

SPRINGFIELD SCHOOL DISTRICT HEALTH PLAN OPTIONS JANUARY 2023

Mercy Provider Network Self-Insured/MED-PAY	1/1/2023	1/1/2023	1/1/2023
Plan Name	Buy-up	Base	H.S.A. 4000
Deductible Style	Embedded	Embedded	Embedded
Deductible (in-network)	\$1,000/\$3,000 - Medical	\$2,000/\$5,000 - Medical	\$4,000/\$8,000
Out of Pocket Maximum (in-network)	\$5,000/\$10,000 - Medical and Rx	\$6,600 / \$13,200	\$6,350/\$12,700
Coinsurance (ER/EE)	75/25	75/25	100/0
Maximum Benefit	Unlimited	Unlimited	Unlimited
Generic Prescription	\$5 copay	\$10 copay	\$10 after deductible
Preferred Brand Name	\$20 copay	\$30 copay	\$20 after deductible
Non-Preferred Brand Name	\$20 copay after Rx deductible	\$60 copay after Rx deductible	\$30 after deductible
Specialty Drugs*	20% copay after Rx deductible, up to \$2,500 max per calendar year	\$60 after Rx deductible	\$30 after deductible
90 Day Supply	2 times monthly copay (Rx deductible applies to tiers 3 & 4)	2 times monthly copay (Rx deductible applies to tiers 3 & 4)	2 times monthly copay after deductible (deductible applies to all tiers)
Office Visit	\$30 copay	\$40 copay	Deductible
Specialist Office Visit	\$60 copay	\$80 copay	Deductible
ER Copay	\$250 copay + 25% After Deductible	\$250 copay + 25% After Deductible	Deductible
Hospital Facility Copay	\$200 Ded per confinement, then 25% After Deductible	\$200 Ded per confinement, then 25% After Deductible	Deductible
Urgent Care	\$60 copay	\$80 copay	Deductible
Outpatient Facility Copay	25% After Deductible	25% After Deductible	Deductible
Stipend for Waiving Coverage?	No	No	No
Premiums-Employee MONTHLY Cost			
EE	\$63.00	\$0.00	\$0.00
EE/Sp	\$674.00	\$548.00	\$489.00
EE/1 Child	\$423.00	\$324.00	\$289.00
EE/Children	\$490.00	\$384.00	\$343.00
Family	\$839.00	\$697.00	\$621.00
Notes			*The annual HSA amount of \$708 will be distributed Monthly/Semi-Monthly and will be prorated as applicable *Not Eligible to contribute to an H.S.A. if you are enrolled in Medicare
			*If you are on Medicare, or approaching Medicare eligibility, the H.S.A 5000 is not considered creditable coverage in terms of Medicare Part D.