



Porter County Schools Employees' Insurance Trust

Plan Benefit Changes – Open Enrollment 2023

As a self-funded entity, Porter County Schools Employees' Insurance Trust is on the hook for paying our own medical and pharmacy claims. With medical and drug cost inflation hovering around a 10% increase each year, the board members are tasked with having to make difficult decisions to assure the solvency and healthy financial position of the Trust while also maintaining exceptional benefits for our members. In previous years, the Trust implemented programs outside of Anthem to avoid substantial premium increases. Even with those programs in place, they are only able to offset these premium increases to a certain degree. In an effort to reduce the necessary premium increase as much as possible this year, the Trust decided to adjust some plan benefits. Below is a short summary of the benefit changes that are occurring to the PPO Plan effective October 1, 2023:

- Deductible increasing from \$250/\$500 (single/family) to \$500/\$1,000 (single/family)
- Coinsurance increasing from 10% to 20%
- Annual Out-of-Pocket Maximum increase from \$1,500/\$3,000 (single/family) to \$2,000/\$4,000 (single/family)
- Emergency Room Copay increasing from \$150 to \$300
- Urgent Care Copay increasing from \$40 to \$80
- Formulary Brand Name Prescriptions Copay (Tier 2) increasing from \$20 to \$30 (Mail Order Copay increasing from \$40 to \$60)
- Non-Formulary Brand/Specialty Prescriptions Copay (Tier 3) increasing from \$30 to \$40 (Mail Order Copay increasing from \$60 to \$80)

| | 2022/2023 Plan Year | | 2023/2024 Plan Year | |
|--|---------------------|-------------------|---------------------|-------------------|
| | Health 1 (PPO) | | Health 1 (PPO) | |
| | Network | Non-Network | Network | Non-Network |
| Deductible (Single/Family) | \$250/\$500 | \$500/\$1,000 | \$500/\$1,000 | \$1,000/\$2,000 |
| Coinsurance | 90% | 70% | 80% | 60% |
| Maximum OOP (including deductible) | \$1,500/\$3,000 | \$3,000/\$6,000 | \$2,000/\$4,000 | \$4,000/\$8,000 |
| Physician Office Visits Only (PCP/SCP) | \$30 Copay | Ded./Coins. | \$30 Copay | Ded./Coins. |
| Preventive Care | 100% Covered | Ded./Coins. | 100% Covered | Ded./Coins. |
| Emergency Room¹ | \$150 Copay | | \$300 Copay | |
| Urgent Care | \$40 Copay | Ded./Coins. | \$80 Copay | Ded./Coins. |
| Prescription Drugs - Pharmacy | | | | |
| Generic | \$10 | 50% min \$40 | \$10 | 50% min \$40 |
| Brand | \$20 | | \$30 | |
| Non-formulary | \$30 | | \$40 | |
| Mail Order | | | | |
| Generic | \$20 | Not Covered | \$20 | Not Covered |
| Brand | \$40 | | \$60 | |
| Non-formulary | \$60 | | \$80 | |
| Separate Rx Maximum OOP | \$5,100/\$10,200 | \$10,200/\$20,400 | \$5,100/\$10,200 | \$10,200/\$20,400 |

Health Plan 2 (HDHP 1)'s Deductible and Annual Out-of-Pocket Maximum will also be increasing from \$3,000/\$6,000 (single/family) to \$3,500/\$7,000 (single/family), but that won't be effective until January 1, 2024.