

# Collins-Maxwell Community School District

2011-2012 Plan Year

Health Insurance

	Wellmark Fully Insured Plan	Employee Benefit	Collins-Maxwell CSD Split Funded
<b>Lifetime Maximum</b>	Unlimited	<b>Unlimited</b>	Unlimited
<b>Annual Deductible</b>	\$5,000 Single \$10,000 Family	<b>\$500 Single \$1,000 Family</b>	Included in Out-of-Pocket
<b>Coinsurance</b>	0%	<b>20%</b>	80%
<b>Out-of-Pocket Maximum</b> (includes deductible & coinsurance above)	\$5,000 Single \$10,000 Family	<b>\$1,000 Single \$2,000 Family</b>	\$4,000 Single \$8,000 Family
<b>Clinic Charges</b>	Deductible	<b>20%</b>	80%
<b>ER Co-Pay</b>	Deductible	<b>Deductible/Coinsurance</b>	Included in Out-of-Pocket
<b>Rx Co-Pay</b>	\$8/35/50/85 \$100 Single/\$200 Family deductible on Tier 2 & 3 drugs	<b>\$8/25/40</b>	\$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.**

**Marcie Strouse**  
Focus Onesource

2829 Westown Pkwy Ste 335  
West Des Moines, IA 50266

(515) 369-7572 Direct Line  
(515) 231-5593 Cell Phone  
(515) 369-7560 Fax  
mstrouse@focusonesource.com