



**Gallagher**

Insurance | Risk Management | Consulting

# Employee Contribution Changes

	Local Plus Proposed			Local Plus Proposed with Wellness Incentive			Enhanced Local Plus Proposed			Enhanced Local Plus Proposed with Wellness Incentive			OAP Proposed			OAP Proposed with Wellness Incentive		
	2018-19	2019-20	Annual Increase	2019-20	Annual Increase	2018-19	2019-20	Annual Increase	2018-19	2019-20	Annual Increase	2018-19	2019-20	Annual Increase	2018-19	2019-20	Annual Increase	
<i>Employee Contribution (20 pay)</i>																		
Employee Only	\$0.00	\$25.00	\$500	\$0.00	\$0	\$25.00	\$50.00	\$500	\$25.00	\$25.00	\$500	\$25.00	\$25.00	\$0	\$75.00	\$500	\$0	
Employee + Spouse	\$325.00	\$375.00	\$1,000	\$325.00	\$0	\$385.00	\$435.00	\$1,000	\$385.00	\$385.00	\$1,000	\$385.00	\$385.00	\$0	\$460.00	\$1,000	\$0	
Employee + Child(ren)	\$152.00	\$202.00	\$1,000	\$152.00	\$0	\$195.00	\$245.00	\$1,000	\$195.00	\$195.00	\$1,000	\$195.00	\$195.00	\$0	\$250.00	\$1,000	\$0	
Employee + Family	\$452.00	\$502.00	\$1,000	\$452.00	\$0	\$530.00	\$580.00	\$1,000	\$530.00	\$530.00	\$1,000	\$530.00	\$530.00	\$0	\$660.00	\$1,000	\$0	
Half Family	\$127.00	\$50.00	(\$1,540)	\$20.00	(\$2,140)	\$170.00	\$220.00	\$1,000	\$170.00	\$170.00	\$1,000	\$170.00	\$170.00	\$0	\$225.00	\$1,000	\$0	

**New Hires will be put in the Wellness Plan**

– Year 2 they must earn their points to stay in the Wellness Plan



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# Plan Design Changes

	Local Plus	Local Plus Proposed	Enhanced Local Plus	Enhanced Local Plus Proposed	OAP	OAP Proposed
<b>In Network</b>						
Deductible	\$1,000/\$2,000	\$1,500/\$3,000	\$700/\$1,400	\$1,200/\$2,400	\$1,000/\$2,000	\$1,500/\$3,000
Wellness Deductible	n/a	\$1,250/\$2,500	n/a	\$950/\$1,900	n/a	\$1,250/\$2,500
Coinsurance	70%	70%	75%	75%	70%	70%
Out-of-Pocket Maximum	\$6,300/\$12,600	\$6,300/\$12,600	\$5,700/\$11,400	\$5,700/\$11,400	\$6,000/\$12,000	\$6,000/\$12,000
Office Visit Copays	Ded/Coins	Ded/Coins	\$30/\$60	\$30/\$60	\$35/\$70	\$35/\$70
ER Copay	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
UC Copay	Ded/Coins	Ded/Coins	\$100	\$100	\$100	\$100
Advanced Imaging	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
Chiro	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
DME/Home Health	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
<b>Pharmacy (Retail/Mail)</b>						
Deductible	\$200	\$300	\$50	\$75	\$50	\$75
Generic	\$20/\$55	\$10	\$15/\$40	\$10	\$15/\$40	\$10
Preferred Drug	\$45/\$130	20% up to \$75/\$187.50	\$40/\$120	20% up to \$50/\$125	\$45/\$130	20% up to \$50/\$125
Non-Preferred Drug	50% up to \$150/\$445	50% up to \$200/\$500	45% up to \$100/\$295	50% up to \$150/\$375	45% up to \$100/\$295	50% up to \$150/\$375
Specialty	75% up to \$250	75% up to \$250	55% up to \$200	55% up to \$200	55% up to \$200	55% up to \$200
<b>Out Of Network</b>						
Deductible	N/A	N/A	N/A	N/A	\$1,500/\$4,500	\$2,000/\$5,000
Maximum Out-of-Pocket	N/A	N/A	N/A	N/A	\$10,500/\$31,500	\$10,500/\$31,500
Coinsurance	N/A	N/A	N/A	N/A	50%	50%

# NEW OPPORTUNITIES TO EARN YOUR 2019 WELLNESS INCENTIVE

COMING IN APRIL

Earn a total of **75** points by **July 31, 2019** to qualify for the 2019-2020 wellness incentive!



## 1 Know your Numbers (25 points each)

- Complete your health assessment
- Complete your biometric health screening

## 2 Get your checkups (10 points each)

- |   |  |
|---|--|
| <input type="checkbox"/> Annual physical                          | <input type="checkbox"/> Prostate cancer screening   |
| <input type="checkbox"/> Annual Flu Shot                          | <input type="checkbox"/> Mammogram (age appropriate) |
| <input type="checkbox"/> Colon cancer screening (age appropriate) | <input type="checkbox"/> Cervical cancer screening   |
| <input type="checkbox"/> Well-woman exam                          |  |



## 3 OMADA & Cigna Diabetes Prevention Program (10 points each)

- Meet your weight reduction goal
- Complete at least 9 sessions of OMADA

## 4 Total Wellbeing (10 points each, up to 50 total points)

### Lifestyle and Fitness

- Keeping Pace with Wellness 5K
- Complete a fitness event (5k, fitness class, yoga)
- Get Active challenge with your Health Champion
- District-sponsored fitness class
- Complete a Financial Wellness / Retirement Class
- Check your pay slip & submit your checklist

### Weight Management

- Sign up for My Happy Plates
- Healthy food choices seminar district-sponsored
- Healthy Food challenge with your Health Champion
- Healthy weight seminar district-sponsored
- HealthyWage Weight Loss Competition

### Health and Wellbeing

- Diabetes Class (Held at Center for Employee Health)
- Annual vision or dental exam
- Onsite Health Fair
- Tobacco-Free Attestation
- District Healthy Babies program
- Set up your eCare Account

### Community and Emotional

- Complete a ComPsych EAP educational course
- Volunteer in your community
- Attend a work-related seminar or conference

Earn points for each unique activity you complete on or after October 1, 2018.

This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. The policies themselves must be read for those details. The intent of this document is to provide you with general information about your employee benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be directed to your Human Resources/Benefits Department.

