

# IAFF Health Insurance Plan Options and Employee Premium Rates 2021

## MEDICAL COVERAGE

	<b>EBMS HDHP &amp; HSA</b>		<b>EBMS PPO</b>			<b>Kaiser Permanente</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>		<i>A traditional medical plan with higher monthly premiums, but lower deductible and annual out-of-pocket maximum</i>			<i>Want one-stop shopping for your medical needs? Choose this plan to receive coordinated care</i>		
<b>Monthly Premium Rates</b>	<b>You Pay:</b>		<b>You Pay:</b>			<b>You Pay:</b>		
Employee Only	\$25.14		\$36.86			\$32.98		
Employee + Spouse	\$50.28		\$73.71			\$65.96		
Employee + Child(ren)	\$47.77		\$70.02			\$62.66		
Employee + Family	\$72.91		\$106.88			\$95.63		
<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	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	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 (Note: Non-alternative care provided by a Naturopath is covered under office visits)	20% \$1,000 Combined Benefit Maximum per calendar year for Chiropractic and Acupuncture Care	40% \$1,000 Combined Benefit Maximum per calendar year for Chiropractic and Acupuncture Care	\$10 per visit Deductible Waived  \$1,000 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	WellDyne HDHP		WellDyne 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
<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	EBMS Traditional Vision (Closed to new enrollment)	EBMS \$500 Vision	Kaiser Permanente Vision
Employee Only	\$0.49	\$0.93	Included in medical premium
Employee + Spouse	\$0.98	\$1.85	
Employee + Child(ren)	\$0.93	\$1.76	
Employee + Family	\$1.42	\$2.68	
<b>Vision Services per member</b>	<b>Plan Pays:</b>	<b>Plan Pays:</b>	<b>Plan Pays:</b>
Routine Eye Exam Frequency	Once per calendar year	Once per calendar year	Exams 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)	
Frames	\$40 once per 24 months		Not covered. Kaiser Permanente medical members may enroll in the EBMS \$500 vision plan
Lenses	\$89 - Single Vision \$125 - Bifocal \$158 - Trifocal \$50 - Lenticular		
Contact Lenses	\$100 per calendar year		

## DENTAL COVERAGE

Monthly Premium Rates	Willamette Dental	Moda (ODS) Traditional Dental With Preventative First	Moda (ODS) Incentive Dental
Employee Only	\$2.78	\$3.11	\$3.08
Employee + Spouse	\$5.56	\$6.22	\$6.15
Employee + Child(ren)	\$5.28	\$5.91	\$5.85
Employee + Family	\$8.06	\$9.02	\$8.92
<b>Dental Services per member</b>	<b>Plan Pays:</b>	<b>Plan Pays:</b>	<b>Plan Pays:</b>
Calendar Year Maximum per member	No Limit	\$1,500	\$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% *Not included in calendar year maximum	70% - 1 <sup>st</sup> year* 80% - 2 <sup>nd</sup> year 90% - 3 <sup>rd</sup> year 100% - 4 <sup>th</sup> year
Basic: Fillings, Surgery, Endodontics, Periodontics	100% after co-pay \$65-\$150 co-pay per service; Fillings covered with office visit co-pay.	80%	*Must see dentist every year to increase and maintain benefit level
Major: Crowns and other cast restorations	100% after \$150 co-pay 100% after co-pay	60%	
Major: Dentures and Bridges	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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