

**STATEWIDE SCHOOLS PPO and ECONOMY PPO MATRIX
2018-2019**

	PPO	HSA/PPO Economy
Deductible	\$1500 Individual/\$3000 Family	\$3000 Individual/\$6000 Family
Coinsurance	In-Network 80% Out-of- Network 60%	In-Network 70% Out-of- Network 50%
Maximum Per Person Out of Pocket	\$4500 \$6500	\$5800 \$11,600
Prescription Drug Retail	Generic - \$10 copay Name brand/Formulary \$250 deductible - \$30 copay Non-Formulary - \$50 copay	Retail: Preventative RX on approved list covered 100%, will not apply to deductible. All other RX (Subject to deductible & coinsurance after retail drug card discount at retail pharmacy)
Mail Order	Same as Retail	Same as Retail
4th Quarter Carryover	None	None
Accident Benefit	None	None
Wellness/Preventive *Annual/Routine exam (Mammogram, PSA Tests, Cholesterol Panel, Colonoscopy without procedure)	*(In-Network Coverage Only) 100% for listed services Out-of-Network, subject to full deductible and coinsurance	*(In-Network Coverage Only) 100% for listed services Out-of-Network, subject to full deductible and coinsurance
*Well-Baby exams	See Wellness above	See Wellness above
*Immunizations	100% for listed immunizations	100% for listed immunizations
*Physician Office Visit	\$20 co-payment	Subject to deductible and coinsurance
MDLive-Telehealth	\$0 co-pay not NOT subject to deductible	\$45 – Applies to deductible
Laboratory/x-ray Physician Services Hospital Services Ambulance	80% In-Network after deductible 60% Out-of-Network after deductible	Subject to deductible and coinsurance
Mental Health	\$20 co-payment (In-network)	Subject to deductible and coinsurance
Emergency Room	\$100 copay if not admitted	\$100 copay if not admitted
HSA Eligible	No	Yes

***Life insurance is still provided separately by the district through one policy.**

SPECIAL ENROLLMENT RIGHTS: If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance coverage, you may in the future be able to enroll yourself or your dependents in this plan, provided that you request enrollment within 30 days after your other coverage ends. In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your newly acquired dependents, provided that you request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.