

April 10, 2020

Name
Address
City, State Zip

RE: Health Insurance Plan Changes Effective July 1, 2020

In the Madison Metropolitan School District, our vision is that every school will be a thriving school that prepares every student to graduate from high school ready for college, career and community. That's why we work hard to attract and retain outstanding professionals like you. That work environment includes offering you quality employee benefits which support your unique needs.

To balance providing high quality and competitive health insurance plans with ensuring they are sustainable and meet budgetary allowances, three changes are needed. These changes are effective July 1, 2020.

1. Add a deductible to the in-network HMO and POS plans: \$100 per individual with \$200 maximum per family

A deductible is the "first dollar" amount you pay for certain health care services before your health insurance begins to pay. You will pay the first \$100 of applicable services, with a maximum of \$200 per family insurance plan. The initial deductible period will start on 7-1-20 and will run through 12-31-20 for any services performed during this timeframe. The deductible will reset on 1-1-21 and will run through the entire calendar year (resetting annually after that). The deductible is set up to run on a calendar year to run concurrently with your medical flexible spending account. *Don't forget to set aside money in your flexible spending account during open enrollment (Oct 15 - Nov 15) to help with any copay or deductible expenses!*

Health care services that generally apply to the deductible include the list below. Preventive health visits DO NOT apply to the deductible. However if a conversation about a condition outside of the designated preventive list is discussed, those services may apply to the deductible or copay, including those listed below.

- Diagnostic Services (labs, x-rays, scans or MRI, for example)
- Inpatient Hospital Services (hospital stays, surgery, labor and delivery, skilled nursing services, for example)
- Outpatient Hospital Services (day surgery, oral surgery, ambulance services, mental health day treatment, for example)
- Outpatient Services (Hospice, home health services, for example)
- Therapy Services (speech therapy, physical therapy, occupational therapy, autism therapy, for example)
- Durable Medical Equipment/Medical Supplies (hearing aids, crutches, soft casts, for example)

You will not need to pay your deductible up-front, but instead will receive a bill for the deductible after you leave the provider's office. Similar to dental insurance, you will also receive an Explanation of Benefits (EOBs) for the services that apply to the deductible, until the deductible is met. The EOB is provided for transparency to show the cost of these services - **it is not a bill**. You will receive a bill directly from your provider.

2. Update Prescription Drug Coverage (GHC plans only)

The prescription drug tiers with GHC are being updated to match Dean's tiers. Both plans have 3 tiers, with each prescription tier determined by the insurance carrier. Normally generics fall under Tier 1, formulary on Tier 2 and specialty on Tier 3.

RX Tier	GHC Coverage (through 6/30/20)	GHC Coverage (starting 7/1/20)	Dean Coverage (current & 7/1/20)
Tier 1	\$6	\$6	\$6
Tier 2	\$15	\$15	\$15
Tier 3/4	\$15	\$30	\$30

You can find GHC's formulary, the list of prescriptions and tiers on the GHC plan, at the link below:
https://www.ghcscw.com/SiteCollectionDocuments/GHC_SCW_3_Tier_Complete_Formulary.pdf

You can find Dean's formulary, the list of prescriptions and tiers on the Dean plan, at the link below:
<https://www.deancare.com/getmedia/b00dde48-e7dc-4191-abad-9e52e3686104/Preferred-3-Tier-Formulary.pdf>

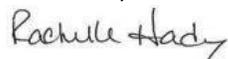
3. Adjust Employee Premium Contributions (EPC)

Your health insurance EPC will automatically change as of July 1, 2020. EPC is based on your employee type and insurance plan you're enrolled in. Dental insurance premiums are also changing slightly due to increase in utilization. Below is the breakdown of your monthly health and dental premiums (divide by 2 if you are paid every other week).

	Dean		GHC		Delta Dental	
	HMO	POS	HMO	POS	Base Plan	Buy-Up Plan
Full Monthly Premium						
Single	\$675.86	\$754.09	\$569.15	\$825.09	\$37.94	\$56.79
Family	\$1,777.51	\$1,983.26	\$1,519.64	\$2,202.99	\$98.26	\$144.81
EA/SEA Food Svc. Play/Learn Security Asst.						
Employee Monthly Contribution - 10 Months of Pay						
Single	\$20.28	\$45.25	\$17.07	\$49.51	\$4.55	\$27.17
Family	\$53.33	\$119.00	\$45.59	\$132.18	\$11.79	\$67.65
Employee Monthly Contribution - 12 Months of Pay						
Single	\$16.90	\$37.70	\$14.23	\$41.25	\$3.79	\$22.64
Family	\$44.44	\$99.16	\$37.99	\$110.15	\$9.83	\$56.38
Custodial NUC SEE Teacher/TE-B/TE-G Trades						
Employee Monthly Contribution - 10 Months of Pay						
Single	\$48.66	\$108.59	\$40.98	\$118.81	\$3.79	\$22.64
Family	\$127.98	\$285.59	\$109.41	\$317.23	\$9.83	\$56.38
Employee Monthly Contribution - 12 Months of Pay						
Single	\$40.55	\$90.49	\$34.15	\$99.01	\$3.79	\$22.64
Family	\$106.65	\$237.99	\$91.18	\$264.36	\$9.83	\$56.38
PR (NUP) PR-I (I-NUP)						
Employee Monthly Contribution - 10 Months of Pay						
Single	\$81.10	\$180.98	\$68.30	\$198.02	\$3.79	\$22.64
Family	\$213.30	\$475.98	\$182.36	\$528.72	\$9.83	\$56.38
Employee Monthly Contribution - 12 Months of Pay						
Single	\$67.59	\$150.82	\$56.92	\$165.02	\$3.79	\$22.64
Family	\$177.75	\$396.65	\$151.96	\$440.60	\$9.83	\$56.38
Admin.						
Employee Monthly Contribution - 12 Months of Pay						
Single	\$81.10	\$180.98	\$68.30	\$198.02	\$3.79	\$22.64
Family	\$213.30	\$475.98	\$182.36	\$528.72	\$9.83	\$56.38

Information about these changes along with a detailed benefits guide book can be found online at <https://hr.madison.k12.wi.us/insurancechanges>. Please contact the Benefits Helpdesk at (608) 663-1692 or at benefits@madison.k12.wi.us with any questions.

Take care,



Rachelle Hady, Director of Benefits