



Hustisford School District
Health Insurance Benefit Comparison
 Effective Date: 7/1/2021

Health Carrier		Anthem	
		Current/Renewal	
Insurance Type		\$1,500 Essential	
Provider Network:		Blue Preferred	
Deductible		Single	Family
	In Network	\$1,500	\$3,000
	Out of Network	\$3,000	\$6,000
Co-Insurance		100% after Deductible	
	In Network	100% after Deductible	
	Out of Network	70/30 to Out of Pocket Max	
Maximum Out-of-Pocket		Single	Family
	In Network	\$3,500	\$7,000
	Out of Network	\$7,000	\$14,000
Office Visits		PCP	Specialist
	In Network	Deductible Applies	
	Out of Network	Deductible & Coinsurance	
Diagnostic/Xray/Lab		Deductible Applies	
	In Network	Deductible Applies	
	Out of Network	Deductible & Coinsurance	
Routine/Preventive Care		Select Services Covered In Full	
	In Network	Select Services Covered In Full	
	Out of Network	Deductible & Coinsurance	
Urgent Care		Deductible Applies	
	In Network	Deductible Applies	
	Out of Network	Deductible & Coinsurance	
Emergency Room		In-Network Deductible and/or Coinsurance	
Hospital Services		Deductible Applies	
	In Network	Deductible Applies	
	Out of Network	Deductible & Coinsurance	
Prescription Drugs		\$10 / \$25 /\$50 / 25% to \$250	
	In Network	\$10 / \$25 /\$50 / 25% to \$250	
	Out of Network	50% / 50% / 50% /50%	
RX Maximum Out of Pocket		Included in Medical Max OOP	
Enhanced Services		Exam Included	
	Vision Benefit	Exam Included	
	Extraction/Replacement of Teeth	Limited Benefit	
	Waiver of Premium	No	
Rates			
	Employee	14	\$1,075.76
	Family	31	\$2,431.22
			\$1,129.55
			\$2,552.78
	Annual Δ% from Current		5.00%
	Monthly Totals	\$90,428.46	\$94,949.88
	Annual Totals	\$1,085,141.52	\$1,139,398.56
	Annual Δ\$ from Current		\$54,257

While every effort is made to illustrate the carriers' various benefits, discrepancies or errors are possible. In the event of an error, the actual product brochure furnished by the insurance carrier and approved by the Commissioner of Insurance will prevail. The master contract and policyholder certificates are more detailed and should be used for the determination of benefits. All plans will comply with state and/or federal requirements with regard to nervous and mental benefits.