



School District of Fort Atkinson

Health Insurance

Effective: 9/01/2019

Carrier	 HRA Plan	 HSA HMO	 HSA PPO
Provider Network	Dean POS / PPO	Dean HMO	Dean PPO
Deductible			
In-Network (Single / Family)	\$2,000 / \$4,000	\$3,000 / \$6,000	\$3,000 / \$6,000
Out-of-Network (Single / Family)	\$4,000 / \$8,000	N/A	\$6,000 / \$12,000
Coinsurance			
In-Network	100%	100%	100%
Out-of-Network	80%	N/A	80%
Out-of-Pocket Max	<i>Includes Deductible</i>	<i>Includes Deductible</i>	<i>Includes Deductible</i>
In-Network (Single / Family)	\$2,000 / \$4,000	\$3,000 / \$6,000	\$3,000 / \$6,000
Out-of-Network (Single / Family)	\$8,000 / \$16,000	N/A	\$12,000 / \$24,000
Office Visits			
In-Network	Ded, 100% Coins	Ded, 100% Coins	Ded, 100% Coins
Out-of-Network	Ded, 80% Coins	N/A	Ded, 80% Coins
Specialist			
In-Network	Ded, 100% Coins	Ded, 100% Coins	Ded, 100% Coins
Out-of-Network	Ded, 80% Coins	N/A	Ded, 80% Coins
Routine/Preventive Care			
In-Network	100% Coverage	100% Coverage	100% Coverage
Out-of-Network	Ded, 80% Coins	N/A	Ded, 80% Coins
Inpatient Hospital Services			
In-Network	Ded, 100% Coins	Ded, 100% Coins	Ded, 100% Coins
Out-of-Network	Ded, 80% Coins	N/A	Ded, 80% Coins
Outpatient Hospital Services			
In-Network	Ded, 100% Coins	Ded, 100% Coins	Ded, 100% Coins
Out-of-Network	Ded, 80% Coins	N/A	Ded, 80% Coins
Emergency Room			
In-Network	Ded, 100% Coins	Ded, 100% Coins	Ded, 100% Coins
Out-of-Network	Ded, 100% Coins	Ded, 100% Coins	Ded, 100% Coins
Prescription Drugs - Participating Pharmacy			
Tier 1 / Tier 2 / Tier 3	\$5 / \$10 / \$25	Ded, 100% Coins	Ded, 100% Coins
Rates	Monthly Premiums	Monthly Premiums	Monthly Premiums
Single	\$739.76	\$558.84	\$642.80
Family	\$2,034.34	\$1,536.81	\$1,767.70

NOTE: Company logos are for information purposes only. Agents are independent and are not affiliated with the company.

Our standard of care and legal duty to the insured in providing insurance products and services is to follow the instructions of the insured in good faith.

This constitutes only a summary of the Health plan involved. The actual contract or plan document must be consulted to determine the governing contractual provisions, limitations, or exclusions. There is no guarantee, expressed or implied by Associated Financial Group or vendors of plan provisions or level of payments.