

Q&A for 2016 IYC Brown bag Session

The majority of questions revolved around understanding the new co-pays, deductible and coinsurance and how they all work together. Below is some visuals to help understand the terms and how they work together.

	2015	2016	2015	2016
Deductible	\$0	\$250	\$0	\$500
Out-of-Pocket Limit	\$500	\$1,250	\$1,000	\$2,500

Copays are replacing the charges you paid related to office visit charges. (10% coinsurance in the past) You pay these regardless if you have met your deductible or not.

Copays + Deductible + Coinsurance = Out of Pocket Limits Copays do not add up or count towards your deductible.

	2015	2016
Primary Care Physician Office Visits	10% Coinsurance*	\$15 Copay
Specialist Office Visits	10% Coinsurance*	\$25 Copay

*The IYC Health Plan still has coinsurance amounts, but they do not apply to the charges related to an office visit because you now have a copayment for that amount.

Out of Pocket Limits are separate “Buckets” in the IYC Health Plan. Expenses from one “bucket” can’t fill or be used to meet another’s bucket limit.

Medical Out of
Pocket Bucket

Medical
Deductible
Office copays
10%
coinsurances for
medical
expenses

Uniform Dental
Out of Pocket Bucket

Out of pocket
expenses incurred
related to your
uniform dental
coverage through
your health plan

Prescription Out of Pocket Limit Bucket (Three Buckets)

Level 1 &
Level 2

- \$600 Single
- \$1,200 Family

Level 3

- \$6,850 Single
- \$13,700 Family

Level 4

- \$1,200 Single
- \$2,400 Family

Explanation of an example office visit with a strep test (deductible not met yet)

2015 – Office visit because of a cold/sore throat

Total Charges = \$325

2015 -

You pay 10% coinsurance or \$32.50

2016 -

Office visit *charges* \$125 - You pay Office visit copay of \$15 for primary care office visit; rest is covered by insurance

Lab work *charges* for strep test \$200 – you pay \$200 which counts towards your individual deductible.

Explanation of an example office visit for Annual exam

2015 – you paid 0 because preventative is covered at 100%

2016 - you pay 0 because preventative is covered at 100% (no copay is paid either)