

# Findlay City Schools

## Benefit Analysis\*

NON-BARGAINING

Effective 1/1/19

	New Option B2 Alternate 2		Option C	
	Anthem Blue Access 5.0 Opt 15 w/Rx F		Anthem Lumenos HSA Option 6	
Family employee share**	18% = \$382.26 per month		0% = \$0 & Board gives \$250 per quarter***	
Single employee share**	18% = \$157.30 per month		0% = \$0 & Board gives \$125 per quarter***	
	In-Network	Out of Network	In-Network	Out of Network
<b>Deductible</b>				
- Single Plan/Family Plan	\$500/\$1,500	\$1,000/\$3,000	\$2,200/\$4,400	\$2,200/\$4,400
<b>Out of Pocket Maximum</b>				
- Single Plan/Family Plan	\$2,000/\$4,000	\$4,000/\$8,000	\$2,200/\$4,400	\$5,000/\$10,000
<b>Lifetime Maximum</b>	Unlimited		Unlimited	
<b>Inpatient Hospitalization</b>				
- Facility Services	80/20	60/40	100%	70/30
- Professional Services	80/20	60/40	100%	70/30
<b>Outpatient Services</b>				
- Surgery	80/20	60/40	100%	70/30
- X-Ray and Laboratory	80/20	60/40	100%	70/30
<b>Emergency Services</b>				
- Emergency Room	\$200 then 80/20	\$200 then 80/20	100%	100%
- Urgent Care	\$75	60/40	100%	100%
<b>Office Visits</b>				
- Primary Care Physician	\$15	60/40	100%	70/30
- Specialist	\$15	60/40	100%	70/30
- Allergy Injections	\$5	60/40	100%	70/30
<b>Preventive Care Services*</b>				
- Physical Exams	No Cost Share	60/40	*No Cost Share	70/30
- Mammography	No Cost Share	60/40	*No Cost Share	70/30
- Well Child	No Cost Share	60/40	*No Cost Share	70/30
<b>Prescription Drugs</b>				
	30 day Supply - Generic unless D.A.W.		Retail 30 day Supply	
	Tier 1 - \$10	50/50, \$60 min		
	Tier 2 - \$30	Diabetic/Asthmatic	100%	70/30
	Tier 3 - \$60	Supplies Not Covered		
	90 day Supply		Mail Order 90 day Supply	
	\$10	Not Covered		
	\$75	Not Covered	100%	Not Covered
	\$180	Not Covered		
Dependent Age Limit	Pursuant to Federal Law dependents covered to age 26.			

\*No Cost Share means the benefit is not subject to deductible and qualified claims for these services are paid at 100%.

\*\*Employee shares based on 12-month full-time employees. Part-time employees will pay more.

\*\*\*Board contributes to full-time 12-month employees and full-time teachers. No contributions for part-time support staff nor part-time teachers.

We have made every effort to be accurate when preparing this chart. However, if the information in this chart contradicts the actual contracts, the contracts in question will prevail. Also, this chart does not compare all plan features, nor does it cover every limit or exclusion.

8/28/2018  
10/23/2018