

## 2009 PPO PLAN LEVEL COMPARISONS KY PUBLIC UNIVERSITIES

STANDARD (MEDIUM) PPO PLAN COMPARISON										
	<i>deducible self/fam</i>	<i>max oop self/fam</i>	<i>co-pay split</i>	<i>Off visit copay</i>	<i>Rx pay by tier</i>	<i>self tot premium</i>	<i>ER % contrib.</i>	<i>fam tot premium</i>	<i>ER % contrib.</i>	
<b>EKU</b>	\$500/1000	\$2000/4000	80/20	\$15	\$7/25/40	\$398	100%*	\$885	57%	
<b>WKU</b>	\$750/1500	\$1500/3000	80/20	\$25	\$10/25/35	NA	100%*	\$793	51%^	
<b>NKU</b>	\$500/1000	\$3000/6000	80/20	\$25	\$10/30/50	\$362	93%	\$1,155	76%	
<b>Morehead</b>	\$2500/5000	\$2500/5000	80/20	full till ded	\$10/30/60	\$343	94%	686^	71%	
<b>KSU</b>	no plan	no plan	no plan	no plan	no plan	no plan	no plan	no plan	no plan	
<b>UK</b>	\$500/1000	\$1500/3000	80/20	\$15/20	\$8/20/40	407*	92%	1195*	53%	
<b>UL</b>	no plan	no plan	no plan	no plan	no plan	no plan	no plan	no plan	no plan	
<b>MSU</b>	\$1000/2000	\$3000/6000	80/20	\$25	\$10/20/40	331^	92%	\$991	81%*	
					<i>Mean</i>	<b>\$370</b>	<b>95%</b>	<b>\$951</b>	<b>65%</b>	
					<i>S. D.</i>	<b>\$30.22</b>	<b>3.80%</b>	<b>\$201.15</b>	<b>12.80%</b>	
ENHANCED (HIGH) PPO PLAN COMPARISON										
	<i>deducible self/fam</i>	<i>max oop self/fam</i>	<i>co-pay split</i>	<i>Off visit copay</i>	<i>Rx pay by tier</i>	<i>self tot premium</i>	<i>ER % contrib.</i>	<i>fam tot premium</i>	<i>ER % contrib.</i>	
<b>EKU</b>	\$250/500	\$1250/2500	95/5	\$15	\$7/25/40	\$450	90%	\$1,188	50%	
<b>WKU</b>	\$400/800	\$1000/2000	90/10	\$15	\$7/10/30	\$405	100%*	896^	45%	
<b>NKU</b>	\$250/500	\$2000/4000	90/10	\$15	\$10/30/50	\$414	81%	\$1,324	66%*	
<b>Morehead</b>	\$500/1000	\$1750/3500	80/20	\$20	\$10/30/60	514*	72%^	\$1,028	57%	
<b>KSU</b>	\$300/900	\$2500/7500	90/10	\$20	\$10/25/45	\$385	88%	\$1,008	34%^	
<b>UK</b>	\$500/1000	\$750/1500	90/10	\$5/10	\$8/20/40	490*	77%	\$1,226	51%	
<b>UL</b>	\$250/750	\$2250/4750	90/10	\$15	\$8/25%/40%	\$420	85%	\$1,260	57%	
<b>MSU</b>	\$400/800	\$2000/4000	80/20	\$25	\$10/20/40	372^	75%	\$1,116	67%*	
					<i>Mean</i>	<b>\$431</b>	<b>83%</b>	<b>\$1,131</b>	<b>53%</b>	
					<i>S. D.</i>	<b>\$49.88</b>	<b>9.30%</b>	<b>\$145.09</b>	<b>11.00%</b>	
* above the standard deviation										
^ below the standard deviation										