



Employee Benefits

School District of New Auburn Health Insurance Benefit Comparison

Effective Date: 7/1/2017

We offer 2 plans



| Health Carrier | WEA Trust | | WEA Trust | | WEA Trust | |
|---------------------------|-----------------------------------|-------------|----------------------------------|-------------|-----------------------------------|------------|
| | Current Benefits | | Option 1 - Effective 7/1/17 | | Option 2 (HSA) - Effective 7/1/17 | |
| Insurance Type | PPO | | PPO | | PPO | |
| Provider Network: | Essential PPO | | Essential PPO | | Essential Qualified | |
| Deductible | WEA Trust Preferred | | WEA Trust Preferred | | WEA Trust Preferred | |
| | Single | Family | Single | Family | Single | Family |
| In Network | \$1,500 | \$3,000 | \$2,000 | \$4,000 | \$3,000 | \$6,000 |
| Out of Network | \$3,000 | \$6,000 | \$4,000 | \$8,000 | \$6,000 | \$12,000 |
| Co-Insurance | | | | | | |
| In Network | 100% after Deductible | | 100% after Deductible | | 100% after Deductible | |
| Out of Network | 80% after Deductible | | 80% after Deductible | | 80% after Deductible | |
| Funding for Deductible | Single | Family | Single | Family | Single | Family |
| Employer Contribution | \$500 | \$500 | \$500 | \$500 | \$1,500 | \$3,000 |
| Type of Account | HRA | | HRA | | HSA (Health Savings Account) | |
| ACA Maximum Out-of-Pocket | Single | Family | Single | Family | Single | Family |
| In Network | \$4,500 | \$9,000 | \$5,000 | \$10,000 | \$3,000 | \$6,000 |
| Out of Network | \$7,000 | \$14,000 | \$8,000 | \$16,000 | \$8,000 | \$16,000 |
| Office Visits | PCP | Specialist | PCP | Specialist | PCP | Specialist |
| In Network | \$25 Copay | \$50 Copay | \$25 Copay | \$50 Copay | 100% after Deductible | |
| Out of Network | Then Deductible/Coinsurance | | Then Deductible/Coinsurance | | 80% after Deductible | |
| | \$50 Copay | \$100 Copay | \$50 Copay | \$100 Copay | | |
| Routine/Preventive Care | | | | | | |
| In Network | Select Services Covered in Full | | Select Services Covered in Full | | Select Services Covered in Full | |
| Out of Network | \$50 Copay, then 80% after Ded. | | \$50 Copay, then 80% after Ded. | | 80% after Deductible | |
| Urgent Care | | | | | | |
| In Network | \$75 Copay, then Deductible | | \$100 Copay, then Deductible | | 100% after Deductible | |
| Out of Network | \$75 Copay, then Deductible | | \$100 Copay, then Deductible | | 80% after Deductible | |
| Emergency Room | | | | | | |
| | \$250 Copay, then Deductible | | \$250 Copay, then Deductible | | 100% after Deductible | |
| High Tech Imaging | | | | | | |
| In Network | \$250 Copay, then Deductible | | \$100 Copay, then Deductible | | 100% after Deductible | |
| Out of Network | \$500 Copay, then 80% after Ded. | | \$100 Copay, then 80% after Ded. | | 80% after Deductible | |
| Hospital Services | | | | | | |
| In Network | 100% after Deductible | | 100% after Deductible | | 100% after Deductible | |
| Out of Network | 80% after Deductible | | 80% after Deductible | | 80% after Deductible | |
| Prescription Drugs | Value / Tier 1 / Tier 2 / Tier 3 | | Value / Tier 1 / Tier 2 / Tier 3 | | Value / Tier 1 / Tier 2 / Tier 3 | |
| | \$0 / \$5 / \$20 / \$40 | | \$0 / \$10 / \$40 / \$80 | | 100% after Deductible | |
| Optional Benefits | | | | | | |
| Vision Benefit | Enhanced Vision - No Cost Sharing | | Routine Vision - Cost Sharing | | Enhanced Vision - No Cost Sharing | |
| Rates - Monthly | Current Employee Share | | Option 1 | | Option 2 | |
| Employee | \$88.48 | | \$90.84 | | \$80.10 | |
| Family | \$199.95 | | \$205.31 | | \$181.02 | |
| | | | 2.70% Increase | | -9.47% Decrease | |

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.