School District of Elmbrook

HEALTH COVERAGE CHANGES - January 1, 2018

UMR / CVS-Caremark	Current 2017 CDHP/HRA	Current 2017 HDHP/HSA	Final 2018 Design - HDHP/HSA
HRA / HSA District Funding/Contribution	$1,000 / $2,000 after First $1,000 / $2,000 of Deductible Met	$1,000 / $2,000	$1,000 / $2,000
Deductible - Amount you pay before health plan begins to pay	Embedded-Individual	Non-Embedded-Full Family	Non-Embedded-Full Family
Tier 1 -Elmbrook Schools Family Wellness Center Tier 1- Premium Designated Providers Tier 2 -In-Network (Single / Family)	$2,000 / $4,000	$2,000 / $4,000	$2,000 / $4,000
Tier 3- Out-of-Network (Single / Family)	$2,500 / $5,000	$2,500 / $5,000	$4,000 / $8,000
Coinsurance - % paid after deductible is met up to out-of-pocket maximum			
Tier 1- Elmbrook Schools Family Wellness Center	100%	100%	100%
Tier 1- Premium Designated Providers	N/A	N/A	100%
Tier 2 -In-Network (Single / Family)	100%	100%	90%
Tier 3- Out-of-Network (Single / Family)	80%	80%	70%
Out-of-Pocket Max - Most you pay in plan year before health	*Includes Ded, Coins and All Medical Copays*	*Includes Ded, Coins and All Medical Copays*	*Includes Ded, Coins and All Medical Copays*
Tier 1- Elmbrook Schools Family Wellness Center	$2,000 / $4,000	$2,000 / $4,000	$3,000 / $6,000
Tier 1- Premium Designated Providers	N/A	N/A	$3,000 / $6,000
Tier 2 -In-Network (Single / Family)	$2,000 / $4,000	$2,000 / $4,000	$3,000 / $6,000
Tier 3- Out-of-Network (Single / Family)	$3,000 / $6,000	$3,000 / $6,000	$5,000 / $10,000
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Office Visits (Primary Care)			
Tier 1- Elmbrook Schools Family Wellness Center	$29.00	$29.00	$29.00
Tier 1- Premium Designated Providers	N/A	N/A	Ded, 100% Coins
Tier 2 -In-Network (Single / Family)	Ded, 100% Coins	Ded, 100% Coins	Ded, 90% Coins
Tier 3- Out-of-Network (Single / Family)	Ded, 80% Coins	Ded, 80% Coins	Ded, 70% Coins
Office Visits (Specialists)			
Tier 1- Elmbrook Schools Family Wellness Center	$29.00	$29.00	$29.00
Tier 1- Premium Designated Providers	N/A	N/A	Ded, 100% Coins
Tier 2 -In-Network (Single / Family)	Ded, 100% Coins	Ded, 100% Coins	Ded, 90% Coins
Tier 3- Out-of-Network (Single / Family)	Ded, 80% Coins	Ded, 80% Coins	Ded, 70% Coins
Routine/Preventive Care			
Tier 1- Elmbrook Schools Family Wellness Center	100% Coverage	100% Coverage	100% Coverage
Tier 1- Premium Designated Providers	N/A	N/A	100% Coverage
Tier 2 -In-Network (Single / Family)	100% Coverage	100% Coverage	100% Coverage
Tier 3- Out-of-Network (Single / Family)	Ded, Coins	Ded, Coins	Ded, 70% Coins
Inpatient Hospital Services			
Tier 1- Elmbrook Schools Family Wellness Center	N/A	N/A	N/A
Tier 1- Premium Designated Providers	N/A	N/A	N/A
Tier 2 -In-Network (Single / Family)	Ded, 100% Coins	Ded, 100% Coins	Ded, 90% Coins
Tier 3- Out-of-Network (Single / Family)	Ded, 80% Coins	Ded, 80% Coins	Ded, 70% Coins
Outpatient Hospital Services			
Tier 1- Elmbrook Schools Family Wellness Center	$29.00	$29.00	$29.00
Tier 1- Premium Designated Providers	N/A	N/A	N/A
Tier 2 -In-Network (Single / Family)	Ded, 100% Coins	Ded, 100% Coins	Ded, 90% Coins
Tier 3- Out-of-Network (Single / Family)	Ded, 80% Coins	Ded, 80% Coins	Ded, 70% Coins
Urgent Care			
Tier 1- Elmbrook Schools Family Wellness Center	$29.00	$29.00	$29.00
Tier 1- Premium Designated Providers	N/A	N/A	Ded, 100% Coins
Tier 2 -In-Network (Single / Family)	Ded, 100% Coins	Ded, 100% Coins	Ded, 90% Coins
Tier 3- Out-of-Network (Single / Family)	Ded, 80% Coins	Ded, 80% Coins	Ded, 70% Coins
Emergency Room			
Tier 1- Elmbrook Schools Family Wellness Center	N/A	N/A	N/A
Tier 1- Premium Designated Providers	N/A	N/A	N/A
Tier 2- In-Network (Single / Family) Tier 3- Out-of-Network (Single / Family)	$100 Copay, 100%	In-Network Ded, 100% Coins	In-Network Ded, 90% Coins
Prescription Drugs (ACA Maximum Out-of-Pockets Apply)			
Participating Pharmacy Retail 30 days: Tier 1 / Tier 2 / Tier 3	$10 / $30 / $60	Ded, 100% Coins	Ded, 90% Coins
Mail Order Prescription Drugs			Ded, 90% Coins
CVS-Caremark Mail Order/Retail Pharmacy 90 days: Tier 1 / Tier 2 /	$30 / $90 / $180	Ded, 100% Coins	Ded, 90% Coins

 Copyright © 2017 Associated Financial Group, LLC ("AFG"). Associated Benefits and Risk Consulting is a marketing name used by AFG.