

2019 City Plan With HRA Highlights		
IN-NETWORK	CITY PLAN WITH HRA	SIMPLE WELLNESS PLAN
Calendar Year Deductibles		
Individual	\$2,000	\$2,000
Family	\$4,000	\$4,000
Coinsurance	10%	N/A
Out-of-Pocket Maximum		
Individual Out-of-Pocket Maximum	\$4,000	\$4,000
Family Out-of-Pocket Maximum	\$8,000	\$8,000
PCP Office Visit	\$30	\$30
Specialist Office Visit	\$30 Tier1/\$50	\$30 Tier1/\$50
Emergency Room Copay	\$300	\$300 After Deductible
Urgent Care Facility	\$50	\$50
In-Patient Hospital	Deductible/Coinsurance	\$400 Copay Per Day, Days 1-5, After Deductible
Out-Patient Surgery - Hospital	Deductible/Coinsurance	\$250 Copay After Deductible
Out-Patient Surgery - Freestanding	Deductible/Coinsurance	\$100 Copay
Out-Patient Diagnostic	Deductible/Coinsurance	\$200 Copay Day After Deductible
Prescription Drugs		
Retail	\$30/\$60/\$90/25%	
Mail Order – 90 day supply	2 x Retail	
Bi-Weekly Premium		
Single Coverage	\$0	\$13.38
Family Coverage	\$159.00	\$185.77
Dual Family (Both City Employees)	\$0	\$26.77

The **City Plan with HRA** is the default plan for 2019, and features lower premiums than the Simple Wellness Plan. Key features of the City Plan with HRA are in the shaded portion of the slide above. In the **City Plan with HRA** with coinsurance you pay 10% of covered expenses after you meet your deductible, up to the maximum out of pocket limit. Services subject to 10% coinsurance include inpatient hospitalization, outpatient surgery, and diagnostic services such as MRI's and other imaging services, laboratory services and diagnostic tests. For 2019, the City will continue to pay 100% of the premium for individual coverage and 50% for the cost of coverage for dependents in the City Plan with HRA. Bi-weekly premiums are shown at the bottom of the chart.

Wellness Incentives and the 2019 City Plan with HRA

Wellness Incentive Activities	Employee	Spouse or Domestic Partner	Maximum Family Health Reimbursement Account (HRA) Amount
PHA	\$500	\$500	\$1,000
Tobacco Free Certification	\$250	\$250	\$500
Your Choice of:	\$250	\$250	\$500
<ul style="list-style-type: none"> ● Wild on Walking Challenge <OR> 	✓	N/A	
<ul style="list-style-type: none"> ● 2 Wellness Classes <OR> 	✓	N/A	
<ul style="list-style-type: none"> ● 2 Wellness Webinars <OR> 	✓	✓	
<ul style="list-style-type: none"> ● A combination of 1 Wellness Class & 1 Wellness Webinar 	✓	N/A	
Maximum Incentive Reward	\$1,000	\$1,000	\$2,000

In the **2019 City Plan with HRA**, employees and their covered spouse or domestic partner who have completed approved wellness incentive activities will receive their rewards in a health reimbursement account, or **HRA**. The balance in the HRA will be used to meet out of pocket medical expenses which go towards the calendar year deductible such as inpatient hospitalization, outpatient treatment and diagnostic services.

As you can see from the chart above a family may earn up to \$2,000 in the HRA, and once in the HRA the balance can be used for any covered members of the family. At the end of the year the HRA balance, if any, reverts to zero dollars.

When covered family members visit a United HealthCare network provider, expenses which apply to the calendar year deductible will be automatically paid with the HRA, providing funds are available.