

City of Napoleon

Employee Benefits - Medical Alternate Options effective January 1, 2014

Presented October 24

2014 Renewal Rates

		Current Conventional Plan	Conventional Plan	H.S.A Plan
		H.R.A with Full Deductible Reimbursement	H.R.A with Partial Deductible Reimbursement	H.S.A with Employer H.S.A. Funding
<u>Medical / Rx</u>				
	Single 16	\$359.04	\$441.68	\$395.00
	EE/Spouse 19	\$907.93	\$1,134.07	\$998.73
	EE/Child(ren) 24	\$794.44	\$992.20	\$873.88
	Family 41	\$1,134.91	\$1,417.79	\$1,248.40
Monthly Costs	100	\$88,593.18	\$110,556.40	\$97,453.39
Annual Costs		\$1,063,118	\$1,326,677	\$1,169,441
			24.79%	10.00%
<u>In Network Benefits</u>				
	Plan Deductible	\$750 / \$1,500	\$750 / \$1,500	\$2,700 / \$5,400
	Employer Health Account Contribution (HRA or HSA)	(\$750 / \$1,500)	(\$375 / \$750)	(\$1,200 / \$2,000)
	Employee Deductible Exposure	\$0 / \$0	(\$375 / \$750)	\$1,500 / \$3,400
	Coinsurance	100 / 0	100 / 0	100 / 0
	Annual Out of Pocket Maximum ¹	\$0 / \$0	(\$375 / \$750)	\$1,500 / \$3,400
	Office Visit Copay - PCP / Specialist	\$10	\$10	Subject to Deductible
	Emergency Room Copay	\$100	\$100	Subject to Deductible
	Urgent Care Copay	Subject to Deductible	Subject to Deductible	Subject to Deductible
<u>Non-Network Benefits</u>				
	Annual Deductible	\$50 / \$100	\$50 / \$100	\$4,000 / \$8,000
	Coinsurance	70 / 30	70 / 30	50 / 50
	Annual Out of Pocket Maximum ¹	\$950 / \$1,900	\$950 / \$1,900	\$16,000 / \$32,000
	Office Visit Copay - PCP / Specialist	Subject to Ded/Colns	Subject to Ded/Colns	Subject to Ded/Colns
	Emergency Room Copay	Subject to Ded/Colns	Subject to Ded/Colns	Subject to Ded/Colns
	Urgent Care Copay	Subject to Ded/Colns	Subject to Ded/Colns	Subject to Ded/Colns
<u>Prescription Drugs</u>				
	Retail	\$5 / \$20 / \$40	\$5 / \$20 / \$40	Subject to Deductible
	Mail Order	\$10 / \$40 / \$80	\$10 / \$40 / \$80	Subject to Deductible
2012 Annual HRA Reimbursements / 2014 H.S.A Funding		\$81,423	\$40,712	\$187,200

¹ Includes deductible.

uses only. The information summarizes the proposals of the carriers and the coverage, terms, conditions, and exclusions of their underlying policies will control. The above information may also be subject to final underwriting review by the carriers which may result in changes prior to final binding of the insurance. Please do not cancel your coverage until an application has been approved in writing.