

## A Comparison of MCS and SCS Health Insurance (cost per year for employee)

MCS Health Insurance			
OPTION	MCS Basic Plan	Co-Pay Plan	MCS OAP-IN
Employee	\$1,106.80	\$1,053	\$943.20
Employee + 1		\$3,159.20	
Family	\$4,550.20	\$4,410.40	\$3,602.20

MCS - Includes basic "Dental & Vision" in the premium

SCS Health Insurance		
OPTION	OAP BASE	OAP PLUS
Employee	\$1,328.52	\$1,662.36
Employee + 1	\$2,231.28	\$2,865.48
Family	\$3,324.00	\$4,427.16

SCS - Basic dental and vision have a separate cost.

SCS Dental Plans			
OPTION	PPO	PPO Enhanced	PPO Co-Pay
Employee	\$337.68	\$553.56	\$186.60
Employee + 1	\$680.28	\$1,115.04	\$375.84
Family	\$972.12	\$1,593.84	\$536.88

SCS Vision	
Employee	\$75.96
Family	\$197.16

For Comparison With Basic Dental & Vision (In-Network)								
System	EMPLOYEE	Deductible	Plan pays:	Out-of-pocket	FAMILY	Deductible	Plan pays:	Out-of-pocket
<b>MCS</b>	\$1,106.80	\$400	80% after deductible, NO co-pay	\$1,400	\$4,550.20	\$1,400	80% after deductible, NO co-pay	\$3,000
<b>SCS</b>	\$1,591.00	\$750	80% after deductible, \$30 co-pay	\$3,000	\$4,058.04	\$2,250	80% after deductible, \$30 co-pay	\$9,000



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