Delta College

# Health Insurance Plan Design Updates



# Agenda

- Healthcare Utilization
- Plan Designs
- Employee Cost
- Coverage Examples
- ElectRx
- Q & A



# HealthCare Utilization

- Delta College is self-funded

- Claims paid from May 2025 - April 2026
  - $8,749,878
    - 78% - medical expenses
    - 22% - prescription drugs
      - over $1.8 millon

# Plan Design



## Community Blue vs. Simply Blue

| Service | Community Blue PPO | Simple Blue PPO |
|---|---|---|
| Emergency Room Copay | Copay waived for accidental injury or if admitted to the hospital | Copay waived if admitted to the hospital |
| Physicial, speech and occupational therapy | 60 visits per calendar year | 30 visits per calendar year |
| Chiropractic spinal manipulation | 24 visits per covered member per calendar year | 12 visits per covered member per calendar year |
| Referrals | With a referral, out-of-network provider services are applicable to in-network out-of-pocket | All out-of-network provider services are applicable to out-of-network cost sharing regardless of a referral |
| Behavioral health services | Deductible may be waived:<br><br>Covered services performed at an in-network provider's office<br><br>Covered mental health and substance use disorder services that are equivalent to an office visit and performed at an in-network provider's office | Deductible and coinsurance apply |

## Why consider Simply Blue?

Simply Blue is designed to provide a more cost-effective and straightforward healthcare experience.

While it has fewer covered visits and less out-of-network flexibility it offers several imporant advantages:

- Lower monthly premiums, helping reduce overall benefit costs
- Simpler plan structure with fewer variables and clearer cost expectation
- Encourages use of in-network providers, which improves cost control
- More sustainable long-term plan design for both employees and the employer
- Ideal for individuals who do not anticipate frequent specialty or therapy usage

Bottom line:  Simply Blue offers a more affordable and predictible option for members who primarily use in-network care.

# PPO health plans



| | Current 2026 | January 1, 2027 | |
|---|---|---|---|
| | Community Blue | Community Blue | NEW - Simply Blue |
| **Plan** | **PPO** | **PPO** | **PPO** |
| **Deductible** | $500/1,000 | $500/1,000 | $1,500/3,000 |
| **Co-ins** | 100% | 100% | 100% |
| **Copays** | | | |
| **Office** | $25 | $25 | $30 |
| **Urgent Care** | $40 | $40 | $30 |
| **ER** | $250 | $250 | $150 |
| | | | |
| **OOPM** | $6,600/13,200 | $6,600/13,200 | $8,150/16,300 |
| | | | |
| **Drug copays** | | | |
| **Generic** | $15 | $15 | $10 |
| **Preferred Brand** | $50 | $50 | $40 |
| **Non-preferred brand** | $70 | $70 | $80 |
| **Generic/preferred brand specialty** | 20% - $200 max | 20% - $200 max | |
| **Non-preferred brand specialty** | 25% - $300 max | 25% - $300 max | |
| | | | |
| **EE cost share/month** | | | |
| **Single** | $175 | $202 | $176 |
| **2 Person** | $420 | $485 | $422 |
| **Family** | $525 | $606 | $527 |
| | | | |
| **EE cost share/annually** | | | |
| **Single** | $2,100 | $2,424 | $2,112 |
| **2 Person** | $5,040 | $5,820 | $5,064 |
| **Family** | $6,300 | $7,272 | $6,324 |

# HDHP health plans



| | Curent 2026 | January 1, 2027 |
|---|---|---|
| | Simply Blue | Simply Blue |
| Plan | HDHP | HDHP |
| Deductible | $1,700/3,400 | $1,750/3,500 |
| Co-ins | 100% | 100% |
| | | |
| OOPM | $2,250/4,500 | $2,250/4,500 |
| | | |
| Drug copays | | |
| Generic | $20 | $20 |
| Preferred Brand | $60 | $60 |
| Non-preferred brand | $80 - $100 | $80 - $100 |
| Generic/preferred brand specialty | $80 | $80 |
| Non-preferred brand specialty | $100 | $100 |
| | | |
| EE cost share/month | | |
| Single | $124 | $143 |
| 2 Person | $298 | $344 |
| Family | $372 | $430 |
| | | |
| EE cost share/annually | | |
| Single | $1,488 | $1,716 |
| 2 Person | $3,576 | $4,128 |
| Family | $4,464 | $5,160 |

**First-time enrollees receive 80% HSA funding**

## Maternity

(9 months of in-network pre-natal care and a hospital delivery)

This example includes services like:

- Specialist office visits (prenatal care)
- Childbirth/Delivery professional services
- Childbirth/Delivery facility services
- Diagnostic tests (ultrasound and blood work)
- Specialist visit (anesthesia)

Total Example Cost: $12,700

| | Community Blue PPO<br>$500 deductible | Simply Blue PPO<br>$1,500 deductible | Simply Blue HDHP<br>$1,750 deductible |
|---|---|---|---|
| Member Cost | $570 | $1,570 | $1,820 |
| Deductible | $500 | $1,500 | $1,750 |
| Copayments | $10 | $0 | $10 |
| Coinsurance | $0 | $0 | $0 |
| Limits/Exclusions | $60 | $70 | $60 |

## Managing Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

This example includes services like:

- Primary care physician office visits (including disease ed)
- Diagnostic tests (blood work)
- Prescription drugs
- Durable medical equipment (glucose meter)

Total Example Cost: $5,600

| | Community Blue PPO<br>$500 deductible | Simply Blue PPO<br>$1,500 deductible | Simply Blue HDHP<br>$1,750 deductible |
|---|---|---|---|
| Member Cost | $1,220 | $1,720 | $2,270 |
| Deductible | $500 | $900 | $1,750 |
| Copayments | $700 | $800 | $500 |
| Coinsurance | $0 | $0 | $0 |
| Limits/Exclusions | $20 | $20 | $20 |



# ElectRx

The ElectRx International Mail Order Program allows you to order 90-day supplies of eligible brand name medications.

- $0 costs on eligible medications
- $0 shipping
- $0 risk to you



## Financial Summary
## Claims between May 2025 - April 2026

### Top 10 Prescription Drugs

- 7 of the 10 are available from ElectRx
    - Approximately $788,630

### Starting January 1, 2027

- Incentive program
- Employees will recieve a $250 gift card after two refills with ElectRx
    - Includes current participants

# Thank You

## Q & A Session