Summary of Changes in Health Coverage

Everence Insurance Company, as agent of the plan, has prepared this summary on behalf of the Mennonite Educators Benefit Plan for Goshen College.

This summary briefly explains the changes made to the plan effective July 1, 2016. For easy reference, the headings correspond to those listed in your Summary Plan Description. This summary is provided for informational purposes only. Please see your Summary Plan Description for complete details and information.

Schedule of Benefits – Plan Requirements

Total annual out-of-pocket maximum
The total annual out-of-pocket maximum for in-network services has been increased to $6,850 per person and $13,700 per family.

Miscellaneous Plan Information

Sources of funding
The increased premium contribution for an employee who does not complete wellness screening has been changed to $70 per month.

Outpatient Prescription Drug Rider

Cost Sharing
Generic drugs are mandatory when available unless prohibited by the physician. If you purchase a brand-name drug when a generic equivalent is available, you must pay the generic drug copay plus the difference in cost between the generic and brand-name drug unless the physician has indicated on the prescription that the brand-name drug be dispensed as written. The difference in cost is applied to the total annual out-of-pocket maximum.

Maximum Quantity at Purchase
The maximum quantity of specialty pharmaceuticals you may purchase at one time through an approved vendor (participating pharmacy and mail order) is a 30-day supply.

75 percent of a prescription must be used before refill is allowed.