





**7/1/2023 Renewal for Prairie Du Chien School District**

	Current Plan Benefits			Renewal Plan Benefits		
<b>Network</b>	Choice Plus			Choice Plus		
<b>Plan Type</b>	PPO			PPO		
<b>Accumulation Type</b>	Embedded			Embedded		
<b>Benefit Accumulator</b>	Plan Year			Plan Year		
	<b>In-Network</b>	<b>Out-of-Network</b>		<b>In-Network</b>	<b>Out-of-Network</b>	
<b>Deductible (Single/Family)</b>	\$3,000/\$6,000	\$6,000/\$12,000		\$3,000/\$6,000	\$6,000/\$12,000	
<b>Coinsurance</b>	100%	70%		100%	70%	
<b>Total Maximum Out-of-Pocket (Ded, Coins, Med Copays)</b>	\$5,350/\$10,700	\$10,000/\$20,000		\$5,350/\$10,700	\$10,000/\$20,000	
<b>Medical Benefits</b>						
Inpatient Hospital	Deductible/100%	Deductible/70%		Deductible/100%	Deductible/70%	
Outpatient Hospital	Deductible/100%	Deductible/70%		Deductible/100%	Deductible/70%	
Office Visit	\$25/Deductible/100%	\$50/Deductible/70%		\$25/Deductible/100%	\$50/Deductible/70%	
Specialist Office Visit	\$50/Deductible/100%	\$100/Deductible/70%		\$50/Deductible/100%	\$100/Deductible/70%	
Preventive Exam	100%/Deductible Waived	Deductible/70%		100%/Deductible Waived	Deductible/70%	
Convenient Care/ Retail Clinic	100%/Deductible Waived	Deductible/70%		100%/Deductible Waived	Deductible/70%	
Manipulation	\$25/Deductible/100%	\$50/Deductible/70%		\$25/Deductible/100%	\$50/Deductible/70%	
Phys/Occ/Sp/Resp Therapy	\$25/Deductible/100%	\$50/Deductible/70%		\$25/Deductible/100%	\$50/Deductible/70%	
Urgent Care	\$100/PPO Deductible/100%			\$100/PPO Deductible/100%		
Emergency Room Care	\$250/PPO Deductible/100%			\$250/PPO Deductible/100%		
Mental Health/Subst. Abuse:						
Office Visit	\$25/Deductible/100%	\$50/Deductible/70%		\$25/Deductible/100%	\$50/Deductible/70%	
Inpatient	Deductible/100%	Deductible/70%		Deductible/100%	Deductible/70%	
Outpatient	Deductible/100%	Deductible/70%		Deductible/100%	Deductible/70%	
High Tech Imaging Coverage	Deductible/100%	Deductible/70%		Deductible/100%	Deductible/70%	
Oral Surgery	Deductible/100%	Deductible/70%		Deductible/100%	Deductible/70%	
Extract/Replacement of Teeth (Limit \$1,500/benefit period)	Deductible/100%	Deductible/70%		Deductible/100%	Deductible/70%	
All Other Covered Medical Services	Deductible/100%	Deductible/70%		Deductible/100%	Deductible/70%	
<b>Teladoc Benefits</b>	100%/Deductible Waived			100%/Deductible Waived		
<b>Pharmacy Benefits</b>						
<b>Drug Plan Formulary</b>	<u>Generic</u>	<u>Preferred</u>	<u>Non-Preferred</u>	<u>Generic</u>	<u>Preferred</u>	<u>Non-Preferred</u>
Retail, 30 Days	\$10	\$30	\$60	\$10	\$30	\$60
Retail, 31-90 Days	\$30	\$90	\$180	\$30	\$90	\$180
Mail Order, 90 Days	\$20	\$60	\$120	\$20	\$60	\$120
Specialty, 30 Days	\$10	\$30	\$60	\$10	\$30	\$60
	Value Price Generics: \$0			Value Price Generics: \$0		
	Mandatory Generic: Yes			Mandatory Generic: Yes		
	Rx Max Out-of-Pocket: \$2,000/\$4,000			Rx Max Out-of-Pocket: \$2,000/\$4,000		

By: Prairie Du Chien School District

Signature:   
 Print Name: Amy Danasch  
 Title: Superintendent  
 Date: 4-10-2023

By: WCA Group Health Trust

Signature:   
 Print Name: Michael Lamont  
 Title: Chief Operating Officer  
 Date: 04.10.2023


This is a summary of the plan benefits. For more detailed benefit information, please refer to the Summary Plan Description (SPD). If a discrepancy is found between this renewal summary and your policy's SPD, the terms of the SPD will govern.



**PRAIRIE DU CHIEN SCHOOL DISTRICT  
2023 RENEWAL  
(Effective 07/01/2023)**

<i>Coverage Tier</i>	<i>Enrollment</i>	<i>Current Premium</i>	<i>Current Monthly Premium</i>	<i>07/01/2023 Renewal Premium (+7.5%)</i>	<i>Renewal Monthly Premium</i>
Single	23	\$859.53	\$19,769.19	\$923.99	\$21,251.77
Family	73	\$1,912.88	\$139,640.24	\$2,056.35	\$150,113.55
Single Medicare	0	\$778.90	\$0.00	\$837.32	\$0.00
Family Medicare	0	\$1,557.79	\$0.00	\$1,674.62	\$0.00
Special Medicare (1 Over/1 Under)	0	\$1,638.43	\$0.00	\$1,761.31	\$0.00
<b>Monthly Total</b>	96		\$159,409.43		\$171,365.32
<b>Annual Total</b>			\$1,912,913.16		\$2,056,383.84

By: Prairie Du Chien School District

Signature:   
 Print Name: Angela Brown  
 Title: Superintendent  
 Date: 4-10-2023

By: WCA Group Health Trust

Signature:   
 Print Name: Michael Lamont  
 Title: Chief Operating Officer  
 Date: 04.10.2023

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**PRAIRIE DU CHIEN SCHOOL DISTRICT  
2023 RENEWAL  
(Effective 07/01/2023)**

**Assumptions**

- Rates are guaranteed for the contract period of 07/01/2023 through 06/30/2024  
- Rates are based on your submitted census. WCA Group Health Trust reserves the right to adjust the rates from audit date back to effective date if any of the following changes:

- Enrollment +/- 10%
- Average Contract Size +/- 10%
- Area Factor +/- 8
- Age/Sex Factor +/- 10%
- Cobra enrollees are more than 10% of enrollment
- Retiree enrollees are more than 10% of enrollment
- Any Material Changes

-Employer contributes a minimum of 70% toward the employee only rates and 70% toward the dependent rates.

-Requires a minimum participation level of 75%

- This offer, unless otherwise stated herein, completely replaces all other previous offers or portions thereof. Any offers previously extended are hereby null and void.

-WCA Group Health Trust reserves the right to adjust the rates and/or fees (i) in the event of any changes in federal, state or other applicable legislation or regulation; (ii) in the event any changes in Plan design required by the applicable regulatory authority (i.e. mandated benefits) or by the Plan Sponsor; and (iii) as otherwise permitted in our policy.

-This premium may include state and federal taxes and fees.

-Plan design and corresponding premium rates offered herein represent a coverage option that is consistent with your current group size (based on most recent census or survey information) and closely matches your current coverage. Additional coverage options may be available to you.

- Premium rates include a 1.7% commission payable to your agent based on negotiations between you and your broker/consultant.

By: Prairie Du Chien School District

Signature: *Ang Bonard*  
Print Name: Ang Bonard  
Title: Superintendent  
Date: 4-10-2023

By: WCA Group Health Trust

Signature: *Michael Lamont*  
Print Name: Michael Lamont  
Title: Chief Operating Officer  
Date: 07.10.2023

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