



WCA GROUP HEALTH TRUST

Renewal for Village of Shorewood
(1/01/20)

	PLAN 1 - Current Plan Benefits		PLAN 1 - Renewal Plan Benefits	
PPO Network	UHC+		UHC+	
Deductible	Embedded		Embedded	
In Network	\$1,500/\$3,000		\$1,500/\$3,000	
Out of Network	\$4,500/\$9,000		\$4,500/\$9,000	
Coinsurance				
In Network	100%		100%	
Out of Network	70%		70%	
Maximum Out of Pocket (Ded/Coinsurance Only)				
In Network	\$1,500/\$3,000		\$1,500/\$3,000	
Out of Network	\$6,000/\$12,000		\$6,000/\$12,000	
Maximum Out of Pocket (Ded/Coinsurance/Copays)				
In Network	\$6,450/\$12,900		\$6,450/\$12,900	
Out of Network	Unlimited		Unlimited	
Medical Benefits	In-Network	Out-of-Network	In-Network	Out-of-Network
Hospitalization	Ded/100%	Ded/70%	Ded/100%	Ded/70%
Office Visits	\$25/Ded Waived/100%	Ded/70%	\$25/Ded Waived/100%	Ded/70%
Specialist Office Visits	\$50/Ded Waived/100%	Ded/70%	\$50/Ded Waived/100%	Ded/70%
Preventative Exams	100%/Ded Waived	Ded/70%	100%/Ded Waived	Ded/70%
Chiropractic Office Visits	\$25/Ded/Waived/100%	Ded/70%	\$25/Ded/Waived/100%	Ded/70%
Phys/Occ/Speech Therapy	\$25/Ded Waived/100%	Ded/70%	\$25/Ded Waived/100%	Ded/70%
Urgent Care	\$50/Ded Waived/100%	Ded/70%	\$50/Ded Waived/100%	Ded/70%
Emergency Room Care	\$250/Ded Waived/100%	\$250/Ded Waived/100%	\$250/Ded Waived/100%	\$250/Ded Waived/100%
Psych/Chem/Alcohol				
Office Visit	\$25/Ded Waived/100%	Ded/70%	\$25/Ded Waived/100%	Ded/70%
Inpatient	Ded/100%	Ded/70%	Ded/100%	Ded/70%
Outpatient	Ded/100%	Ded/70%	Ded/100%	Ded/70%
All Other Medical Services	Ded/100%	Ded/70%	Ded/100%	Ded/70%
High Tech Imaging Coverage	Ded/100%	Ded/70%	Ded/100%	Ded/70%
Oral Surgery	Ded/100%	Ded/70%	Ded/100%	Ded/70%
Teladoc Benefits	No		No	
Pharmacy				
Drug Plan	\$0/10/35/60/60 – 30 Day Supply, Retail \$0/30/105/180 – 31-90 Day Supply, Retail \$0/25/87.50/150 – 90 Day Supply, Mail Order Specialty Limited to 30-Day Supply		\$0/10/35/60/60 – 30 Day Supply, Retail \$0/30/105/180 – 31-90 Day Supply, Retail \$0/25/87.50/150 – 90 Day Supply, Mail Order Specialty Limited to 30-Day Supply	
Maximum Out of Pocket (Pharmacy Only)	Included in Medical		Included in Medical	
Waiver of Premium	No		No	

By: Village of Shorewood

By: WCA Group Health Trust

Signature/Title

Michael Lamont, COO

	PLAN 2 - Current Plan Benefits		PLAN 2 - Renewal Plan Benefits	
PPO Network	UHC+		UHC+	
Deductible	Non-Embedded		Non-Embedded	
In Network	\$2,000/\$4,000		\$2,000/\$4,000	
Out of Network	\$4,000/\$8,000		\$4,000/\$8,000	
Coinsurance				
In Network	100%		100%	
Out of Network	80%		80%	
Maximum Out of Pocket (Ded/Coinsurance/Copays)				
In Network	\$3,500/\$7,000		\$3,500/\$7,000	
Out of Network	\$7,000/\$14,000		\$7,000/\$14,000	
Medical Benefits	In-Network	Out-of-Network	In-Network	Out-of-Network
Hospitalization	Ded/100%	Ded/80%	Ded/100%	Ded/80%
Office Visits	Ded/100%	Ded/80%	Ded/100%	Ded/80%
Specialist Office Visits	Ded/100%	Ded/80%	Ded/100%	Ded/80%
Preventative Exams	100%/Ded Waived	Ded/80%	100%/Ded Waived	Ded/80%
Chiropractic Office Visits	Ded/100%	Ded/80%	Ded/100%	Ded/80%
Phys/Occ/Speech Therapy	Ded/100%	Ded/80%	Ded/100%	Ded/80%
Urgent Care	Ded/100%	Ded/80%	Ded/100%	Ded/80%
Emergency Room Care	Ded/100%	PPO Ded/80%	Ded/100%	PPO Ded/80%
Psych/Chem/Alcohol				
Office Visit	Ded/100%	Ded/80%	Ded/100%	Ded/80%
Inpatient	Ded/100%	Ded/80%	Ded/100%	Ded/80%
Outpatient	Ded/100%	Ded/80%	Ded/100%	Ded/80%
All Other Medical Services	Ded/100%	Ded/80%	Ded/100%	Ded/80%
High Tech Imaging Coverage	Ded/100%	Ded/80%	Ded/100%	Ded/80%
Oral Surgery	Ded/100%	Ded/80%	Ded/100%	Ded/80%
Teladoc Benefits	No		No	
Pharmacy				
Drug Plan	Deductible applies, then: \$10/35/60/60 – 30 Day Supply, Retail \$30/105/180 – 31-90 Day Supply, Retail \$25/87.50/150 – 90 Day Supply Mail Order Specialty Limited to 30 Day Supply		Deductible applies, then: \$10/35/60/60 – 30 Day Supply, Retail \$30/105/180 – 31-90 Day Supply, Retail \$25/87.50/150 – 90 Day Supply Mail Order Specialty Limited to 30 Day Supply	
Maximum Out of Pocket (Pharmacy Only)	Included in Medical		Included in Medical	
Waiver of Premium	No		No	

By: Village of Shorewood

By: WCA Group Health Trust

Signature/Title

Michael Lamont, COO



WCA GROUP HEALTH TRUST

VILLAGE OF SHOREWOOD

**2020 RENEWAL EXHIBIT
(1/01/20)**

<i>Coverage Tier</i>	<i>Current Premium</i>	<i>Renewal Premium</i>
<i>PLAN 1 – PPO Plan</i>		
Single	\$ 861.10	\$ 912.76
Family	\$2,478.16	\$2,626.85
Single Medicare w/Rx	\$ 645.84	\$ 684.60
<i>PLAN 2 – HSA Plan</i>		
Single	\$ 738.61	\$ 782.92
Family	\$2,125.59	\$2,253.12

By: Village of Shorewood

By: WCA Group Health Trust

Signature/Title

Michael Lamont, COO