



Lake Holcombe School

Northwest Area Local Governmental Units

Effective Date: 7/1/2022

| Health Carrier | Security Health Plan | |
|----------------------------------|-------------------------------------------------------------------------|-----------------------------|
| Insurance Type | HMO | |
| | HDHP with HSA | |
| Provider Network: | HMO Premier | |
| Deductible | Single | Family |
| In Network | \$3,000 | \$6,000 |
| Out of Network | NA | NA |
| Co-Insurance | | |
| In Network | 100% after Deductible | |
| Out of Network | Not Applicable | |
| Maximum Out-of-Pocket | Single | Family |
| In Network | \$4,000 | \$8,000 |
| | Includes RX Copays | |
| Out of Network | NA | NA |
| Office Visits | PCP | Specialist |
| In Network | 100% after Deductible | |
| Out of Network | Not Covered | |
| Routine/Preventive Care | | |
| In Network | Select Services Covered In Full | |
| Out of Network | Not Covered | |
| Urgent Care | | |
| In Network | 100% after Deductible | |
| Out of Network | 100% after Deductible | |
| Emergency Room | 100% after Deductible | |
| Hospital Services | | |
| In Network | 100% after Deductible | |
| Out of Network | Not Covered | |
| Prescription Drugs | Tier 1 / Tier 2 / Tier 3 / Spec. | |
| | Deductible, \$10 / \$30 / \$60 / 25% | |
| | Preventive - No Cost to Employee | |
| Vision Benefit | | |
| Exam Only, In Network | Preventive - No Cost Sharing | |
| Rate Guarantee - NTE | Not to Exceed 9% for 7/1/2023 and 9% for 7/1/2024 | |
| Monthly Employee Rates | Tea/12 mth Support Staff | Sch Yr Support Staff |
| Single Plan | \$108.44 | \$307.25 |
| Family Plan | \$245.08 | \$694.40 |
| | <i>Above rates will be prorated if employment is less than a 1 FTE.</i> | |
| Full Cost Monthly Premium | | |
| Full monthly premium as an FYI: | Single | Family |
| | \$903.70 | \$2,042.36 |

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.