

Healthcare Comparison Against District

	Calendar Year deductible	Coinsurance	Calendar Year Out of Pocket Max	Lifetime Max	Co-pay	Board Premium Contribution	Bi-weekly cost to 10 month employees
Baltimore (2009-2010 does not include increases for 2010-2011)	Individual - \$200 Family - \$400	85%	Individual \$1,000 Family – \$2,000	\$1,000,000	Physician - \$20 Specialist - \$30	90%	Individual - \$32.76 Parent/Child - \$64.91 Husband/Wife - \$78.18 Family - \$88.15
Cecil * (CORE Plan)	Individual - \$250 Individual +1 - \$500 Family - \$750	90%	Individual - \$2500 Family - \$5000	unlimited	Physician - \$20 Specialist - \$20	85%	Individual - \$43.12 Parent/Child - \$81.93 Husband/Wife – 92.71 Family - \$122.89
Harford	Individual - \$100 Family - \$200	90%	Individual - \$2400 Family - \$4800	unlimited	Physician - \$15 Specialist - \$20	90%	Individual - \$25.27 Parent/Child - \$54.42 Husband/Wife - \$64.29 Family - \$69.68

* CCPS will no longer provide primary healthcare coverage for spouses who have access to healthcare coverage through their own employer. Exceptions will be made for spouses whose employers contribute less than 70% of the individual premium cost.