

**FCST Insurance Survey
Summary of Results – 2015**

Type of Health Insurance

DISTRICT	PPO	HDHP/HSA	HMO	SELF-INSURED	Base Plus	Comprehensive
Bexley CSD	X					
Canal Winchester LSD	X			X		
Columbus CSD	X			X		
Dublin CSD		X		X		
Eastland Fairfield Career & Technical Schools	X			X		
ESC of Central Ohio	X			X		
Gahanna CSD	X			X		
Grandview Heights CSD		X				X
Groveport Madison LSD	X					
Hamilton LSD	X					
Hilliard CSD	X			X		
New Albany LSD	X	X				
Olentangy LSD	X	X		X		
South-Western CSD	X			X		
Upper Arlington CSD		X				
Westerville CSD		X		X		
Whitehall CSD	X			X		
Worthington CSD		X		X		

Medical Insurance Carrier/TPA

District	Provider
Bexley CSD	Anthem
Canal Winchester LSD	EBMC
Columbus CSD	
Dublin CSD	Medical Mutual
Eastland Fairfield Career & Technical Schools	Anthem
ESC of Central Ohio	
Gahanna CSD	UHC
Grandview Heights CSD	Aetna
Groveport Madison LSD	
Hamilton LSD	Anthem
Hilliard CSD	Aetna
New Albany LSD	Anthem
Olentangy LSD	Medical Mutual
South-Western CSD	Aetna
Upper Arlington CSD	Anthem
Westerville CSD	Medical Mutual
Whitehall CSD	Medical Mutual
Worthington CSD	Medical Mutual

Current Premium Amount

DISTRICT	SINGLE	EMP + 1	FAMILY
Bexley CSD	\$719.14	-	1,848.18
Canal Winchester LSD	691.00	-	1,800.00
Columbus CSD – Certified	630.67	1,257.54	1,855.42
Columbus CSD - Classified	779.17	1,553.59	2,292.34
Dublin CSD (HSA)	651.07	1,296.37	2,060.34
Eastland Fairfield Career & Technical Schools	541.10	-	1,353.00
ESC of Central Ohio	513.75	-	1,361.44
Gahanna CSD	492.38	-	1,264.22
Grandview Heights CSD – Traditional	838.38	-	1,996.04
Grandview Heights CSD (HSA)	640.88	-	1,525.78
Groveport Madison LSD	643.55	-	1,582.12
Hamilton LSD	625.93	-	1,671.24
Hilliard CSD	594.79	-	1,605.93
New Albany LSD	557.85	-	1,534.09
Olentangy LSD PPO	691.30	-	1,866.50
Olentangy LSD (HDHP)	520.77		1,432.12
South-Western CSD Plan A	780.62	-	2,107.70
South-Western CSD Plan B	702.56	-	1,896.92
Upper Arlington CSD (HSA)	595.36	-	1,547.95
Westerville CSD (HSA) Plan A	610.69	-	1,596.35
Westerville CSD (HAS) Plan B	423.80		1,107.83
Whitehall CSD	680.00	-	1,695.00
Worthington CSD (HSA)	675.56	-	1,814.47

Board's Share of Premium

DISTRICT	SINGLE	EMP + 1	FAMILY
Bexley CSD***	89.93%	-	89.92%
Canal Winchester LSD	90%	-	75%
Columbus CSD - Certified	87.6%	87.6%	87.6%
Columbus CSD – Classified	90%	90%	90%
Dublin CSD	90%	85%	85%
Dublin CSD (HSA Contribution)	-	-	-
Eastland Fairfield Career & Technical Schools	80%	-	80%
ESC of Central Ohio	80%	-	80%
Gahanna CSD	90%	-	80%
Grandview Heights CSD (HSA Contribution)	50%	-	50%
Grandview Heights CSD HSA*****	90%	-	80%
Grandview Heights CSD Traditional*****	80%	-	70%
Groveport Madison LSD – Certified	90%	-	90%
Groveport Madison LSD – Classified (full time/part time)	85%/70%	-	85%/70%
Hamilton LSD	77%	-	77%
Hilliard CSD	85%	-	85%
New Albany LSD	85%	-	85%
Olentangy LSD PPO	80%	-	80%
Olentangy LSD HDHP	90%	-	80%
South-Western CSD	90%	-	65%
Upper Arlington (HSA Contribution)****	70%	-	70%
Upper Arlington CSD	85%	-	85%
Westerville CSD Plan A & B	95%	-	80%
Whitehall CSD	94.12%	-	85.84%
Worthington CSD	86%	-	86%
Worthington CSD (HSA Contribution)	50%	-	50%

*** Bexley’s contract with the union requires employees to pay 35% of any increase over 9% in health care.

**** UA – As of 1/1/14

***** Grandview’s contract with the unions require employees to share the cost 50%/50% of any increase over 12%, effective 7/1/2015. This is for both health plans.

- Worthington’s union agreement “capped” board exposure, board pays 86% of total premium up to a total premium of \$1889 (\$700 single) for 2015, indexed 1% annually thereafter. Employee responsible for 100% beyond the capped amount.
New Albany will be 80/20 split effective 1/1/18.

In-Network Deductible

DISTRICT	SINGLE	FAMILY
Bexley CSD	\$250	500
Canal Winchester LSD	100	200
Columbus CSD – Certified	250	500
Columbus CSD – Classified	50	100
Dublin CSD (HSA)	1,300	2,600
Eastland Fairfield Career & Technical Schools	100	200
ESC of Central Ohio	200	200 per covered person
Gahanna CSD	500	1,000
Grandview Heights CSD HSA	2,000	4,000
Grandview Heights CSD Traditional	0	0
Groveport Madison LSD	0	0
Hamilton LSD	200	400
Hilliard CSD	250	500
New Albany LSD	300	900*
Olentangy LSD PPO	250	250
Olentangy LSD HDHP	2,500	4,800
South-Western CSD Plan A	250	500
South-Western CSD Plan B	500	1,000
Upper Arlington CSD (HSA)	1,300	2,600
Westerville CSD (HSA) Plan A	1,300	2,600
Westerville CSD (HSA) Plan B	1,300	2,600
Whitehall CSD	250	500
Worthington CSD (HSA)	1,500	3,000

*New Albany has a 3 tier in network deductible – \$300/single; \$600/2-person; \$900/family.

Out-of-Network Deductible

DISTRICT	SINGLE	FAMILY
Bexley CSD	\$300	600
Canal Winchester LSD	200	400
Columbus CSD – Certified	500	1,000
Columbus CSD – Classified	600	1,800
Dublin CSD (HSA)	2,600	5,200
Eastland Fairfield Career & Technical Schools	300	600
ESC of Central Ohio	400	400 per covered person
Gahanna CSD	1,000	2,000
Grandview Heights CSD HSA	4,000	8,000
Grandview Heights CSD Traditional	500	1,000
Groveport Madison LSD	100	200
Hamilton LSD	400	800
Hilliard CSD	1,000	2,000
New Albany LSD	700	2,100*
Olentangy LSD PPO	500	500
Olentangy LSD HDHP	4,800	9,600
South-Western CSD Plan A	500	1,000
South-Western CSD Plan B	1,000	2,000
Upper Arlington CSD (HSA)	2,600	5,200
Westerville CSD (HSA) Plan A	2,500	5,000
Westerville CSD (HSA) Plan B	5,000	10,000
Whitehall	500	1,000
Worthington CSD (HSA)	3,000	6,000

*New Albany has a 3 tier out of network deductible - \$700/single; \$1,400/2-person; \$2,100/family.

Maximum Out of Pocket In-Network

DISTRICT	SINGLE	FAMILY
Bexley CSD	250	500
Canal Winchester LSD	400	1,000
Columbus CSD (both)	500	1,000
Dublin CSD (HSA)	2,600	5,200
Eastland Fairfield Career & Technical Schools	900	1,800
ESC of Central Ohio	2,000	
Gahanna CSD	0	0
Grandview Heights CSD HSA	2,000	4,000
Grandview Heights CSD Traditional	500	1,000
Groveport Madison LSD	500	1,000
Hamilton LSD	1,000	2,000
Hilliard CSD	1,250	2,500
New Albany LSD	2,000	4,000
Olentangy LSD PPO	1,250	1,250
Olentangy LSD HDHP	2,500	4,800
South-Western CSD Plan A	500	1,000
South-Western CSD Plan B	1,500	3,000
Upper Arlington CSD (HSA)	1,300	2,600
Westerville CSD (HSA) Plan A	1,300	2,600
Westerville CSD (HSA) Plan B	2,500	5,000
Whitehall CSD	600	1,200
Worthington CSD (HSA)	1,500	3,000

Maximum Out of Pocket Out of Network

DISTRICT	SINGLE	FAMILY
Bexley CSD	2,000	4,000
Canal Winchester LSD	1,000	2,000
Columbus CSD – Certified	1,000	2,000
Columbus CSD – Classified	1,500	3,000
Dublin CSD (HSA)	5,200	10,400
Eastland Fairfield Career & Technical Schools	1,800	3,600
ESC of Central Ohio	4,000	
Gahanna CSD	2,100	4,200
Grandview Heights CSD HSA	8,000	16,000
Grandview Heights CSD Traditional	2,500	5,000
Groveport Madison LSD	1,000	2,000
Hamilton LSD	2,000	4,000
Hilliard CSD	3,000	6,000
New Albany LSD	3,000	6,000
Olentangy LSD PPO	2,500	2,500
Olentangy LSD HDHP	4,800	9,600
South-Western CSD Plan A	500	1,000
South-Western CSD Plan B	3,000	6,000
Upper Arlington CSD (HSA)	5,200	10,400
Westerville CSD (HSA) Plan A	5,000	10,000
Westerville CSD (HSA) Plan B	10,000	20,000
Whitehall CSD	1,200	2,400
Worthington CSD (HSA)	6,000	12,000

In-Network/Out-of-Network Co-Insurance

DISTRICT	IN-NETWORK	OUT-OF-NETWORK
Bexley CSD	100%	80%
Canal Winchester LSD	90%	70%
Columbus CSD – Certified	N/A	80%
Columbus CSD – Classified	95%	70%
Dublin CSD (HSA)	90% after deductible	70%
Eastland Fairfield Career & Technical Schools	90%	70%
ESC of Central Ohio	90%	70%
Gahanna CSD	100%	80%
Grandview Heights CSD HSA	100%	80%
Grandview Heights CSD Traditional	80%	70%
Groveport Madison LSD	100%	80%
Hamilton LSD	100%	80%
Hilliard CSD	90%	70%
New Albany LSD	80%	60%
Olentangy LSD PPO	90%	80%
Olentangy LSD HDHP	0% after deductible	80%
South-Western CSD Plan A	100%	80%
South-Western CSD Plan B	90%	70%
Upper Arlington CSD (HSA)	100%	70%
Westerville CSD (HSA) Plan A	100%	70%
Westerville CSD (HSA) Plan B	80%	60%
Whitehall CSD	90%	70%
Worthington CSD (HSA)	0% after deductible	70%

* I think people are saying the same thing in different ways on this page. Westerville HAS plan A shows 100% in network co-insurance while Worthington shows 0% after deductible. I think both plans the Districts pay 100% of claims after the deductible. Same for many of the other Districts listed.

Emergency Room Co-Pay

DISTRICT	ER CO-PAY
Bexley CSD	\$100
Canal Winchester LSD	\$100
Columbus CSD – Certified	\$100
Columbus CSD – Classified	\$100
Dublin CSD (HSA)	0%, after co-ins is met
Eastland Fairfield Career & Technical Schools	\$75
ESC of Central Ohio	\$100
Gahanna CSD	\$100
Grandview Heights CSD HSA	0%, after deductible
Grandview Heights CSD Traditional	\$100
Groveport Madison LSD	\$100
Hamilton LSD	\$250
Hilliard CSD	\$250
New Albany LSD	\$175
Olentangy LSD PPO	\$200
Olentangy LSD HDHP	0%, after deductible
South-Western CSD Plan A	\$75
South-Western CSD Plan B	\$100
Upper Arlington CSD (HSA)	0%, after deductible
Westerville CSD (HSA) Plan A	0%, after deductible
Westerville CSD (HSA) Plan B	20% after deductible
Whitehall CSD	\$90
Worthington CSD (HSA)	0%, after deductible

Prescription Drug Co-Pay

DISTRICT	DRUG CARD?	GENERIC DRUG CO-PAY	BRAND NAME DRUG CO-PAY
Bexley CSD	Yes	\$10	\$20
Canal Winchester LSD	Yes	\$10	\$50
Columbus CSD – Certified	Yes	\$4	\$25/\$40
Columbus CSD – Classified	Yes	\$4	\$15/\$30
Dublin CSD (HSA)	No	0%, after co-ins is met	0%, after co-ins is met
Eastland Fairfield Career & Technical Schools	No	\$10	\$30/\$50
ESC of Central Ohio	Yes	\$15	\$30
Gahanna CSD	Yes	\$10	\$30/\$50
Grandview Heights CSD HSA	No	0%, after deductible	0%, after deductible
Grandview Heights CSD Traditional	Yes	\$10	\$30 preferred \$50 non-preferred
Groveport Madison LSD	No	\$10	\$30
Hamilton LSD	Yes	\$10	\$35/\$70
Hilliard CSD	Yes	\$10	\$30
New Albany LSD	Yes	\$10	\$40
Olentangy LSD PPO	Yes	\$10	\$15 formulary \$30 non-formulary
Olentangy LSD HDHP		0%, after deductible	0%, after deductible
South-Western CSD	Yes	\$5	\$15 formulary \$30 brand
Upper Arlington CSD (HSA)	No	0%, after deductible	0%, after deductible
Westerville CSD (HSA) Plan A	Yes	0%, after deductible	0%, after deductible
Westerville CSD (HSA) Plan B	Yes	20%, after deductible	20%, after deductible
Whitehall CSD	No	\$15	\$25/\$35
Worthington CSD (HSA)	No	0%, after deductible	0%, after deductible

***New Albany has a 4 tiered presc. Plan – Network - \$10/\$20/\$40 (4th tier if applicable)
Home Delivery - \$25/\$50/\$100**

Formulary Co-Pay/Dispense as Written Co-Pay

DISTRICT	FORMULARY?	FORMULARY CO-PAY	DISPENSE AS WRITTEN?	DISPENSE AS WRITTEN CO-PAY
Bexley CSD	Yes	\$20	No	\$30
Canal Winchester LSD	Yes	\$25	Yes	N/A
Columbus CSD – Certified	Yes	\$40	Yes	-
Columbus CSD – Classified	Yes	\$30	Yes	-
Dublin CSD (HSA)	No	N/A	Yes	0%, after co-ins
Eastland Fairfield Career & Technical Schools	Yes	\$50	Yes	\$50
ESC of Central Ohio	Yes	\$60	-	-
Gahanna CSD	Yes	\$30	-	-
Grandview Heights CSD HSA	No	N/A	No	N/A
Grandview Heights CSD Traditional	Yes	\$50	No	N/A
Groveport Madison LSD - Certified	Yes	\$20	No	N/A
Groveport Madison LSD PPO – Classified	Yes	\$12	No	N/A
Hamilton LSD	Yes	\$20	No	N/A
Hilliard CSD	Yes	\$50	No	N/A
New Albany LSD	Yes	\$40	Yes	\$40
Olentangy LSD PPO	Yes	\$15	Yes	\$30
Olentangy LSD HDHP	No	N/A	Yes	0%, after deductible
South-Western CSD	Yes	\$15	No	N/A
Upper Arlington CSD (HSA)	Yes	0%, after deductible	Yes	0%, after deductible
Westerville CSD (HSA) Plan A	No	0%, after deductible	Yes	0%, after deductible
Westerville CSD (HSA) Plan B	No	20%, after deductible	Yes	20%, after deductible
Whitehall CSD	Yes	\$25	No	N/A
Worthington CSD (HSA)	No	N/A	Yes	0%, after deductible

Office Visit Co-Pay

DISTRICT	OFFICE VISIT CO-PAY?	CO-PAY AMOUNT
Bexley CSD	Yes	\$10
Canal Winchester LSD	Yes	\$15
Columbus CSD – Certified	Yes	\$20
Columbus CSD – Classified	Yes	\$15
Dublin CSD (HSA)	No	0%, after co-ins is met
Eastland Fairfield Career & Technical Schools	Yes	\$25
ESC of Central Ohio	Yes	\$20
Gahanna CSD	Yes	\$25
Grandview Heights CSD HSA	No	0%, after deductible
Grandview Heights CSD Traditional	Yes	\$10
Groveport Madison LSD	Yes	\$20
Hamilton LSD	Yes	\$20
Hilliard CSD	Yes	\$20.00 – PCP, \$35 – all other
New Albany LSD	Yes	\$20
Olentangy LSD PPO	Yes	\$15
Olentangy LSD HDHP	No	0%, after deductible
South-Western CSD Plan A	Yes	\$15
South-Western CSD Plan B	Yes	\$20
Upper Arlington CSD (HSA)	No	0%, after deductible
Westerville CSD (HSA) Plan A	Yes	0%, after deductible
Westerville CSD (HSA) Plan B	Yes	20%, after deductible
Whitehall CSD	Yes	\$25
Worthington CSD (HSA)	No	0%, after deductible

**PCP – Primary Care Physician

Type of Dental Insurance

DISTRICT	FULLY-INSURED	SELF-INSURED	OTHER
Bexley CSD	X		
Canal Winchester LSD		X	
Columbus CSD		X	
Dublin CSD	X		
Eastland Fairfield Career & Technical Schools		X	
ESC of Central Ohio		X	
Gahanna CSD		X	
Grandview Heights CSD	X		
Groveport Madison LSD	X		
Hamilton LSD	X		
Hilliard CSD		X	
New Albany LSD	X		
Olentangy LSD	X		
South-Western CSD		X	
Upper Arlington CSD	X		
Westerville CSD		X	
Whitehall CSD	X		
Worthington CSD	X		

Dental Insurance Carrier/TPA

District	Provider
Bexley CSD	Delta Dental
Canal Winchester LSD	EBMC
Columbus CSD	
Dublin CSD	Delta Dental
Eastland Fairfield Career & Technical Schools	Anthem
ESC of Central Ohio	
Gahanna CSD	Delta Dental
Grandview Heights CSD	Delta Dental
Groveport Madison LSD	
Hamilton LSD	Anthem Dental
Hilliard CSD	Delta Dental
New Albany LSD	Delta Dental
Olentangy LSD	MetLife
South-Western CSD	Delta Dental
Upper Arlington CSD	Delta Dental
Westerville CSD	Delta Dental
Whitehall CSD	Metlife
Worthington CSD	Metlife

Current Premium Amount

DISTRICT	SINGLE	FAMILY	COMPOSITE
Bexley CSD	\$39.50	107.38	-
Canal Winchester LSD	\$43.00	103.00	-
Columbus CSD	-	-	72.83
Dublin CSD	\$40.53	109.26	-
Eastland Fairfield Career & Technical Schools	-	-	95.00
ESC of Central Ohio	-	-	76.06
Gahanna CSD	-	-	74.00
Grandview Heights CSD	-	-	89.12
Groveport Madison LSD	\$30.41	89.48	-
Hamilton LSD	-	-	91.24
Hilliard CSD	-	-	102.92
New Albany LSD	\$36.84	103.34	-
Olentangy LSD	\$38.57	99.39	-
South-Western CSD	-	-	82.72
Upper Arlington CSD	\$42.11	121.74	-
Westerville CSD	36.88	100.92	-
Whitehall CSD	-	-	73.45
Worthington CSD	-	-	106.56

Board's Share of Premium

DISTRICT	SINGLE	FAMILY	COMPOSITE
Bexley CSD	100%	100%	-
Canal Winchester LSD	100%	100%	-
Columbus CSD	89.9%	89.9%	-
Dublin CSD	90%	85%	-
Eastland Fairfield Career & Technical Schools	-	-	100%
ESC of Central Ohio	-	-	80%
Gahanna CSD	-	-	100%
Grandview Heights CSD	-	-	100%
Groveport Madison LSD	100%	100%	-
Hamilton LSD	-	-	70%
Hilliard CSD	-	-	95%
New Albany LSD	100%	\$70	-
Olentangy LSD PPO	80%	80%	-
Olentangy LSD HDHP	90%	80%	
South-Western CSD	-	-	90%
Upper Arlington CSD	100%	100%	-
Westerville CSD	100%	100%	-
Whitehall CSD	-	-	100%
Worthington CSD	-	-	92.5%

Maximum Benefits Per Covered Person

DISTRICT	AMOUNT PER PERSON
Bexley CSD	\$1,500
Canal Winchester LSD	1,500
Columbus CSD	1,500
Dublin CSD	1,500
Eastland Fairfield Career & Technical Schools	2,000
ESC of Central Ohio	1,500
Gahanna CSD	1,500
Grandview Heights CSD	1,500
Groveport Madison LSD	1,000
Hamilton LSD	750
Hilliard CSD	2,250
New Albany LSD	1,500
Olentangy LSD	1,000
South-Western CSD	1,500
Upper Arlington CSD	2,500
Westerville CSD	2,000
Whitehall CSD	1,500
Worthington CSD	1,500

Deductibles

DISTRICT	INDIVIDUAL	FAMILY
Bexley CSD	\$25	\$50
Canal Winchester LSD	\$25	\$75
Columbus CSD	\$0	\$0
Dublin CSD	\$25	\$75
Eastland Fairfield Career & Technical Schools	\$50	\$150
ESC of Central Ohio	\$0	\$0
Gahanna CSD	\$25	\$50
Grandview Heights CSD	\$0	\$0
Groveport Madison LSD	\$25	\$75
Hamilton LSD	\$0	\$0
Hilliard CSD	\$0	\$0
New Albany LSD	\$25	\$75
Olentangy LSD	\$25	\$50
South-Western CSD	\$25	\$50
Upper Arlington CSD	\$75	\$150
Westerville CSD	\$25	\$50
Whitehall CSD	\$25	\$50
Worthington CSD	\$50	\$150

Orthodontic Services Per Covered Person

DISTRICT	AMOUNT PER PERSON
Bexley CSD	\$1,000
Canal Winchester LSD	\$850
Columbus CSD	\$1,000
Dublin CSD	\$1,000
Eastland Fairfield Career & Technical Schools	\$2,000
ESC of Central Ohio	\$1,000
Gahanna CSD	\$1,500
Grandview Heights CSD	\$1,000
Groveport Madison LSD	\$1,000
Hamilton LSD	\$750
Hilliard CSD	\$1,000
New Albany LSD	\$1,000
Olentangy LSD	\$750
South-Western CSD	\$1,000
Upper Arlington CSD	\$2,000
Westerville CSD	\$1,000
Whitehall CSD	\$1,500
Worthington CSD	\$1,500

Co-Insurance Amounts

DISTRICT	CLASS I	CLASS II	CLASS III	CLASS IV
Bexley CSD	100%	85%	60%	\$1,000
Canal Winchester LSD	100%	80%	50%	50%
Columbus CSD	100%	80%	80%	50%
Dublin CSD	100%	85%	60%	60%
Eastland Fairfield Career & Technical Schools	80%	80%	50%	50%
ESC of Central Ohio	100%	80%	70%	50%
Gahanna CSD	100%	80%	50%	50%
Grandview Heights CSD	100%	80%	50%	50%
Groveport Madison LSD	100%	80%	80%	80%
Hamilton LSD	100%	100%	60%	60%
Hilliard CSD	100%	90%	70%	60%
New Albany LSD	100%	80%	60%	60%
Olentangy LSD	100%	80%	60%	50%
South-Western CSD	100%	80%	70%	60%
Upper Arlington CSD	100%	80%/90%	80%	60%
Westerville CSD	100%	80%	50%	60%
Whitehall CSD	100%	80%	60%	60%
Worthington CSD	100%	85%	50%	50%

Type of Vision Insurance

DISTRICT	FULLY-INSURED	SELF-INSURED	OTHER
Bexley CSD	X		
Canal Winchester LSD	X		
Columbus CSD		X	
Dublin CSD		X	
Eastland Fairfield Career & Technical Schools	X		
ESC of Central Ohio	X		
Gahanna CSD	X		
Grandview Heights CSD	X		
Groveport Madison LSD	N/A	***	N/A
Hamilton LSD	X		
Hilliard CSD	X		
New Albany LSD	X		
Olentangy LSD	X		
South-Western CSD		X	
Upper Arlington CSD	X		
Westerville CSD	X		
Whitehall CSD	X		
Worthington CSD	N/A	***	N/A

*** Worthington and Groveport– Vision exam covered under medical.

Current Premium Amount

DISTRICT	SINGLE	EMP + 1	FAMILY	EMP + Child(ren)	COMPOSITE
Bexley CSD	8.02	15.14	22.18	-	-
Canal Winchester LSD	-	-	-	-	11.75
Columbus CSD	-	-	-	-	10.28
Dublin CSD	8.50	-	24.00	-	-
Eastland Fairfield Career & Technical Schools	-	-	-	-	12.70
ESC of Central Ohio	8.16	12.32	21.87	-	-
Gahanna CSD	16.95	25.87	46.39	-	-
Grandview Heights CSD	6.76	11.40	18.76	11.64	-
Groveport Madison LSD	N/A	N/A	N/A	N/A	N/A
Hamilton LSD	6.11	-	14.66	-	-
Hilliard CSD – Eyemed	7.00	15.08	20.10	12.14	-
Hilliard CSD – VSP	9.04	19.48	26.04	15.72	-
New Albany LSD	5.97	-	15.23	-	-
Olentangy LSD	10.32	-	24.00	-	-
South-Western CSD	5.04	-	14.08	-	-
Upper Arlington CSD	5.28	-	11.17	-	-
Westerville CSD	8.54	-	21.77	-	-
Whitehall CSD	10.55	20.05	31.03	21.11	-
Worthington CSD	N/A	N/A	N/A	N/A	N/A

*New Albany has a Low/High Plan – Low (no exam) \$4.71/single \$12.00/family
 High (includes exam) \$5.97/single \$15.23/family

Board's Share of Premium

DISTRICT	SINGLE	EMP + 1	FAMILY	EMP + Child(ren)	COMPOSITE
Bexley CSD	0%	-	0%	-	-
Canal Winchester LSD	-	-	-	-	100%
Columbus CSD	-	-	-	-	100%
Dublin CSD	90%	-	85%	-	-
Eastland Fairfield Career & Technical Schools	-	-	-	-	100%
ESC of Central Ohio	0%	0%	0%	-	-
Gahanna CSD	0%	0%	0%	-	-
Grandview Heights CSD	0%	0%	0%	0%	
Groveport Madison LSD	N/A	N/A	N/A	N/A	N/A
Hamilton LSD	\$3.00	-	\$3.00	-	-
Hilliard CSD	0%	0%	0%	0%	-
New Albany LSD	0%	-	0%	-	-
Olentangy LSD PPO	80%	-	80%	-	-
Olentangy LSD HDHP	90%		80%		
South-Western CSD	100%	-	100%	-	-
Upper Arlington CSD	100%	-	100%	-	-
Westerville CSD	\$3.00 cap	-	\$8.00 cap	-	-
Whitehall CSD	0%	0%	0%	0%	-
Worthington CSD	N/A	N/A	N/A	N/A	N/A

Frequency of Occurrence

DISTRICT	EXAM	LENSES	FRAMES
Bexley CSD	1 per 12 months	1 per 12 months	1 per 24 months
Canal Winchester LSD	1 per 24 months	1 per 24 months	1 per 24 months
Columbus CSD	1 per 24 months	1 per 24 months	1 per 24 months
Dublin CSD	Unlimited	1 per 12 months	1 per 12 months
Eastland Fairfield Career & Technical Schools	1 per 12 months	1 per 24 months	1 per 24 months
ESC of Central Ohio	1 per 12 months	1 per 12 months	1 per 12 months
Gahanna CSD	1 per 12 months	1 per 12 months	1 per 12 months
Grandview Heights CSD	1 per 12 months	1 per 12 months	1 per 24 months
Groveport Madison LSD	***	N/A	N/A
Hamilton LSD	1 per 12 months	1 per 12 months	1 per 24 months
Hilliard CSD	1 per 12 months	1 per 12 months	1 per 24 months
New Albany LSD	Covered under health insurance	1 per 12 months	1 per 12 months
Olentangy LSD	1 per 12 months	1 per 12 months	1 per 24 months
South-Western CSD	1 per 24 months	1 per 24 months	1 per 24 months
Upper Arlington CSD	1 per 12 months	1 per 24 months	1 per 24 months
Westerville CSD	1 per 12 months	1 per 12 months	1 per 12 months
Whitehall CSD	1 per 12 months	1 per 12 months	1 per 12 months
Worthington CSD	***	N/A	N/A

*** Worthington and Groveport– 1 exam per year covered under medical.

Deductible and/or Co-Pay

DISTRICT	EXAM	LENSES	FRAMES
Bexley CSD	\$10	\$100 allowance	10
Canal Winchester LSD	\$10		\$100 allowance for frames & lenses
Columbus CSD	\$10	\$105 allowance	\$105 allowance
Dublin CSD	\$10	0	\$130 allowance
Eastland Fairfield Career & Technical Schools	\$20	20	\$150 allowance
ESC of Central Ohio	\$15	0	\$130 allowance
Gahanna CSD	\$10	150	120
Grandview Heights CSD	\$10	25	\$130 allowance
Groveport Madison LSD	N/A	N/A	N/A
Hamilton LSD	\$15	0	10
Hilliard CSD	\$10	10	25
New Albany LSD	\$15	15	\$130 allowance
Olentangy LSD	\$5	10	10
South-Western CSD	\$0	0	0
Upper Arlington CSD	\$10	25	25
Westerville CSD	\$10	100% for in network provider	\$140 allowance + 20% over the allowance
Whitehall CSD	\$0	0	0
Worthington CSD	N/A	N/A	N/A

Type of Life Insurance

DISTRICT	BASIC LIFE (Per \$1,000.00)	AD & D LIFE (Per \$1,000.00)	BOARD SHARE OF PREMIUM
Bexley CSD	\$.075	.02	100%
Canal Winchester LSD	.075	.02	100%
Columbus CSD	.13	-	100%
Dublin CSD	.082	.016	100%
Eastland Fairfield Career & Technical Schools	.08	.02	100%
ESC of Central Ohio	.05	.02	100%
Gahanna CSD	.095	.02	100%
Grandview Heights CSD	.08	.02	100%
Groveport Madison LSD	.103	.103	100%
Hamilton LSD	.055	.02	100%
Hilliard CSD	.04	.01	100%
New Albany LSD	.093	.012	100%
Olentangy LSD	.08	.015	100%
South-Western CSD	.115	.015	100%
Upper Arlington CSD	.055	.02	100%
Westerville CSD	.079	.012	100%
Whitehall CSD	.064	.02	100%
Worthington CSD	.088	.012	100%