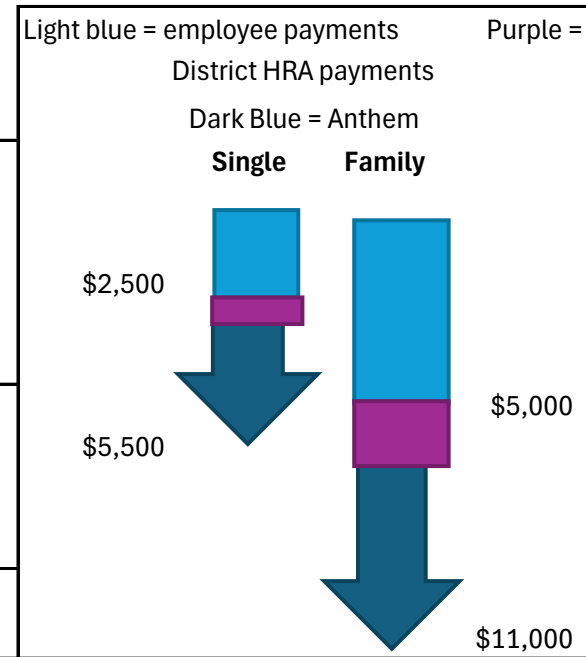


**Clinton-Massie Schools
January 2024 - December 2024**

Anthem Medical Plan

	Single	Family
Deductible	\$2,500	\$5,000
You can pay deductible claims from your HSA (Health Savings Account)		
After the deductible is met: (NO COST to employees)		
Pharmacy Claims after deductible are paid in full by Anthem/EPC		
Medical Claims after deductible subject to coinsurance :		
Coinsurance	Anthem pays 90% and District HRA* pays 10%	
Maximum Coinsurance	\$3,000	\$6,000
Maximum Out-of-Pocket**	\$5,500	\$11,000



** TOTAL of Deductible + Coinsurance After Deductible

***District HRA:** The HRA (Health Reimbursement Account) automatically pays the employee's portion of the coinsurance under the Anthem Medical Plan once the deductible is met.

Explanation of Benefits (EOBs), Sydney app & Anthem.com will show that employees owe the full \$5,500/\$11,000. However, Anthem will cover the coinsurance amounts up to the maximum out-of-pocket.

Depending on timing, your provider may send a bill for the 10% coinsurance portion. **If your deductible has been met, please do not pay this!** You can verify via the Sydney app or Anthem.com that the coinsurance has been covered by the District HRA. (See second sheet for instructions.)