

**Clark County School District POA
2018 Benefit Comparison**

Plan Name	HMO	POS			PPO	
Provider Network (HMO/Plan/Non-Plan)	HMO	HMO	Plan	Non-Plan	Plan	Non-Plan
Calendar Year Deductible per Employee	\$1,000	\$2,000		\$4,000	\$2,000	\$4,000
Calendar Year Deductible per Family	\$2,000	\$4,000		\$8,000	\$4,000	\$8,000
Out of Pocket Max - Employee	\$6,850	\$6,850		\$13,700	\$6,000	\$12,000
Out of Pocket Max - Family	\$13,700	\$13,700		\$27,400	\$12,000	\$24,000
Medical Benefits	All benefits paid at a percentage are subject to calendar year deductible and paid based on eligible medical expense (EME)					
Virtual Visits / Now Clinic	\$0 Copay	\$0 Copay			\$0 Copay	
Convenient Care Facility	\$10 Copay	\$10 Copay	30%	50%	\$15 Copay	50%
Primary Care Provider Visit	\$20 Copay	\$15 Copay	30%	50%	\$25 Copay	50%
Specialist Visit	\$40 Copay	\$30 Copay	30%	50%	\$40 Copay	50%
Laboratory	\$10 Copay	\$10 Copay	30%	50%	\$15 Copay	50%
Routine Radiology	\$20 Copay	\$20 Copay	30%	50%	\$35 Copay	50%
Urgent Care Visit	\$35 Copay	\$40 Copay			\$25 Copay	50%
Emergency Room Visit	After deductible, \$750 Copay per Visit	After deductible, \$500 Copay per Visit			\$250 per Visit + 20% EME	
Inpatient Hospital Stay	After deductible, \$750 per Day not to exceed \$2,250	After deductible, \$500 per Visit	30%	50%	20%	50%
Outpatient Hospital Surgery	After deductible, \$750 per Surgery	\$500 per Surgery	30%	50%	20%	50%
Ambulatory Surgical Facility	\$100 per Surgery	\$100 per Surgery	30%	50%	20%	50%
Rx Copays	\$20/\$50/\$75	\$20/\$40/\$60			\$10/\$50/\$80	
Employee Contributions Per Paycheck, based on 20 payrolls						
Employee Only	\$36.20	\$116.20			\$125.20	
Employee + 1	\$111.20	\$306.20			\$411.20	
Employee + 2 (or more)	\$156.20	\$436.20			\$736.20	
Two District Employees (Couple)	\$0.00	\$114.20			\$161.20	
Two District Employees (Family)	\$0.00	\$263.20			\$393.20	

Plan selections above include Medical, Dental & Vision coverage
Benefits begin 1st day of the month following date of hire
Benefits terminate last day of the month following paid compensation