

*****IMPORTANT INFORMATION FOR CONVAL STAFF MEMBERS CURRENTLY ENROLLED IN DISTRICT HEALTH INSURANCE*****

As you are aware, our health insurance plans are effective for the school year (July 1, through June 30), but the health insurance deductible covers the calendar year (January 1 to December 31).

Beginning January 1, 2017, HealthTrust is changing the dates of the plan deductible to correspond with our school year. Because of this transition, you will only need to meet your deductible* once in the next 18 months beginning January 1, 2017, through June 30, **2018**.

- **An extra six months under the same deductible:** Your deductibles and out-of-pocket expenses incurred from January 1, 2017 through June 30, 2017, will be credited toward your maximum out-of-pocket costs for the July 2017 through June 2018 Plan Year.
- **Extra office visits:** Applicable plan visit limits (e.g., for chiropractic care, or physical, occupational and speech therapy) will apply January 1, 2017 through June 30, 2017, and then reset for the July 2017 through June 2018 Plan Year.

Effective July 1, **2018**, the health insurance plans and deductibles will match and will be effective July 1 through June 30. Please note that the plan deductibles will reset and start anew effective July 1, 2018, and each school year thereafter.

***Deductible:**

- *ABSOS20/40 - \$1000 Single -- \$2,000 Two-Person -- \$3,000 Family. Employees are responsible for the first \$250 of the deductible. Employees will be reimbursed \$750 for each family member up to a total of \$2,250 per family per plan year.*
- *AB15IPDED - \$500/\$1500 family*