



MEDICAL PLAN OVERVIEW



The Basics

Racine Unified School District offers a Choice Plus Plan through United Healthcare. This plan covers some preventive care before you meet your deductible, but there may be a copayment or coinsurance on the service. For more information on the plan specifics, visit www.welcometouhc.com. To see a list of covered services, visit www.healthcare.gov/coverage/preventive-care-benefits/.

<u>Benefits Program</u>	<u>Individual</u>	<u>Family</u>	<u>*Family + Secondary Spouse Coverage</u>
Administrators & Building Services	\$30.20 Monthly \$13.94 (26 pays)	\$72.12 Monthly \$33.29 (26 Pays)	\$0
Clerical	\$30.20 Monthly \$18.12 (20 Pays)	\$72.12 Monthly \$43.27 (20 Pays)	\$0
Educational Assistants	\$23.08 Monthly \$13.85 (20 Pays)	\$61.24 Monthly \$36.74 (20 Pays)	\$0
Teachers	\$23.40 Monthly \$14.04 (20 Pays)	\$46.83 Monthly \$28.10 (20 Pays)	\$0
Variable Hour Employees	\$135.84 Monthly \$81.50 (20 Pays)	\$839.30 Monthly \$503.58 (20 Pays)	N/A

*Spouse Secondary

Must complete the spousal coordination form annually. If your spouse is working and eligible for medical coverage with their employer, they must enroll in at least single medical coverage. The spouse will still have the same benefits; however, all claims would go to the primary employer before claims can be processed through the RUSD medical plan. The cost for that plan is \$0.

Medical Plan Details

Visit www.myuhc.com to locate United Healthcare in-network providers, estimate procedure costs and view claims history.



MEDICAL PLAN DETAILS



<u>Summary</u>	<u>In-Network</u>	<u>Out-of-Network</u>
Deductible		
Individual	\$1,500 (Variable \$3,000)	\$2,500 (Variable \$5,000)
Family	\$3,000 (Variable \$6,000)	\$5,000 (Variable \$10,000)
Coinsurance	Meet Deductible first then 10%	Meet Deductible first then 30%
Out-of-Pocket Max		
Individual	\$2,000 (Variable \$3,500)	\$3,000 (Variable \$5,500)
Family	\$4,000 (Variable \$7,000)	\$6,000 (Variable \$11,000)
Preventive Care	Covered at 100%	Meet Deductible first then 30%
Urgent Care	Meet Deductible first then 10%	Meet Deductible first then 30%
Emergency Room	\$150 Copay (waived if admitted) then deductible plus coinsurance for emergency services	



PRESCRIPTION DRUG OVERVIEW

Prescription coverage at Racine Unified School District is through Express Scripts.

Visit <https://www.express-scripts.com/> to locate Express Scripts in-network pharmacies, learn more about mail order and manage your prescriptions.

Prescription Costs

Prescription Drugs (30 Day Supply)

Retail Generic	Meet Deductible first then \$0 Copay
Brand (Formulary)	Meet Deductible first then \$15 Copay
Brand (Non-Formulary)	Meet Deductible first then \$25 Copay

Prescription Drugs (90 Day Supply) – Walgreens “Smart 90” program or Mail Order (Express Scripts)

Generic	Meet Deductible first then \$0 Copay
Brand (Formulary)	Meet Deductible first then \$30 Copay
Brand (Non-Formulary)	Meet Deductible first then \$50 Copay