

2016 Rate Chart For High Deductible Health Plan (HDHP)

This Chart applies to all Employees whose positions are represented by any of the following units:

**MPA, MPSO, SWORN POLICE MGT, LOCAL 215, SWORN FIRE MGT
ALL ACTIVE FULL TIME CITY EMPLOYEES**

EMPLOYEE RATE INFORMATION

An employee's deduction, listed below "Employee Bi-Weekly Rate" for the plan selected, will be taken twice a month.
In the months where there are 3 paychecks, no deduction is taken on the 3rd check of the month.

2016 Employee HIGH DEDUCTIBLE HEALTH PLAN Payroll Contribution.

HEALTH PLAN	UHC High Deductible Health Plan (HDHP)			
	UHC Premium Bi-Weekly	City Share Bi-Weekly	Employee Bi-Weekly Rate	Employee Monthly Rate
Single	\$ 299.25	\$ 268.34	\$ 30.91	\$ 61.82
Employee + Spouse	\$ 598.49	\$ 536.67	\$ 61.82	\$ 123.64
Employee + Child(ren)	\$ 449.11	\$ 400.22	\$ 48.89	\$ 97.78
Family	\$ 897.74	\$ 800.01	\$ 97.73	\$ 195.46

The City's High Deductible Health Plan (HDHP) has a benefit design and coverage that is VERY DIFFERENT from the UHC Choice and Choice Plus plans.

Although the premium is slightly lower, please review the differences below carefully before selecting this plan.

See the Open Enrollment Booklet for more details.

In-Network providers: Only in-network providers are covered under this plan.

Combined Deductible: There is a \$1,500/\$3,000 single/family combined deductible for medical and prescription drugs. One person in a family plan may be responsible for the entire \$3,000 family deductible.

Co-Insurance: There is a \$1,500/\$3,000 single/family co-insurance for medical services. One Person in a family plan may be responsible for the entire \$3,000 co-insurance. There is a 70% co-insurance for non-Tier 1 Premium providers and 90% for Tier 1 Premium providers.

Out of Pocket Maximum (OOPM): There is a \$1,500/\$3000 single/family combined medical and prescription drug OOPM. One person in a family plan may be responsible for the entire \$6,000 family OOPM.

Prescription Drugs: Members pay 100% for prescription drugs with combined medical/prescription drug deductible and then 20% co-insurance until the OOPM \$3,000/\$6,000 is met. There are no minimum/maximum costs for prescription drugs.

Emergency Room: Members pay 100% for emergency room services until the full single/family deductible is met and then pays a \$200 co-pay until the \$3,000/\$6,000 OOPM is met.

DISCLAIMER: The benefit design and rate equivalents are subject to change by Common Council action.

ACA NOTICE: If an employee waives their health insurance and if the employee does not have other health insurance benefits or coverage through a spouse or family member, the employee will be subject to the Affordable Care Act and any financial penalties associated with not having health insurance benefits.