

COMPARING INSURANCE TYPES, COSTS, AND BENEFITS AMONG BENCHMARKS and KENTUCKY PUBLIC UNIVERSITIES and MURRAY STATE

	Have-HMO	Have-PPO	Have-HDHP	Have POS	prems-chg by income	Lifetime maximum	in-network deductible for self / family	max out of pocket	Cost for Office visit	EE monthly cost for self / family	Eye Exams	Birth Control	Rx cost levels	Begins	Wellness
BENCHMARKS Mean, Median & Mode	N	Y	N	N	N	No Limit	\$338/\$779 \$245-\$350 \$0	\$1778/\$4027 \$3000 \$0	\$17 \$15 \$15	\$63/\$401 \$60-68/310-345	Y	Y	\$8/22/40 \$10/25/40	1st	Y
KY SISTERS	N	Y	N	N	N	\$5M	\$866/\$1902	\$2310/\$4948	\$16/\$21	\$41/\$379	N	Y	\$9/26/43	1st	Y
KY ST GOV	Y	Y2	Y	Y	N	N	\$875/\$1625	\$2400/4925	\$13	\$6/447	Y	Y	\$9/25/50	1st	Y
MURRAY ST	N	Y3	N	N	N	\$1M	\$1113/2267	\$3333/6666	\$25	\$60/204	N	N	\$13/27/53	60	Y