**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, 2022 – December 31, 2023)

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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Total premium (monthly) City pays |  | Employee pays |  |  |
| PPO Single | $ 918.60 $ 845.11 |  | $89.13 |  |  |
| PPO 2-party | $1883.13 $1568.51 |  | $352.33 |  |  |
| PPO Emp/ch | $1607.55 $1359.57 |  | $277.13 |  |  |
| PPO Family | $2663.94 $2154.11 |  | $565.41 |  |  |

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

|  |  |  |  |
| --- | --- | --- | --- |
|  | Total premium (monthly) City pays |  | Employee pays |
| PPO Single | $ 918.60 $ 845.11 |  | $71.30 |
| PPO 2-party | $1883.13 $1568.51 |  | $281.87 |
| PPO Emp/ch | $1607.55 $1359.57 |  | $221.71 |
| PPO Family | $2663.94 $2154.11 |  | $452.32 |

OR a high-deductible HSA-qualified plan with $3,000 per person deductible (**National Network**)

|  |  |  |  |
| --- | --- | --- | --- |
|  | Total premium (monthly) City pays |  | Employee pays |
| HSA Single | $ 878.98 $ 808.66 |  | $83.61 |
| HSA 2-party | $1801.91 $1500.86 |  | $330.51 |
| HSA Emp/ch | $1538.22 $1303.09 |  | $259.97 |
| HSA Family | $2549.04 $2061.20 |  | $530.39 |

HSA-qualified plan with $3,000 per person deductible (**CHI Network**)

|  |  |  |  |
| --- | --- | --- | --- |
|  | Total premium (monthly) City pays |  | Employee pays |
| HSA Single | $ 878.98 $808.66 |  | $66.89 |
| HSA 2-party | $1801.91 $1500.86 |  | $264.41 |
| HSA Emp/ch | $1538.22 $1303.09 |  | $207.97 |
| HSA Family | $2549.04 $2061.20 |  | $424.31 |

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 $480.75 per month (1/2 single coverage).