



CITY OF EVANSVILLE  
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To: Fellow Employees on the Self-Funded Plan

After much consideration of the feedback many of you have provided, we have realigned the plan options for 2017. This is the result of an effort by the Mayor, Administrative Services and the Controller's office to reduce the impact on employees while addressing the rising cost of health care anticipated in 2017. The attached sheet lists the two plans to be offered. Plan 1 is a \$1,000 deductible for a single. The second plan is the HDHP (High Deductible Health Plan) with a \$3,000 deductible for a single. The copay and out of pocket maximums are as previously announced. Premiums for Plan 1 have been significantly reduced. Premiums for the HDHP Plan are as previously announced, that being similar to the 2016 premium rates. Please review the attachment. The informational meetings have been scheduled in preparation for the open enrollment to begin October 17<sup>th</sup>.

9/23/16

## City of Evansville - Plan Year 2017

	Plan 1	HDHP - High Deductible Health Plan
<b>Network Providers</b>		
Deductible - Individual	\$1,000	\$3,000
Deductible - Family	\$3,000	\$6,000
Out of Pocket - Individual	\$4,000	\$6,550
Out of Pocket - Family	\$8,000	\$13,100
<b>Non-Network Providers</b>		
Deductible - Individual	N/A	N/A
Deductible - Family	N/A	N/A
Out of Pocket - Individual	\$7,000	\$12,000
Out of Pocket - Family	\$14,000	\$24,000
<b>Co-Insurance</b>	80% IN/%50 OUT	100% IN / 50% OUT
<b>Copays</b>		
Primary Care Physician	\$50	Deductible, then \$50
Specialist Physician	\$65	Deductible then \$65
Urgent Care	\$50	Deductible then \$50
Emergency Room	\$250 then 80%	Deductible then \$250
<b>Rx Copays</b>	Generic \$15 Brand Preferred \$35 Brand Non Preferred \$50	Generic \$15 Brand Preferred \$35 Brand Non Preferred \$50
	Specialty Drugs 25% up to \$150	Specialty Drugs 25% up to \$150
	<b>Monthly Premiums for Plan 1:</b>	<b>Monthly Premiums for High Deductible Health Plan:</b>
	Employee only \$80.25	Employee only \$56.14
	EE + Child \$152.48	Employee + 1 \$73.57
	EE + Spouse \$168.53	Employee + 2 or more \$83.04
	Family \$224.71	

The QuadMed clinic will continue to be a benefit for all active full time employees and retirees NOT enrolled in Medicare.

The Dental plan will be moved to HRI, where we will utilize a network of providers. This move allows us the opportunity to take advantage of discounts and reinstate dental plan maximums.

Employees will be offered an opportunity to utilize two prescription drug savings programs that will provide some high dollar medications at little or no cost.