

Porter County Schools Employees' Insurance Trust

October 1, 2023 – September 30, 2024 Benefits Summary

Benefits	Health 1 (PPO Plan 1)	Health 2 – through 12/31/23 (BAHSA Plan 1 \$3k/\$6k Ded.)	Health 2 – starting 1/1/24 (BAHSA Plan 1 \$3,500/\$7,000 Ded.)	Health 3 (BAHSA Plan 2 \$6k/\$12k Ded.)
	<i>Network/Non-Network</i>	<i>Network/Non-Network</i>	<i>Network/Non-Network</i>	<i>Network/Non-Network</i>
Deductible Single Family	\$500 / \$1,000 \$1,000 / \$2,000	\$3,000 / \$6,000 \$6,000 / \$12,000	\$3,500 / \$7,000 \$7,000 / \$14,000	\$6,000 / \$12,000 \$12,000 / \$24,000
Coinsurance	80% / 60%	0% / 70%	0% / 70%	0% / 70%
Maximum Out-of-Pocket Single (w/ Deductible) Family (w/ Deductible)	\$2,000 / \$4,000 \$4,000 / \$8,000	\$3,000 / \$12,000 \$6,000 / \$24,000	\$3,500 / \$14,000 \$7,000 / \$28,000	\$6,000 / \$12,000 \$12,000 / \$24,000
Hospital Services	80% / 60%	Ded/Coins.	Ded/Coins.	Ded/Coins.
Office Visit	\$0 Clinic \$30 copay / 60%	\$0 Clinic Ded/Coins.	\$0 Clinic Ded/Coins.	\$0 Clinic Ded/Coins.
Urgent Care Facility	\$80 copay / 60%	Ded/Coins.	Ded/Coins.	Ded/Coins.
Emergency Room	\$300 copay then 100%	Ded/Coins.	Ded/Coins.	Ded/Coins.
Outpatient Facility	80% / 60%	Ded/Coins.	Ded/Coins.	Ded/Coins.
Preventive Services	\$0	\$0	\$0	\$0
Retail Prescription Drug Copay	\$0 Clinic \$10 Tier 1 \$30 Tier 2 \$40 Tier 3	\$0 Clinic Rx subject to deductible and coinsurance	\$0 Clinic Rx subject to deductible and coinsurance	\$0 Clinic Rx subject to deductible and coinsurance
Mail Order Prescription Drug Copay	\$20 Tier 1 \$60 Tier 2 \$80 Tier 3	Rx subject to deductible and coinsurance	Rx subject to deductible and coinsurance	Rx subject to deductible and coinsurance
Rx Maximum Out-of-Pocket Single Family	\$5,100 / \$10,200 \$10,200 / \$20,400	Rx subject to deductible & coinsurance	Rx subject to deductible & coinsurance	Rx subject to deductible & coinsurance
Rates as of 10/1/2023:				
Single Medical	\$968	\$722	\$722	\$603
Family Medical	\$2,589	\$1,927	\$1,927	\$1,616
Single Dental	\$41	\$41	\$41	\$41
Family Dental	\$125	\$125	\$125	\$125

See Anthem Certificate for full detail.