



Health Insurance Overview 2018 - 2019

As of July 1, our new health plan and FSA plan year will be in effect as follows:

- Health Insurance: Choice of Blue Cross Blue Shield (BCBS) HMO or PPO.
 - An individual's deductible is \$3,000, of which the School covers \$1500 via an HRA
 - A family, married or dependent plan deductible is \$6,000 of which the School covers \$3000

HRA: Employer Funding of Deductible:

Single:	\$1,500 (Available after employee pays \$1,500)
Employee & Spouse:	\$3,000 (Available after employee pays \$3,000)
Employee & Children:	\$3,000 (Available after employee pays \$3,000)
Family:	\$3,000 (Available after employee pays \$3,000)

The steps to follow for this process:

- The Provider will bill the Health Insurance and the Health Insurance will adjudicate the claim and send claim information to the provider, and HRC Total Solutions outlining your deductible responsibility.
- HRC Total Solutions will then send you a check or direct deposit (if you sign up for direct deposit) for the amount of money owed to you by your employer.
- It is your responsibility to ensure you pay your provider/hospital

Because all participants will be responsible for the first portion of the deductible you will need to pay upfront or you can use your FSA funds towards that out of pocket expense.

FSA

The government sets limits on what an employees can set aside in their FSA to cover qualifying expenses. You may use your FSA to cover your portion of the deductible for insurance if you wish. This year's limits are as follows:

- FSA: \$2550
- FSA Dependent Care: \$5000