

ESSDACK Health Insurance Plan

Blue Choice Comprehensive Major Medical - Triple Option

October 1, 2018 – September 30, 2019

“EXISTING MEMBER DISTRICTS - GRANDFATHERED”

PREVENTIVE CARE SERVICES COVERED AT 100% AS PER HEALTH CARE REFORM

	\$650 Deductible	\$1,300 Deductible	\$2,000 Deductible
Deductible	\$650 per person \$1,300 per family	\$1,300 per person \$2,600 per family	\$2,000 per person \$4,000 per family
Coinsurance	80 / 20 (Plan pays 80%; individual pays 20% to coinsurance maximum)	80 / 20 (Plan pays 80%; individual pays 20% to coinsurance maximum)	80 / 20 (Plan pays 80%; individual pays 20% to coinsurance maximum)
Coinsurance Maximum	\$1,300 per person \$2,600 per family	\$2,600 per person \$5,200 per family	\$3,300 per person \$6,600 per family
Deductible plus Coinsurance Out of Pocket Totals*	\$1,950 per person \$3,900 per family	\$3,900 per person \$7,800 per family	\$5,300 per person \$10,600 per family
Chiropractic	Subject to deductible and coinsurance	Subject to deductible and coinsurance	Subject to deductible and coinsurance
Accidental Injuries	Subject to deductible and coinsurance	Subject to deductible and coinsurance	Subject to deductible and coinsurance
Telehealth	Subject to deductible and coinsurance	Subject to deductible and coinsurance	Subject to deductible and coinsurance
Blue Rx Card <i>Patient uses local BC/BS pharmacy and receives medication immediately.</i>	\$15 Generic Copay \$45 Name Brand Copay when no Generic is available, \$45 Plus Cost Difference for Name Brand when Generic is available. Maximum supply: 30 days	\$15 Generic Copay \$45 Name Brand Copay when no Generic is available, \$45 Plus Cost Difference for Name Brand when Generic is available. Maximum supply: 30 days	\$15 Generic Copay \$45 Name Brand Copay when no Generic is available, \$45 Plus Cost Difference for Name Brand when Generic is available. Maximum supply: 30 days
Blue Rx Mail Order— (PrimeMail) <i>PrimeMail Pharmacy mails medications to your home.</i>	\$35 Generic Copay \$95 Name Brand Copay when no Generic is available, \$95 Plus Cost Difference for Name Brand when Generic is available. Maximum supply: 90 days	\$35 Generic Copay \$95 Name Brand Copay when no Generic is available, \$95 Plus Cost Difference for Name Brand when Generic is available. Maximum supply: 90 days	\$35 Generic Copay \$95 Name Brand Copay when no Generic is available, \$95 Plus Cost Difference for Name Brand when Generic is available. Maximum supply: 90 days
Dependents	Eligible children covered to age 26	Eligible children covered to age 26	Eligible children covered to age 26
Lifetime Maximum	Unlimited	Unlimited	Unlimited

Pre-admission certification is required on all planned inpatient admissions.

* “Deductible Plus Coinsurance Out of Pocket Totals” do not include excess charges of non-contracting providers, additional coinsurance for using non-Blue Choice providers, outpatient prescription drug costs or copays, etc.

MONTHLY PREMIUMS – with ‘Grandfathered’ Contingency

	<u>\$650 Deductible</u>		<u>\$1,300 Deductible</u>		<u>\$2,000 Deductible</u>	
	<u>Single</u>	<u>Family</u>	<u>Single</u>	<u>Family</u>	<u>Single</u>	<u>Family</u>
Current Rates 10/1/17-9/30/18	\$578.00	\$1328.00	\$528.00	\$1,213.00	\$497.00	\$1,141.00
Renewal Rates 10/1/18-9/30/19	\$613.00	\$1408.00	\$560.00	\$1,286.00	\$527.00	\$1,209.00
Monthly \$ INCREASE	\$35	\$80	\$32	\$73	\$30	\$68
Monthly % INCREASE	6.1%	6.0%	6.1%	6.0%	6.0%	6.0%

CONTINGENCY ON RATES: On June 17, 2010, the Interim Final Rules regarding "Grandfathered" Group Health Plans under The Patient Protection and Affordable Care Act (PPACA) were issued. These rates are firm for districts that attest to maintaining their Grandfathered status. Grandfathered Plans cannot decrease the percent of premiums the employer pays by more than 5 percentage points as compared to the contribution percent at March 23, 2010. All Member Districts will be required to provide the data necessary to make this determination. If a member district is not in compliance, the ESSDACK Health Insurance Group will work with the district to come under compliance. If a member district is not able to come under compliance, the district will move to the Existing Non-Grandfathered Benefit Plan and premium structure.