

City of Milwaukee

High Deductible Health Plan (HDHP) for Active City Employees

The City's High Deductible Health Plan (HDHP) will have a benefit design and coverage that is **VERY DIFFERENT** from the UHC-Choice and Choice Plus plans, including the following. **Please review carefully before selecting this plan.**

In-Network Providers: Members selecting the HDHP will need to use in-network providers for all covered services and will use the UHC Choice Network panel of providers.

Combined Deductible: Members selecting the HDHP will have a combined \$1,500 (single) and \$3,000 (family) deductible for their medical and prescription drugs. If the member selects family, one person in the family may be responsible for the entire \$3,000 family deductible, unlike other city plans.

Co-Insurance: Members selecting the HDHP will have a \$1,500 (single) and \$3,000 (family) co-insurance for medical services. If the member selects family, one person may be responsible for the entire \$3,000 co-insurance.

Out of Pocket Maximum (OOP max): Members selecting the HDHP will have a \$3,000 (single) and \$6,000 (family) combined medical and prescription drug OOP max. If the member selects family, one person in the family may be responsible for the entire \$6,000 family OOP max.

Prescription Drugs: Members selecting the HDHP will pay 100% for prescription drugs as part of a joint medical and prescription drug deductible and OOP max. After the member or family deductible for medical and prescription drug cost (\$1,500 or \$3,000) is met, then member will pay 20% of the total cost for prescription drugs until the OOP max (\$3,000 or \$6,000) is met. There are no minimum or maximum costs for prescription drugs with the HDHP. The combined HDHP deductibles and OOP max do apply.

Emergency Room: Members selecting the HDHP will pay 100% for emergency room services until their full single/family deductible is met. After the deductible is met, the member will be responsible for co-insurance until their \$3,000 or \$6,000 OOP max is met.

Preventive Care: Preventive services are covered at 100% without deductible and OOP max, but must be submitted with appropriate preventive coding.

Premium Tier 1 Providers: Members selecting the HDHP will have a 70% co-insurance if they see a non-Tier 1 Premium provider or 90% co-insurance if they see a Tier 1 Premium provider.

Qualified High Deductible Health Plan: The plan is a qualified high deductible health plan that allows a member to set up a health savings account (HSA). The City **will not** be contributing to a member's HSA.

The rates for the HDHP are on the DER website at www.milwaukee.gov/der (select current year Benefits page).