


Breakdown of Your Costs by Plan Design, Without Medicare

The information below will help you compare the benefits available through the different It's Your Choice (IYC) health plan design options. This list contains only the most commonly used benefits. **Complete information is available online.**

Most members
are in this plan

	Local Traditional Health Plan	Local Access Plan 
Annual Medical Deductible	None	
Annual Medical Coinsurance Paid after deductible and until OOPL is met	Plan pays 100% for most services Exceptions: durable medical equipment, certain hearing aids and cochlear implants	
Annual Medical Out-of-Pocket Limit (OOPL) For federally required essential health benefits	\$6,850 Individual / \$13,700 Family Only applies to durable medical equipment, certain hearing aids and cochlear implants	
Preventive Services See healthcare.gov/preventive-care-benefits	Plan pays 100%	
Emergency Room Copay waived if admitted to inpatient directly from emergency room or for observation for 24 hours or longer	\$60 copay per visit	
Vision Exam Annual routine exam and exams related to illness/injury	Plan pays 100%	
Hearing Exam	Plan pays 100%	
Hearing Aid (per ear, every 3 years)	Child: Plan pays 100% Adult: You pay 20% and 100% of costs exceeding plan payment of \$1,000	
Durable Medical Equipment	You pay 20%, up to \$500 per person	
Physical/Speech/Occupational Therapy	Plan pays 100%, up to 50 combined visits per year Plan may approve 50 more visits per therapy type per year	
Skilled Nursing Facility (non-custodial care)	Plan pays 100% for 120 days per plan year	
Prescription Deductible	None	
Prescription Copay Level 1 / 2 / 3 Level 4 Specialty Preventive	\$5 / 20% (\$50 max) / 40% (\$150 max) \$50 copay (Must fill at Lumicera or UW specialty pharmacies) Plan pays 100%, regardless of deductible	
Prescription Out-of-Pocket Limit Levels 1 & 2 - Individual / Family Level 3 - Individual / Family Level 4 - Individual / Family	\$600 / \$1,200 \$6,850 / \$13,700 \$1,200 / \$2,400	



Plan features out-of-network benefits. Learn more at etf.wi.gov/IYC2018