

Collins-Maxwell Community School District

2011-2012 Plan Year

Health Insurance

	Wellmark Fully Insured Plan	Employee Benefit	Collins-Maxwell CSD Split Funded
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Annual Deductible	\$5,000 Single \$10,000 Family	\$1,000 Single \$2,000 Family	Included in Out-of-Pocket
Coinsurance	0%	20%	80%
Out-of-Pocket Maximum (includes deductible & coinsurance above)	\$5,000 Single \$10,000 Family	\$2,000 Single \$4,000 Family	\$3,000 Single \$6,000 Family
Clinic Charges	Deductible	20%	80%
ER Co-Pay	Deductible	Deductible/Coinsurance	Included in Out-of-Pocket
Rx Co-Pay	\$8/35/50/85 \$100 Single/\$200 Family deductible on Tier 2 & 3 drugs	\$8/25/40	\$0/10/10/45 \$100 Single/\$200 Family deductible on Tier 2 & 3 drugs

**Only use debit card at
Pharmacy for the co-pay
amounts above.**

**You will need to submit a receipt
and claim form to Advantage
to receive your reimbursements
for prescriptions.**

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