



WCA GROUP HEALTH TRUST

Renewal for School District of Brown Deer  
(7/01/17)

	<i>Option 1</i>		<i>Option 2</i>	
<b>PPO Network</b>	UHC Choice+		UHC Choice+	
	PPO		PPO	
<b>Deductible*</b>	Embedded		Embedded	
In Network	\$ 500/1,000		\$ 249/500	
Out of Network	\$1,000/2,000		\$500/1,000	
<b>Coinsurance</b>				
In Network	90%		100%	
Out of Network	70%		80%	
<b>Maximum Out of Pocket*</b>	(*) Separate/Not Comingled		(*) Separate/Not Comingled	
In Network	\$1,250/2,500		\$249/500	
Out of Network	\$2,750/5,500		\$1,750/\$3,500	
<b>Maximum Out of Pocket*</b> (Ded, Coins & Medical Copays)				
In Network	\$3,500/7,000		3,500/7,000	
Out of Network	Unlimited		Unlimited	
	<i>In Network</i>	<i>Out of Network</i>	<i>In Network</i>	<i>Out of Network</i>
Hospitalization	Ded/90%	Ded/70%	Ded/100%	Ded/80%
Office Visit(s)	\$20/Ded/90%	\$40/Ded/70%	\$10/Ded/100%	\$20/Ded/80%
Specialist Office Visit(s)	\$20/Ded/90%	\$40/Ded/70%	\$10/Ded/100%	\$20/Ded/80%
Chiropractic Office Visits(s)	\$20/Ded/90%	\$40/Ded/70%	\$10/Ded/100%	\$20/Ded/80%
Teladoc	100%-Ded/coins waived		100%-Ded/coins waived	
Physical, Occupational, Speech Therapy	\$20/Ded/90%	\$40/Ded/70%	\$10/Ded/100%	\$20/Ded/80%
Urgent Care	\$40/Ded/90%	\$40/PPO Ded/90%	\$30/Ded/100%	\$30/PPO Ded/100%
Emergency Room Care	\$150/Ded/90%	\$150/PPO Ded/90%	\$100/Ded/100%	\$100/PPO Ded/100%
All Other Medical Services	Ded/90%	Ded/70%	Ded/100%	Ded/80%
High Tech Imaging Coverage	\$100/Ded/90%	\$100/Ded/70%	\$100/Ded/100%	\$100/Ded/80%
Extraction/Replacement of Teeth (Incl Dental Implants)	Ded/90%	Ded/70%	Ded/100%	Ded/80%
	Limited to \$1,500 Per Benefit Period		Limited to \$1,500 Per Benefit Period	
Surgical Weight Loss Coverage	No		No	
<b>Pharmacy</b>				
Drug Plan	\$0/15/30/60/100 (30-Day Retail) \$0/30/60/120 (31-90-Day Retail) \$0/30/60/120 (90-Day Mail)		\$10/40/60/100 (30-Day Retail) \$20/80/120 (31-90-Day Retail) \$20/80/120 (90-Day Mail)	
<b>Maximum Out of Pocket</b> (Pharmacy Only)	\$3,000/\$6,000		\$3,000/6,000	
Waiver of Premium	No		No	

**Wellness Benefit Update:**

Wellness Exam(s), Including Mammograms, Pap, PSA, and Colonoscopies: 1<sup>st</sup> of the calendar/plan year will be covered at 100% with or without diagnosis. Any wellness exams received out of network will be paid as out of network. 3-D Mammograms are a covered benefit.