37 family minus spouse	\$131.94 single \$362.40 family minus spouse	\$158.75 single \$435.77 family minus spouse
		\$79.14 family plus spouse ⁴				\$362.40 family plus spouse	\$441.54 family plus spouse	
The Health Plan (HMO)	Network	\$200 single \$400 family	\$20	You pay 20% plan pays 80%	\$1,500 single \$3,000 family	\$27.88 single \$76.27 family minus spouse	\$147.03 single \$403.96 family minus spouse	\$174.91 single \$480.23 family minus spouse
		\$82.04 family plus spouse ⁴				\$403.96 family plus spouse	\$486 family plus spouse	
UnitedHealthcare (HMO) ¹	Network	\$200 single \$400 family	\$20	You pay 20% plan pays 80%	\$1,500 single \$3,000 family	\$29.70 single \$81.26 family minus spouse	\$144.37 single \$396.61 family minus spouse	\$174.07 single \$477.87 family minus spouse
		\$87.03 family plus spouse ⁴				\$396.61 family plus spouse	\$483.64 family plus spouse	

Visit www.ocsea.org/healthcare to download the Spring *Pathways* Open Enrollment guide.

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