

Cayuga - Onondaga Area School Employees'

HEALTHCARE PLAN
1879 West Genesee Street Road
Auburn, New York 13021
(315) 253-0361

TRADITIONAL PLAN DEDUCTIBLE AND CO-INSURANCE EXPLANATION **Effective 1/1/2024**

Deductible – Individual: \$200.00 vs. Family \$600.00:

- 1 person covered - must meet \$200.00 Individual Deductible ***Family Deductible does not apply.
- 2 people covered - each person must meet a \$200.00 Individual Deductible***Family Deductible does not apply.
- 3 people covered - each person must meet a \$200.00 Individual Deductible***Family Deductible does not apply
- 4+ people covered - a combination of all covered individuals will apply to the Family Deductible of \$600.00, however never more than \$200.00 will be applied to one individual to meet this Family Deductible. For example, Excellus may apply \$150.00 on one person, \$150.00 on another person, \$200.00 on another person and \$100.00 on another person. So this family of 4 has had no more than \$200.00 applied to one person but as a family no more than \$600.00 total. The deductible will get applied to the services subject to deductible in the order they are received and processed. Also the amount applied depends on the amount of the claim being processed which could vary the total amount applied to one person but again never more than \$200.00 per individual or \$600.00 per family.

Co-insurance – COASEHP pays 80% up to \$2,500.00 per individual – there is no family co-insurance maximum – the co-insurance is applied on each individual member:

- 1 person covered - meets \$200.00 Individual Deductible then individual member responsible for 20% up to an additional \$500.00 for a total of \$700.00, Plan pays 80%.
- 2 people covered - each person must meet a \$200.00 Individual Deductible then each individual member is responsible for 20% up to an additional \$1,000.00 max, Out of Pocket would be \$1,400.00 (deductible \$200.00 x 2 = \$400.00 plus Co-insurance of \$500.00 x 2 = \$1,000.00) Plan pays 80%
- 3 people covered - each person must meet a \$200.00 Individual Deductible then each individual member is responsible for 20% up to an additional \$500.00, max Out of Pocket would be \$2,100.00 (deductible \$200.00 x 3 = \$600.00 plus Co-insurance of \$500.00 x 3 = \$1,500.00) Plan pays 80%
- 4 people covered - a combination of all covered individuals will apply towards the Family Deductible of \$600.00, once the \$600.00 family deductible is met then each individual member is responsible for 20% up to an additional \$500.00, max Out of Pocket would be \$2,600.00 (deductible \$200.00 x 3 = \$600.00 or any combination of \$600.00 plus Co-insurance of \$500.00 x 4 = \$2,000.00), Plan pays 80%

However once an individual member reaches a total Out of Pocket maximum of \$700.00 (\$200.00 deductible plus \$500.00 co-insurance) the COASEHP begins paying at 100% for that individual member. The deductible and co-insurance applies each calendar year.