

2021 Medical Plan Design Changes

Current Medical Plan Design				2021 Medical Plan Design & Premium Changes			
Tier of Coverage & Employee Shares	Wellmark PPO (Alliance Select Network)		Wellmark HMO (Blue Advantage Network)	Wellmark PPO (Alliance Select Network)		Wellmark HMO (Blue Advantage Network)	
	In-Network	Out-of-Network		In-Network	Out-of-Network		
Yourself Only	\$20.00		\$0.00	\$40.00		\$20.00	
Yourself + Spouse/Partner	\$263.00		\$78.00	\$283.00		\$103.00	
Yourself + Child(ren)	\$173.00		\$46.00	\$193.00		\$71.00	
Yourself + Family	\$339.00		\$112.00	\$364.00		\$137.00	
Family Double Spouse	\$194.00		\$0.00	\$254.00		\$60.00	
Deductible	None	\$300 (single)/\$600 (family)	None	None	\$400 (single)/\$800 (family)	None	
Out of Pocket Maximum							
▪ Medical	\$1,500 (single)/\$3,000 (family)	\$3,000 (single)/\$6,000 (family)	None	\$2,000 (single)/\$4,000 (family)	\$4,000 (single)/\$8,000 (family)	None	
▪ Rx	\$1,500 (single)/\$3,000 (family)		\$1,500 (single)/\$3,000 (family)	\$2,000 (single)/ \$4,000 (family)		\$2,000 (single)/\$4,000 (family)	
Preventive	100% after \$20 copay	Not covered	100% after \$10 copay	100% after \$25 copay	Not covered	100% after \$15 copay	
Office Visits (including chiropractic care)	100% after \$20 copay	80%	100% after \$10 copay	100% after \$25 copay	80%	100% after \$15 copay	
Outpatient MH/Chemical Dependency	100% after \$20 copay	80%	100% after \$10 copay	100% after \$25 copay	80%	100% after \$15 copay	
Emergency Room	90% after \$100 copay	80% after \$100 copay	100% after \$100 copay	90% after \$125 copay	80% after \$125 copay	100% after \$125 copay	
Prescription Drugs (design applies to both PPO and HMO)							
Retail	30-day supply		90-day supply		90-day supply		
Generic	Plan pays 100% after \$10		Plan pays 100% after \$30		Plan pays 100% after \$40		
Formulary Brand	Plan pays 70% (\$100 max)		Plan pays 70% (\$300 max)		Plan pays 70% (\$375 max)		
Nonformulary Brand	Plan pays 50% (\$200 max)		Plan pays 50% (\$600 max)		Plan pays 50% (\$750 max)		
Mail Order							
Generic	90-day supply Plan pays 100%						
Formulary Brand	Plan pays 75% (\$300 max)						
Nonformulary Brand	Plan pays 67% (\$600 max)						