

Collins-Maxwell Community School District
 2013-2014 Plan Year
 Health Insurance

	Wellmark Fully Insured Plan	Employee Benefit	Collins-Maxwell CSD Split Funded
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Annual Deductible	\$2,000 Single \$6,000 Family	\$500 Single \$1,000 Family	Included in Out-of-Pocket
Coinsurance	30%	30%	0%
Out-of-Pocket Maximum (includes deductible & coinsurance above)	\$4,000 Single \$12,000 Family	\$1,000 Single \$2,000 Family	\$3,000 Single \$10,000 Family
Clinic Charges	PCP \$25 Specialist \$50	PCP \$25 Specialist \$50	\$0
ER Co-Pay	\$250	\$250	\$0
Rx Co-Pay	\$8/35/50/85 \$100 Single/\$200 Family deductible on Tier 2 & 3 drugs	\$8/35/50/85 \$100 Single/\$200 Family deductible on Tier 2 & 3 drugs	\$0

Flex Debit Participants - You can now use your debit card for any of the flat copay amounts for both office visits and prescription copays. There will only be reimbursements on the medical deductible and out-of-pocket maximum as of July 1, 2013.

Marcie Strouse
Iowa Insurance Resources

*9854 Colby Avenue
 Clive, IA 50325*

*(515) 231-5593 Cell Phone
 (515) 327-6028 Fax
 mastrouse@yahoo.com*