



WCA GROUP HEALTH TRUST

Renewal for School District of La Crosse  
(7/01/19)

	<b>Current Plan Benefits</b>		<b>Renewal Plan Benefits</b>	
<b>PPO Network</b>	Alliance/PHCS		Alliance/PHCS	
	PPO		PPO	
<b>Deductible</b>	Embedded		Embedded	
<b>Prior Authorization</b>	Standard		Standard	
	In Network Out of Network		\$1,600/\$3,200 \$3,200/\$6,400	
<b>Coinsurance</b>				
	In Network Out of Network		80% 50%	
<b>Maximum Out of Pocket</b> (Ded/Coins/& Medical Copays)				
	In Network Out of Network		\$ 4,800/\$ 9,600 \$16,800/\$33,600	
	<b>In-Network</b>	<b>Out-of-Network</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Hospitalization	Ded/80%	Ded/50%	Ded/80%	Ded/50%
Office Visit(s)	\$25/Ded/80%	\$100/Ded/50%	\$25/Ded/80%	\$100/Ded/50%
Specialist Office Visit(s)	\$50/Ded/80%	\$150/Ded/50%	\$50/Ded/80%	\$150/Ded/50%
Chiropractic Office Visits(s)	\$25/Ded/80%	\$100/Ded/50%	\$25/Ded/80%	\$100/Ded/50%
Preventative Exams	100%/Ded waived	\$100/Ded/50%	100%/Ded waived	\$100/Ded/50%
PT/OT/ST/RT	\$25/Ded/80%	\$100/Ded/50%	\$25/Ded/80%	\$100/Ded/50%
Urgent Care	\$50/Ded/80%	\$50/Ded/50%	\$50/Ded/80%	\$50/Ded/50%
Emergency Room Care	\$150/Ded/80%	\$150/PPO Ded/80%	\$150/Ded/80%	\$150/PPO Ded/80%
Psych/Chem/Alcohol				
Office Visit	\$25/Ded/80%	\$25/PPO Ded/80%	\$25/Ded/80%	\$25/PPO Ded/80%
Inpatient	Ded/80%	Ded/50%	Ded/80%	Ded/50%
Outpatient	\$25/Ded/80%	\$25/PPO Ded/80%	\$25/Ded/80%	\$25/PPO Ded/80%
All Other Medical Services	Ded/80%	Ded/50%	Ded/80%	Ded/50%
High Tech Imaging Coverage	\$100/Ded/80%	\$100/Ded/50%	\$100/Ded/80%	\$100/Ded/50%
Oral Surgery	Ded/80%	Ded/50%	Ded/80%	Ded/50%
Extraction/Replacement of Teeth	Ded/80%	Ded/50%	Ded/80%	Ded/50%
	Limited to \$1500/benefit period		Limited to \$1500/benefit period	
Teladoc Coverage (Incl. Behavioral Health)	100%		100% (Adding Behavioral Health Coverage)	
<b>Pharmacy</b>				
Drug Plan	\$0/10/30/60 – 30 Days, Retail \$0/30/90/180 – 31-90 Days, Retail \$0/20/60/120 – 90 Days, Mail Specialty Limited to 30 Days		\$0/10/30/60 – 30 Days, Retail \$0/30/90/180 – 31-90 Days, Retail \$0/20/60/120 – 90 Days, Mail Specialty Limited to 30 Days	
<b>Maximum Out of Pocket-Rx Only</b>	\$1,800/\$3,600		\$1,800/\$3,600	
<b>Waiver of Premium</b>	Yes		Yes	

By: School District of La Crosse

By: WCA Group Health Trust

Signature/Title *Exec. Director of Business Services*

Michael Lamont, COO

## YOUR RENEWAL REFLECTS THE FOLLOWING COVERAGE UPDATE:

### ORAL SURGERY BENEFIT


The following oral surgical procedures are to be covered, including necessary x-ray and laboratory tests:

- (1) Excision of partially or completely impacted teeth;
- (2) Excision of tumors and cysts of the jaw, cheeks, lips, tongue, roof and floor of the mouth when such conditions require pathological exams;
- (3) Surgical procedures to correct Accidental Injuries of the jaws, cheeks, lips, tongue, roof and floor of the mouth;
- (4) Reduction of fractures and dislocations of the jaw;
- (5) External incision and drainage of cellulitis;
- (6) Incision of accessory sinuses, salivary glands or ducts;
- (7) Excision of exostosis of jaws and hard palate;
- (8) Treatment required to repair and restore natural teeth damaged due to Injury. The treatment must be incurred within six months from the date of the Injury. Damage resulting from biting or chewing will not be considered an Injury. Subsequent treatment to an Injured tooth after the initial treatment is not covered. Dental implants are not covered. (Note: A sound natural tooth is one that is organic, not manufactured. Therefore, Injury resulting in damage to bridges, implants, crowns and/or dentures is not covered.), and
- (9) Dental exams performed in preparation for a covered oral surgery.


**LACROSSE SCHOOL DISTRICT  
RENEWAL EXHIBIT – 7/01/19**

	<i>Current Plan</i>	<i>Renewal</i>
Medical		
Single	\$ 686.00	\$ 652.00
Family	\$1,558.04	\$1,480.00
Medicare -Single	\$ 470.14	\$ 447.00
Medicare –Family	\$ 940.14	\$ 893.00
Medicare – Special	\$1,155.98	\$1,098.00
Medicare – Single (w/o Rx)	\$ 171.36	\$ 163.00
Medicare - Family (w/o Rx)	\$ 342.72	\$ 326.00

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 Signature/Title *Exec Director of Business Services*

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 Michael Lamont, COO