

Picture of an Out-Of-Pocket Maximum



Out-of-Pocket (OOP) Maximums are not new to you, but course on how they work. All co-pays and coinsurances add out-of-pocket maximum. Most employees and their families will not reach the maximum, it is there to be a safety net in case you do experience a year of numerous medical expenses.

let's take a refresher together to reach your

- Office visit co-pays are included in the Out-of-Pocket (OOP) Maximum (after the deductible is satisfied).
- Coinsurance (percentage of charges) you pay for most services will count toward your OOP.
- Your **deductible** is not included in the Out-of-Pocket (OOP) Maximum, think of the OOP more as a coinsurance maximum.
- Prescription drug charges **do not** count toward your OOP.

Prescription drug changes



We all know prescription drugs can be expensive but there are ways to save yourself and the school district money. The new prescription drug plan design is intended to do just that. Under the new plan you will pay:

- 30% for Generic drugs
- 40% for Preferred Brand Name drugs
- 50% for Non-Preferred Brand-name drugs

You can save money under this arrangement because:

- You still will get your prescriptions at the Cigna discounted rate
- Some drugs will cost less than what you previously paid as a co-pay (see example below)
- Knowing what the drugs costs, you are able to control your own healthcare cost (be an informed consumer ---- prices can vary from one pharmacy to another- shop around)

EXAMPLE: Prescribed drug – Paxil

	Brand: Paxil		Generic: Paroxetine HCL	
	Old Plan	New Plan	Old Plan	New Plan
Total cost	\$83.95	\$83.95	\$20.63	\$20.63
Coinsurance		40%		30%
You pay	\$40	\$33.58	\$15	\$6.19
Health Plan Pays	\$43.95	\$50.37	\$5.63	\$14.44

In this situation you make the decision on which medication you use and you have a direct impact on not only the school district's bottom line, but also on your own pocketbook.