



## **BASIC PLAN ACKNOWLEDGEMENT**

The Basic Plan was developed at the request of many school districts for people who have had difficulty affording health insurance or who feel they have little health risk. The Basic Plan has several benefit reductions from other MUST plan options. The most significant are listed below for you to review.

### **The Basic Plan**

- **No coverage for prescription drugs.** Prescription drugs may be purchased at a discounted rate at a pharmacy in the Caremark network by presenting my MUST ID card. Charges for prescription drugs do not count toward my major medical deductible and are not paid by this plan option.
- **Maximum lifetime benefit of \$1,000,000.** There are also lower annual and lifetime maximum benefits on chemical dependency, rehabilitation therapy, and home health care.
- **No chiropractic/acupuncture coverage.** Charges for chiropractic and acupuncture services do not count toward my major medical deductible and are not paid by this plan option.
- **Limited benefit amount.** Limit of \$5,000 per person per benefit period for diagnostic X-ray and lab services.
- **Limited lifetime maximum for transplants.** There is a limited benefit of \$25,000 per person for transplants.

I have read and understand the benefit reductions of this plan. I understand that I am entitled to change this coverage during Open Enrollment, but not before then. As a member of the \_\_\_\_\_ School District, I elect MUST coverage under the **Basic Plan**.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Group Number