

# KNOW YOUR EMPLOYEE BENEFITS



Benefit and insurance issues important to you—brought to you by the insurance specialists at Holmes Murphy and Associates, Inc..

## Insurance Negotiations 2011



You may recall that Principal Financial Group, Inc has announced they will be exiting the medical insurance business. Your current medical insurance will stay with Principal, with the same benefits through June 30, 2010. This spring as we negotiate, the health insurance will be bid with alternative carriers.

We will look for quotes from Wellmark-Blue Cross & Blue Shield, Coventry Healthcare, United Healthcare and UHC River Valley (the former John Deere plan). The District currently offers 3 plans. A brief summary of the current benefits is provided below.

There will be some plan design changes/enhancements due to Health Care Reform. These changes will be addressed with the negotiation team members. Please keep referring back to this site. As we proceed through the bid and negotiation process additional information will be posted.

<b>Benefit Overview (In Network)</b>	<b>PPO 1000</b>	<b>PPO 1500</b>	<b>HDHP 1500</b>
Deductible (Self/Family)	\$1,000/\$3,000	\$1,500/\$4,500	\$1,500/\$3,000
Coinsurance (In/Out)*	80%/60%	80%/60%	80%/60%
OPM (Self/Family)	\$2,000/\$4,000	\$2,500/\$5,000	\$3,000/\$6,000
OV Copay (In network)	\$20	\$20	deductible
Rx Copay	\$10/\$20/\$100/\$100	\$10/\$20/\$100/\$100	deductible
Lifetime Maximum	\$5,000,000	\$5,000,000	\$5,000,000
*In network / Out of network			