

Sturgeon Bay School District Outline of Health Insurance Options for 2017/18

"2017-2018 HMO Base Plan"				"Buy Up - NHP POS"			
	<u>Single</u>			<u>Single</u>			<u>Family</u>
Annual Deductible	\$2,000	\$4,000		Annual Deductible	\$1,000	\$2,000	
District Paid HRA	\$1,000	\$2,000		O.O.N. Deductible	\$1,500	\$3,000	
O.O.N. Deductible	Out of Network Not Covered			HRA for O.O.N. Ded.	\$1,000	\$2,000	
Coinsurance	NHP Pays 100%	You Pay 0%		O.O.N. Coinsurance	NHP Pays 80%	You Pay 20%	
Deductible/Coin.	<u>Single</u>			Deductible/Coin.	<u>Single</u>		
Out of Pocket:	\$2,000	\$4,000		O.O.N Out of Pocket	\$2,750	\$5,500	
Max OOP Including	<u>Single</u>			Max OOP Including	<u>Single</u>		
Prescriptions copay	\$6,850	\$13,700		Prescriptions copay	\$6,850	\$13,700	
Actual Max OOP	\$5,850	\$11,700		Actual Max OOP	\$5,850	\$11,700	
Telehealth	\$0			Telehealth	\$0		
PRIM Care Phys.	\$20			PRIM Care Phys.	\$20		
Sp. Care Phys.	\$50			Sp. Care Phys.	\$50		
Urgent Care	\$200**			Urgent Care	\$200**		
Emergency Room	\$200			Emergency Room	\$200		
Rx Drug Costs	\$20/\$40/\$60/\$60			Rx Drug Costs	\$20/\$40/\$60/\$60		
<u>Your Est. Cost*</u>	<u>Single</u>	<u>Emp +1</u>	<u>Family</u>	<u>Your Est. Cost*</u>	<u>Single</u>	<u>Emp +1</u>	<u>Family</u>
Monthly	\$ 75.84	\$ 151.66	\$ 189.58	Monthly	\$ 223.18	Not	\$ 354.32
Annually	\$ 910.08	\$ 1,819.92	\$ 2,274.96	Annually	\$ 2,678.16	Offered	\$ 4,251.84
"Buy Down - HSA Plan #1"				"Embedded HSA, HMO Plan"			
	<u>Single</u>			<u>Single</u>			<u>Family</u>
Annual Deductible	\$2,000	\$4,000		Annual Deductible	\$3,000	\$6,000	
O.O.N. Deductible	Out of Network Not Covered			O.O.N. Deductible	Out of Network Not Covered		
District Paid HSA	\$350	\$700		District Paid HSA	\$1,000	\$2,000	
Coinsurance	NHP Pays 100%	You Pay 0%		Coinsurance	NHP Pays 100%	You Pay 0%	
Deductible/Coin.	<u>Single</u>			Deductible/Coin.	<u>Single</u>		
Out of Pocket:	\$2,000	\$4,000		Out of Pocket:	\$3,000	\$6,000	
Max OOP Including	<u>Single</u>			Max OOP Including	<u>Single</u>		
Prescriptions copay	\$2,000	\$4,000		Prescriptions copay	\$3,000	\$6,000	
Actual Max OOP	\$2,000	\$4,000		Actual Max OOP	\$3,000	\$6,000	
Telehealth	\$40			Telehealth	\$40		
PRIM Care Phys.	Deductible			PRIM Care Phys.	Deductible		
Sp. Care Phys.	And			Sp. Care Phys.	And		
Urgent Care	Coinsurance			Urgent Care	Coinsurance		
Emergency Room				Emergency Room			
Rx Drug Costs	Deductible/Coinsurance			Rx Drug Costs	Deductible/Coinsurance		
<u>Your Est. Cost*</u>	<u>Single</u>	<u>Emp +1</u>	<u>Family</u>	<u>Your Est. Cost*</u>	<u>Single</u>	<u>Emp +1</u>	<u>Family</u>
Monthly	\$ 71.54	\$ 143.08	\$ 178.85	Monthly	\$ 68.16	Not	\$ 151.90
Annually	\$ 858.48	\$ 1,716.96	\$ 2,146.20	Annually	\$ 817.92	Offered	\$ 1,822.80

* These Estimates are for full-time employees paying 12.6% of the premium costs

** DCMC bills Urgent Care visits like Primary Care Visits, meaning the copay would be \$20

NOTES

FAQ

What is an HRA?	A Health Reimbursement Arrangement (HRA), commonly referred to as a health reimbursement account, is an IRS-approved, employer-funded employer health benefit plan that reimburses employees for out-of-pocket medical expenses.
What is an HSA?	A health savings account (HSA) is a medical savings account available to taxpayers in the United States who are enrolled in a high-deductible health plan (HDHP). The funds contributed to an account are not subject to federal income tax at the time of deposit. They must be deposited to a segregated bank account.
What is coinsurance?	Coinsurance means that the insurance company will cover a percentage of medical expenses, after the deductible has been met, until the maximum out of pocket is reached.
What is the difference between the two Out of Pocket maximums?	The simplest way to differentiate the two is that the first amount does not include prescription drug costs, the second number does.
Does my copay count towards my deductible?	Medical copays (office visits, ER and urgent care) count towards the Medical out of Pocket maximum. Rx copayments track towards the overall annual out of pocket maximum.
If I have an HSA, can I still contribute to my dependent care FSA?	Yes, a dependent care FSA can still be opened by individuals that have an HSA.
If I have an HSA, can I still have my 'regular' FSA?	No, federal law does not allow this.