

## BENEFITS CHOICES INFORMATION

Insurance coverage begins on the first of the month after 30 days of employment

### HEALTH INSURANCE:

Provider: Medica (plan options effective December 1, 2023 – December 31, 2024)

4 plans available, either a PPO plan with \$2,000 deductible (**National Network**)

	<u>Total premium (monthly)</u>	<u>City pays</u>	<u>Employee pays</u>
PPO Single	\$1173.09	\$ 1079.24	\$93.85
PPO 2-party	\$2404.85	\$2033.86	\$370.99
PPO Emp/ch	\$2052.92	\$1761.11	\$291.81
PPO Family	\$3401.98	\$2806.63	\$595.35

PPO plan with \$2,000 deductible (**CHI Network**)

	<u>Total premium (monthly)</u>	<u>City pays</u>	<u>Employee pays</u>
PPO Single	\$ 938.47	\$ 863.39	\$75.08
PPO 2-party	\$1923.88	\$1627.09	\$296.79
PPO Emp/ch	\$1642.33	\$1408.88	\$233.45
PPO Family	\$2721.58	\$2245.30	\$476.28

OR a high-deductible HSA-qualified plan with \$3,200 per person deductible (**National Network**)

	<u>Total premium (monthly)</u>	<u>City pays</u>	<u>Employee pays</u>
HSA Single	\$1097.71	\$1009.89	\$87.82
HSA 2-party	\$2250.30	\$1903.15	\$347.15
HSA Emp/ch	\$1920.99	\$1647.94	\$273.05
HSA Family	\$3183.36	\$2626.27	\$557.09

HSA-qualified plan with \$3,200 per person deductible (**CHI Network**)

	<u>Total premium (monthly)</u>	<u>City pays</u>	<u>Employee pays</u>
HSA Single	\$ 878.16	\$807.91	\$70.25
HSA 2-party	\$1800.24	\$1522.52	\$277.72
HSA Emp/ch	\$1536.79	\$1318.35	\$218.44
HSA Family	\$2546.69	\$2101.02	\$445.67

Employees who select the high-deductible plan (HSA) can request a payroll deduction to be deposited in their HSA bank account. The City currently will also contribute monthly to the HSA account.

A waiver of coverage can be requested if an employee can provide evidence of coverage under another group plan such as through a parent or spouse. If waiver is approved the City will provide a health insurance stipend of \$504.95 per month (1/2 single coverage).