

Partial Self-Funded Illustration

Oskaloosa Community School District

Employee Plan

Deductible (In-Network):

\$500 for a Single Plan
\$1,000 for a Family Plan

Out of Pocket Maximum (In-Network):

\$1,000 for a Single Plan
\$2,000 for a Family Plan

Coinsurance:

You pay 10% for In-network

*OON claims are subject to separate and higher deductible, coinsurance, and out of pocket max. See your plan documents for details.

Doctor's Office Co-pay:

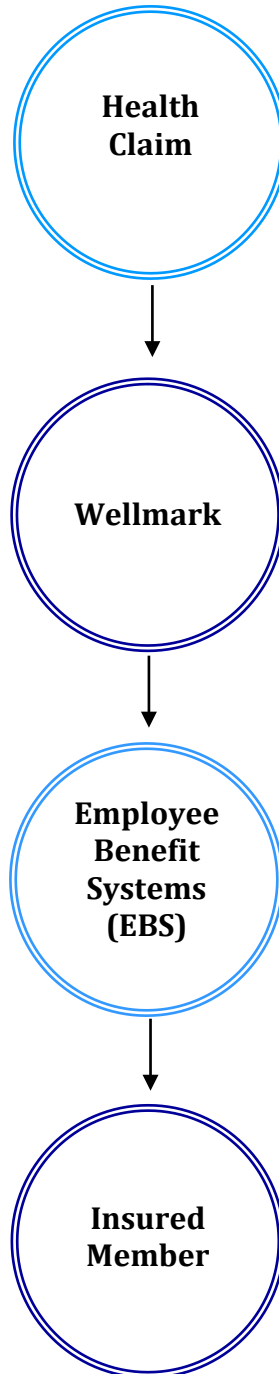
\$10 – Level 1
\$25 – Level 2

Emergency Room Co-pay:

\$100

Prescription Co-pay:

\$5-Generic
\$15-Preferred Brand Name
\$30-Non-Preferred Brand Name
\$85-Specialty



1. You incur medical services

Your medical provider will file your claim with Wellmark using the information from your Wellmark Identification Card.

2. Wellmark settles your claim

All claims are submitted to Wellmark first for settlement under your high deductible plan. Wellmark will make a payment if applicable to your provider of service and send you an Explanation of Benefit (EOB).

3. EBS settles your claim

EBS receives the EOB from Wellmark for processing the claim on your low deductible plan. EBS will make a payment if applicable to your provider of service. You will receive an EOB that summarizes how much EBS paid and how much you, the member, are responsible for.

** Insured member is always responsible for deductibles and out-of-pocket maximums on the EBS plan.

Co-pays are reimbursed to the member once the EBS Out of Pocket Maximum has been met.