IAFF Health Insurance Plan Options and Employee Premium Rates 2019

MEDICAL COVERAGE

	EBMS HDHP & HSA *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)*		***EBMS PPO*** *A traditional medical plan with higher monthly premiums, but lower deductible and annual out-of-pocket maximum*			***Kaiser Permanente*** *Want one-stop shopping for your medical needs? Choose this plan to receive coordinated care*		
Monthly Premium Rates	**You Pay:**		**You Pay:**			**You Pay:**		
Employee Only	$25.14		$35.08			$30.00		
Employee + Spouse	$50.28		$70.16			$59.99		
Employee + Child(ren)	$47.77		$66.65			$56.99		
Employee + Family	$72.91		$101.73			$86.99		
Deductible & Out-of-Pocket Max	**1 party**	**Family (2 party +)**	**1 party**	**2 party**	**Family**	**1 party**	**2 party**	**Family**
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
Medical Services per member	**In-Network You Pay:**	**Out-of-Network You Pay:**	**In-Network You Pay:**		**Out-of-Network You Pay:**	**You Pay:**		
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	100% after deductible; $2,000 benefit max every 24 months, up to age 26		100% after deductible; $2,000 benefit max every 24 months, up to age 26			20% up to age 26		
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 Outpatient Rehabilitation (Physical, Speech, Occupational therapy)	20% inpatient 20%; Up to 30 visits per calendar year	40% inpatient 40%; Up to 30 visits per calendar year	20% inpatient 20%; Up to 30 visits per calendar year		40% inpatient 40%; Up to 30 visits per calendar year	20% inpatient $25 per visit Physical, Speech, Occupational therapy. up to 20 visits per therapy/year		
Alternative Care (Note: Non-alternative care provided by a Naturopath is covered under office visits)	20% $500 Benefit Max	40% $500 Benefit Max	$10 per visit Deductible Waived $500 Combined Benefit Maximum per calendar year for Chiropractic and Acupuncture Care			$10 per visit Acupuncture, Chiropractic, Naturopathic $25 per visit Massage Therapy (max 12 visits per year) $1,000 Combined Benefit Maximum 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	Optum Rx HDHP		Optum Rx PPO			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
Retail- 30-Day Supply	**In-Network You Pay:**	**Out-of-Network You Pay:**	**In-Network You Pay:**		**Out-of-Network You Pay:**	**You Pay:**		
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		
Mail Order- 90-Day Supply	**In-Network You Pay:**	**Out-of-Network You Pay:**	**In-Network You Pay:**		**Out-of-Network You Pay:**	**You Pay:**		
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.
Please refer to www.optumrx.com for a current listing of preferred drugs.

VISION COVERAGE

Monthly Premium Rates	**EBMS Traditional Vision** *(Closed to new enrollment)*	**EBMS $500 Vision**	**Kaiser Permanente Vision**
Employee Only Employee + Spouse Employee + Child(ren) Employee + Family	$0.49 $0.98 $0.93 $1.42	$0.93 $1.85 $1.76 $2.68	Included in medical premium.
Vision Services per member	**Plan Pays:**	**Plan Pays:**	**Plan Pays:**
Routine Eye Exam Frequency	Once per calendar year	Once per calendar year	Covered by medical plan.
Routine Eye Exam (Under age 19)	100% (in-network) $25 (out-of-network)	100% (in-network) 40% (out-of-network)	
Routine Eye Exam (Age 19+)	100% (in-network) $25 (out-of-network)	Up to $500 every two calendar years for any combination of routine eye exam, frames, lenses, or contacts (Renews odd years)	Not covered. Kaiser Permanente medical members may enroll in the EBMS $500 vision plan.
Frames	$40 once per 24 months		
Lenses	$89 - Single Vision $125 - Bifocal $158 – Trifocal $50 – Lenticular		
Contact Lenses	$100 per calendar year		

DENTAL COVERAGE

Monthly Premium Rates	**Moda (ODS) Traditional Dental With Preventative First**	**Moda (ODS) Incentive Dental**
Employee Only Employee + Spouse Employee + Child(ren) Employee + Family	$3.11 $6.22 $5.91 $9.02	$3.08 $6.15 $5.85 $8.92
Dental Services per member	**Plan Pays:**	**Plan Pays:**
Calendar Year Maximum per member	$1,500	$1,000
Preventive: Exams, X-Rays, Cleanings, Sealants, Fluoride	100% *Not included in calendar year maximum	70% - 1st year 80% - 2nd year 90% - 3rd year 100% - 4th year *Must see the dentist every year to increase and maintain benefit level
Basic: Fillings, Surgery, Endodontics, Periodontics	80%	
Major: Crowns and other cast restorations	60%	
Major: Dentures, Bridges		50%
Orthodontia	50%: $1,000 lifetime max	50%: $1,000 lifetime max

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