**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**)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Total premium (monthly) City pays |  | Employee pays |  |  |
| 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**)

|  |  |  |  |
| --- | --- | --- | --- |
|  | Total premium (monthly) City pays |  | Employee pays |
| 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**)

|  |  |  |  |
| --- | --- | --- | --- |
|  | Total premium (monthly) City pays |  | Employee pays |
| 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**)

|  |  |  |  |
| --- | --- | --- | --- |
|  | Total premium (monthly) City pays |  | Employee pays |
| 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).