


Valders Area School District

HEALTH COVERAGE 2022

| Carrier |  |
|--|--|
| Provider Network/Plan Type | Focused Network |
| Deductible | Non-Embedded |
| <i>Embedded or Non-Embedded</i> | |
| In-Network (Single / Family) | \$2,500 / \$5,000 |
| Out-of-Network (Single / Family) | \$7,500 / \$15,000 |
| Coinsurance | |
| In-Network | 90% |
| Out-of-Network | 50% |
| Out-of-Pocket Max | Includes Deductible |
| In-Network (Single / Family) | \$5,000 / \$10,000 |
| Out-of-Network (Single / Family) | \$15,000 / \$30,000 |
| Lifetime Maximum | Unlimited |
| Office Visits | |
| In-Network | Ded, 90% Coins |
| Out-of-Network | Ded, 50% Coins |
| Specialist | |
| In-Network | Ded, 90% Coins |
| Out-of-Network | Ded, 50% Coins |
| Routine/Preventive Care | |
| In-Network | 100% Coverage |
| Out-of-Network | Ded, 50% Coins |
| Inpatient Hospital Services | |
| In-Network | Ded, 90% Coins |
| Out-of-Network | Ded, 50% Coins |
| Outpatient Hospital Services | |
| In-Network | Ded, 90% Coins |
| Out-of-Network | Ded, 50% Coins |
| Urgent Care | |
| In-Network | Ded, 90% Coins |
| Out-of-Network | Ded, 90% Coins |
| Emergency Room | |
| In-Network | Ded, 90% Coins |
| Out-of-Network | Ded, 90% Coins |
| Prescription Drugs - In-Network | |
| Tier 1 / Tier 2 / Tier 3 | Ded, 90% Coins |
| Mail Order Prescription Drugs | |
| Tier 1 / Tier 2 / Tier 3 | Ded, 90% Coins |
| Monthly Premium Rates | |
| Employee | \$774.22 |
| Family | \$1,753.18 |
| Monthly Emp. Contrib. Rates (12.6%) | |
| Employee | \$97.55 |
| Family | \$220.90 |
| <p>NOTE: Company logos are for information purposes only. Agents are independent and are not affiliated with the company.</p> <p><i>Our standard of care and legal duty to the insured in providing insurance products and services is to follow the instructions of the</i></p> <p>This constitutes only a summary of the Health plan involved. The actual contract or plan document must be consulted to determine the governing contractual provisions, limitations, or exclusions. There is no guarantee, expressed or implied by Associated Benefits and Risk Consulting or vendors of plan provisions or level of payments.</p> | |