

# Health Insurance Plan Options and Employee Premium Rates PCEA 2023

## MEDICAL COVERAGE

	<b>Opt-Out Plan</b> <i>Have other coverage and want to save money for future health care expenses? Waive City coverage to receive contributions to an HSA or HRAVEBA</i>	<b>Cigna HDHP &amp; HSA</b> <i>Want a way to save money for health care costs that is exempt from taxes? Choose this qualifying medical plan that is paired with a Health Savings Account (HSA)</i>		<b>Cigna PPO OAP</b> <i>A traditional medical plan with higher monthly premiums, but lower deductible and annual out-of-pocket maximum</i>			<b>Kaiser Permanente</b> <i>Want one-stop shopping for your medical needs? Choose this plan to receive coordinated care</i>		
<b>Monthly Premium Rates and/or Contribution</b>	<b>City HSA or HRAVEBA Contribution:</b>	<b>You Pay:</b>	<b>City HSA Contribution:</b>	<b>You Pay:</b>			<b>You Pay:</b>		
Employee Only	\$225  *Pro-rated for part-time  Must provide proof of other qualifying health insurance such as other employer health insurance through a spouse or parent to receive incentive funds.  Funds will be contributed to an HRAVEBA account unless your other health insurance is a HDHP medical plan. You must have a HDHP medical plan to receive contributions to an HSA.	\$0.00	\$136.39	\$40.82			\$34.42		
Employee + Spouse		\$0.00	\$395.51	\$81.64			\$68.84		
Employee + Child(ren)		\$0.00	\$395.51	\$77.56			\$65.40		
Employee + Family		\$0.00	\$395.51	\$118.38			\$99.81		
			*Pro-rated for part-time	*Pro-rated for part-time	*Pro-rated for part-time			*Pro-rated for part-time	
<b>Deductible &amp; Out-of-Pocket Max</b>		<b>1 party</b>	<b>Family (2 party +)</b>	<b>1 party</b>	<b>2 party</b>	<b>Family</b>	<b>1 party</b>	<b>2 party</b>	<b>Family</b>
In-Network Deductible		\$1,500	\$3,000 Non-Embedded deductible	\$250	\$500	\$750	\$250	\$500	\$750
Out-of-Network Deductible		\$3,000	\$6,000 Non-Embedded deductible	N/A	N/A	N/A	N/A	N/A	N/A
In-Network Annual Out-of-Pocket Maximum		\$6,350	\$12,700 \$6,650 per person	\$1,250	\$2,500	\$3,750	\$1,250	\$2,500	\$3,750
Out-of-Network Annual Out-of-Pocket Maximum		\$12,700	\$25,400	\$2,250	\$4,500	\$6,750	N/A	N/A	N/A
<b>Medical Services per member</b>		<b>In-Network You Pay:</b>	<b>Out-of-Network You Pay:</b>	<b>In-Network You Pay:</b>		<b>Out-of-Network You Pay:</b>	<b>You Pay:</b>		
Preventive Care		\$0; Deductible Waived	40%	\$0; Deductible Waived		40%	\$0; Deductible Waived		
Office Visits		20%	40%	20%		40%	\$15 Primary / \$25 Specialist		
Lab & X-Ray Services		20%	40%	20%		40%	\$10 per visit		
Hearing Aids and testing		100% after deductible Maximum of 2 devices per 36 months		100% after deductible Maximum of 2 devices per 36 months		100% after deductible Maximum of 2 devices per 36 months			
Mental Illness/ Chemical Dependency		20%	40%	20%		40%	\$15 Outpatient 20% Inpatient & Residential		
Maternity Provider		20%	40%	20%		40%	No Charge		
Hospital Stay		20%	40%	20%		40%	20%		
Outpatient Surgery		20%	40%	20%		40%	20%		
Emergency Room (True Emergency)		20%		\$100 per visit Deductible Waived		20%			
Emergency Room (Non-Emergency)		20%		\$100 per visit plus 20% Deductible Waived		\$100 per visit, plus 40% Deductible Waived		20%	
Urgent Care		20%	40%	\$50 per visit Deductible Waived		40%		\$15 per visit	
Ambulance		20%		20%		20%			
Durable Medical Equipment		20%	40%	20%		40%		20%	
Inpatient Rehabilitation		20% inpatient	40% inpatient	20% inpatient		40% inpatient		20% inpatient	
Outpatient Rehabilitation (Physical, Speech, Occupational therapy)		20%; Up to 30 visits per calendar year	40%; Up to 30 visits per calendar year	20%; Up to 30 visits per calendar year		40%; Up to 30 visits per calendar year.		\$25 per visit Physical, Speech, Occupational therapy. up to 20 visits per therapy/year	
Alternative Care (Chiropractic Care, Massage Therapy, Acupuncture)		20% after Deductible  Chiropractic Care (includes massage therapy): limited to 20 visits per calendar year; Acupuncture limited to 12 visits per calendar year		\$10 per visit Deductible Waived  Chiropractic Care (includes massage therapy): limited to 20 visits per calendar year; Acupuncture limited to 12 visits per calendar year		Chiropractic Care \$10 per visit; limited to 20 visits per calendar year Acupuncture \$10 per visit; limited to 12 visits per calendar year Massage Therapy \$25 per visit; limited to 12 visits per calendar year			
Routine Eye Exam		Covered by vision plan	Covered by vision plan	Covered by vision plan		Covered by vision plan		\$15 per visit	

This is a brief outline of the City of Salem health plan coverage. If there is a discrepancy between this summary and the plan document, the plan document will prevail. Refer to the Summary Plan Document (SPD) for the health plan's terms and conditions.

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## PRESCRIPTION COVERAGE

Included with medical plan	Cigna HDHP		Cigna PPO OAP			Kaiser Permanente		
	1 party	Family (2 party +)	1 party	2 party	Family	1 party	2 party	Family
Deductible	Subject to \$1,500 HDHP Deductible	Subject to \$3,000 HDHP Deductible	\$0	\$0	\$0	\$0	\$0	\$0
Annual Out-of-Pocket Maximum	Accrues to medical out-of-pocket max	Accrues to medical out-of-pocket max	\$2,000	\$4,000	\$6,000	Accrues to medical out-of-pocket max	Accrues to medical out-of-pocket max	Accrues to medical out-of-pocket max
<b>Retail-30-Day Supply</b>	<b>In-Network You Pay:</b>	<b>Out-of-Network You Pay:</b>	<b>In-Network You Pay:</b>		<b>Out-of-Network You Pay:</b>	<b>You Pay:</b>		
Generic	20%	100%, then request reimbursement	\$10 co-pay		100%, then request reimbursement	\$10 co-pay		
Preferred*	20%		30%: \$25 min / \$50 max			\$20 co-pay		
Non-Preferred	20%		30%: \$45 min / \$75max			\$40 co-pay		
<b>Mail Order-90-Day Supply</b>	<b>In-Network You Pay:</b>	<b>Out-of-Network You Pay:</b>	<b>In-Network You Pay:</b>		<b>Out-of-Network You Pay:</b>	<b>You Pay:</b>		
Generic	20%	Not Available	\$20 co-pay		Not Available	\$20 co-pay		
Preferred*	20%		30%: \$25 min / \$100 max			\$40 co-pay		
Non-Preferred	20%		30%: \$45 min / \$120 max			\$80 co-pay		

**\*Preferred drug list is subject to change without notice.**

## VISION COVERAGE

Monthly Premium Rates	Cigna \$500 Vision	Kaiser Permanente Vision
Employee Only	\$0.93	Included in medical premium
Employee + Spouse	\$1.85	
Employee + Child(ren)	\$1.76	
Employee + Family	\$2.68 <small>*Pro-rated for part-time</small>	
Vision Services per member	Plan Pays:	Plan Pays:
Routine Eye Exam	100% allowed charges once per calendar year	Vision exams covered by medical plan
Vision Materials: Frames, Lenses, Contact Lenses	Up to \$500 allowance every two calendar years for any combination of frames, lenses, or contacts	Vision materials not covered by Kaiser. Kaiser medical plan members may enroll in the Cigna \$500 vision plan

Cigna preferred vision providers can be found online in the Cigna provider directory. Out-of-network vision providers may require you to submit a manual claim for reimbursement to Cigna. Your Frequency Period begins January 1 every year for exams and January 1 every other year for hardware.

## DENTAL COVERAGE

Monthly Premium Rates	Willamette Dental	Moda Traditional Dental With Preventative First	Moda Incentive Dental (Closed to new enrollment)
Employee Only	\$2.44	\$3.11	\$3.08
Employee + Spouse	\$4.88	\$6.22	\$6.15
Employee + Child(ren)	\$4.63	\$5.91	\$5.85
Employee + Family	\$7.07 <small>*Pro-rated for part-time</small>	\$9.02 <small>*Pro-rated for part-time</small>	\$8.92 <small>*Pro-rated for part-time</small>
Dental Services per member	Plan Pays:	Plan Pays:	Plan Pays:
Calendar Year Maximum per member	No Limit	\$1,650	\$1,000
Preventive: Exams, X-Rays, Cleanings, Sealants, Fluoride	100% after co-pay Routine Office Visit: \$10 co-pay Specialist Office Visit: \$30 co-pay	100% <small>*Not included in calendar year maximum</small>	70% - 1 <sup>st</sup> year* 80% - 2 <sup>nd</sup> year 90% - 3 <sup>rd</sup> year 100% - 4 <sup>th</sup> year  <small>*Must see dentist every year to increase and maintain benefit level</small>
Basic: Fillings, Surgery, Endodontics, Periodontics	100% after co-pay \$65-\$150 co-pay per service; Fillings covered with office visit co-pay.	80%	
Major: Crowns and other cast restorations	100% after \$150 co-pay	60%	
Major: Dentures and Bridges	100% after co-pay Bridge: \$150 co-pay per tooth; Upper or Lower Denture: \$200 co-pay		50%
Orthodontia	100% after \$1,800 co-pay	50%: \$1,000 lifetime max	50%: \$1,000 lifetime max

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