

2019 Medical Plan Options

Which plan option is best for you and your family?

	Silver Plan		Eagle Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible				
Single	\$900	\$3,600	\$2,400	\$6,000
Family	\$2,250	\$10,800	\$4,800	\$12,000
HSA Contribution				
Single		N/A	\$500 January/\$500 September	
Family		N/A	\$1,000 January/\$1,000 September	
Coinsurance %	85%	50%	80%*	50%*
Coinsurance Out-of-Pocket (OOP)				
Single	\$1,200	\$2,700	\$1,000	\$2,500
Family	\$3,600	\$8,100	\$2,000	\$5,000
Maximum OOP				
Single	\$2,100	\$6,300	\$3,400	\$8,500
Family	\$5,850	\$18,900	\$6,800	\$17,000
Medical Copays				
PCP	\$25	Ded & OOP	\$25 *	Ded & OOP
Specialist	\$40	Ded & OOP	\$50 *	Ded & OOP
Urgent Care	\$40	Ded & OOP	\$50 *	Ded & OOP
ER	\$150 copay then Ded & OOP		\$250* copay then Ded & OOP	
Preventative Care	100%	Not Covered	100%	Not Covered
Rx Copays				
Generic	Greater of \$10 or 20%		Greater of \$10 or 20% *	
Brand	Greater of \$30 or 30%		Greater of \$40 or 30% *	

*after deductible is met

Premium Contribution	Annual Amounts - Medical, Dental and Vision	
Employee Only	\$925.15	\$676.08
Employee/Child(ren)	\$5,454.12	\$3,874.30
Employee/Spouse	\$5,898.86	\$4,190.80
Family	\$8,418.23	\$5,984.18

Items to consider:

- > The Eagle Plan is a Consumer Driven Health Plan. The member pays 100% of all costs until the deductible is met.
- >The in-network level for both plan options consists of the AdvantUs Network.
- > The preferred lab is Mid America Clinical Laboratories (MACL)
- > Coverage under either plan option provides access to the ZCS Wellness Center - basic healthcare services as well as some generic medications are available at no charge
- > Automatic enrollment in dental and vision will occur regardless of whether you choose the Eagle Plan or the Silver Plan.
- > Dental coverage is through Delta Dental
- > Vision coverage is through VSP



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