

Health Insurance Summary



There are a lot of details that go into health insurance plans and only you know what plan is right for you and your family. Please take some time to review the materials on the Benefits Library.

Benefits annual enrollment will start on **Friday, February 21, 2025** and runs through 5 p.m. on **Friday, March 7, 2025**. Elections made will be effective April 1, 2025.

Health Plans

There are four options for our enhanced new health plans:

- Enrich HMO HDHP Elite
- Enrich HMO HDHP Plus
- Enrich Point of Service (POS)
- Explore HMO HDHP

Dependent Wrap

A dependent wrap will be available for the Enrich Network. This will allow you to be able to cover dependents living outside of the Health System provider area to have in-network coverage for those dependents.

Embedded Deductible

Our health insurance plans utilize an embedded deductible. If one family member meets the individual deductible, the deductible is satisfied for his or her claims. The remaining family members' claims accumulate together to equal the remaining amount of the family deductible. Once the family deductible is met, any other dependents of the plan will no longer need to meet their individual deductibles. Please see the Schedule of Benefits for more details.



Deductibles, Coinsurance, and Copay Summary

	Enrich HMO HDHP Elite	Enrich HMO HDHP Plus	Enrich Point of Service (POS)		Explore HMO HDHP
			In Network	Out of Network	
Deductibles	\$5,000/\$10,000	\$3,500/\$7,000	\$3,000/\$6,000	\$6,000/\$12,000	\$3,500/\$7,000
Max Out of Pocket	\$6,000/\$12,000	\$5,000/\$10,000	\$9,000/\$18,000	\$18,000/\$36,000	\$5,000/\$10,000
Coinsurance	20%	20%	20%	40%	20%
Primary Care Copay	-	-	\$30	Deductible, coinsurance	-
Specialty Care Copay	-	-	\$60	Deductible, coinsurance	-
Urgent Care Copay	-	-	\$30	Deductible, coinsurance	-
Emergency Room Copay	-	-	\$250	\$250	-
Pharmacy Copay	N/A - includes extended preventive drugs	N/A - includes extended preventive drugs	Tier 1 = \$5 Tier 2 = \$40 Tier 3 = \$70 Tier 4 = 30%	N/A	N/A - includes extended preventive drugs
HSA Eligible	Yes	Yes	No	No	Yes
Dependent Wrap	Yes	Yes	Yes	Yes	No

Health Plan Provider Networks

	Enrich HMO HDHP Elite	Enrich HMO HDHP Plus	Enrich Point of Service (POS)	Explore HMO HDHP
Provider Networks	Marshfield Clinic Health System		In Network – Enrich Network	Security Health Plan Contracted Vendor – network broker to find best available network based on location
	UW Health			
	Unity Point - Meriter		Out of Network – all other providers (includes Dean, Aspirus, Mayo)	



**Marshfield Clinic
Health System**

19869-009