

WEST BEND SCHOOL DISTRICT

2018 Insurance Plans and Premiums

Health Plans		CDHP / HRA Plan 1		CDHP / HRA Plan 2		CDHP / HRA Plan 3	
Plan Design		In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Deductible	Employee Only	\$1,000	\$4,000	\$2,000	\$4,000	\$3,000	\$4,000
	Employee + 1	2,000	8,000	4,000	8,000	6,000	8,000
	Employee + 2 or more	3,000	12,000	6,000	12,000	9,000	12,000
Coinsurance		0%	50%	0%	50%	0%	50%
Out of Pocket Max	Employee Only	\$1,000	\$5,000	\$2,000	\$5,000	\$3,000	\$5,000
	Employee + 1	2,000	10,000	4,000	10,000	6,000	10,000
	Employee + 2 or more	3,000	15,000	6,000	15,000	9,000	15,000
HRA Benefit							
2018 HRA Funding*	Employee Only	\$500		\$1,000		\$1,000	
	Employee + 1	\$1,000		\$2,000		\$2,000	
	Employee + 2 or more	\$1,500		\$3,000		\$3,000	
HRA Roll-Over Amount		100%		100%		100%	
Maximum HRA Including Rollover Amount		\$9,000		\$9,000		\$9,000	
*HRA funding requires employee and spouse (if covered) to comply with the wellness program.							
Health Plan Premiums (Monthly)							
Full Plan Rates	Employee Only	\$557		\$502		\$473	
	Employee+Child(ren)	\$1,070		\$964		\$909	
	Employee+Spouse	\$1,226		\$1,105		\$1,042	
	Family	\$2,145		\$1,933		\$1,822	
Non-Wellness Rates	Employee Only	\$147		\$92		\$63	
	Employee+Child(ren)	\$234		\$128		\$73	
	Employee+Spouse	\$312		\$191		\$128	
	Family	\$472		\$260		\$149	
Wellness Incentives							
Employee	Wellness Screening	-\$25		-\$25		-\$25	
	Non-Tobacco	-\$25		-\$25		-\$25	
Covered Spouse	Wellness Screening	-\$25		-\$25		-\$25	
	Non-Tobacco	-\$25		-\$25		-\$25	
Full Wellness Rates*	Employee Only	\$97		\$42		\$13	
	Employee+Child(ren)	\$184		\$78		\$23	
	Employee+Spouse	\$212		\$91		\$28	
	Family	\$372		\$160		\$49	
*Full Wellness Rates require employee and spouse (if covered) to complete the wellness screening, and to be tobacco free.							
Prescription Drug Copays							
	Tier 1 Generic	\$10		\$10		\$10	
	Tier 2 Brand/Preferred	\$30		\$30		\$30	
	Tier 3 Brand/Non-Preferred	\$45		\$45		\$45	
Mail Order 90-Day Supply		2 ½ Copays		2 ½ Copays		2 ½ Copays	