Wyoming
Credit Union Insurance Trust

2025 - Medical Plan Summaries

	Plan #3		Plan #4		Plan #5		Plan #6	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible Amounts					*HSA Eligible*		*HSA Eligible*	
Individual	$1,500	$3,000	$300 FMD	$600 FMD	$1,750	$3,500	$3,300	$6,600
Family	$3,000	$6,000	FMD = Family Monthly Deductible		$3,500	$7,000	$6,600	$13,200
Coinsurance Percentage								
In-Network	80%	60%	60%	40%	60%	40%	80%	60%
Out-of-Pocket Maximum (incl. Ded.)								
Individual (in network)	$5,500	$11,000	$4,500	$9,000	$5,000	$10,000	$6,000	$12,000
Family (in network)	$11,000	$22,000	$9,000	$18,000	$10,000	$20,000	$12,000	$24,000
Doctor Office Visit Co-pay								
Primary Care Physician	$35	Ded & Co-insurance	$35	Ded & Co-insurance	Deductible and Co-insurance		Deductible and Co-insurance	
Specialist Physician	$75		$75					
Preventative Care	100%		100%		100%		100%	
	First Mammogram and/or Colonoscopy per year per person - paid 100% regardless of coding/billing				First Mammogram and/or Colonoscopy per year per person - paid 100% AFTER Deductible			
In-Patient Services								
Hospitalization	80%/60% after deductible		60%/40% after deductible		60%/40% after deductible		80%/60% after deductible	
Physician	80%/60% after deductible		60%/40% after deductible		60%/40% after deductible		80%/60% after deductible	
Out-Patient Surgery Benefits	80%/60% after deductible		60%/40% after deductible		60%/40% after deductible		80%/60% after deductible	
Emergency Room Co-pay	$500 / non-emergency visit		$500 / non-emergency visit		$500 / non-emergency visit		$500 / non-emergency visit	
Prescription Card	Preferred Pharmacy	Non-Preferred Pharm	Preferred Pharmacy	Non-Preferred Pharm				
Preferred Generic	$0	$10	$0	$10				
Non-Preferred Generic	$15	$25	$15	$25				
Preferred Brand Name	$40	$65	$40	$65				
Non-Preferred Brand Name	$90	$120	$90	$120				
Specialty Brand Name	$250	$350	$250	$350				
Mail Order	2x Co-pay - 90 day supply		2x Co-pay - 90 day supply		Discount Card - Deductible and Co-insurance Available		Discount Card - Deductible and Co-insurance Available	