

# Sikeston Public Schools Employee Health Plan

## June 1, 2018\*

### PPO PLAN

	Tier One Missouri Delta SEMO Health Network	Tier Two Southeast Health Mercy – St. Louis Healthlink	Tier Three All other Healthlink Providers	Tier 4 Out of Network - Including St. Francis Medical Center & Physicians
--	---	---	---	--

Deductible	\$0	\$0	\$1000 Ind/\$2000 Fam	\$5000 Ind/\$10000 Fam
Coinsurance	10%	20%	20%	50%
Out of Pocket Max	\$1500 Ind/ \$3000	\$2500 Ind/\$5000 Fam	\$3000 Ind/ \$6000 Fam	Unlimited
Office Visit Copay	\$20 for visit and diagnostic test; all other 10%	\$20 for visit and diagnostic test; all other 20%	\$20 for visit and diagnostic test; all other 20%	50%
Preventive Care	No charge	No charge	No charge	50%
Prescription Drugs	Tier 1 \$8 Tier 2 \$25 Tier 3 \$45 Tier 4 25% up to \$150 Copay for Tier 2-4 applies after a \$250 Ded per person. Mail Order – 90-day supply is 2x the retail copay			

### HSA PLAN

	Tier One Missouri Delta SEMO Health Network	Tier Two Southeast Health Mercy – St. Louis Healthlink	Tier Three Out of Network - Including St. Francis Medical Center & Physicians
--	---	---	--

Deductible	\$2500 Ind/\$5000 Fam	\$3000 Ind/\$6000 Fam	\$5000 Ind/\$10000 Fam
Coinsurance	100%	100%	50%
Out of Pocket Max	\$2500 Ind/\$5000 Fam	\$3000 Ind/\$6000	Unlimited
Office Visit Copay	n/a	n/a	n/a
Preventive Care	No charge	No charge	50%
Prescription Drugs	All prescription drug cost go toward the deductible. Once deductible is met, Rx covered 100%		

### HOW TO FIND A PROVIDER

Tier One: [www.missouridelta.com](http://www.missouridelta.com)

[www.semohealthnetwork.com](http://www.semohealthnetwork.com)

Tier Two: [www.sehealth.org](http://www.sehealth.org)

[www.mercyoptions.net](http://www.mercyoptions.net) - Choose Sikeston Public Schools as the employer

Tier Three: [www.healthlink.com](http://www.healthlink.com)

\*Tier One Providers updated as of 1/1/2019