



## 2019 Employee Health Insurance Options

Plan Detail	Anthem Blue Preferred/ Blue Access	Anthem Lumenos POS/PPO
Plan Type	<b>Low Deductible</b>	<b>High Deductible</b>
Single Deductible	\$1,000 In / \$2,000 Out	\$3,500 In / \$7,500 Out
Family Deductible	\$2,000 In / \$4,000 Out	\$7,000 In / \$15,000 Out
Coinsurance	80% In / 60% Out	100% In / 80% Out
Single Out of Pocket Max - Medical & Rx	\$3,000 In / \$8,000 Out	\$5,000 In / \$10,000 Out
Family Out of Pocket Max - Medical & Rx	\$6,000 In / \$16,000 Out	\$10,000 In / \$30,000 Out
Office Visit Copay	\$30 Primary \$60 Specialist	After deductible met - \$30 Primary/\$60 Specialist
Emergency Room Visit	100% after \$200 Copay	After deductible met - \$250 copay
Urgent Care	100% after \$100 Copay In Network*	After deductible met - \$100 copay**
Home Delivery Prescriptions (90 Day Supply)	\$25/\$87.50/\$150/25%*	After deductible met - \$25/\$87.50/\$150/25%*
Prescription Drug Benefit (Tier 1/2/3/4)	\$10/\$40/\$70/25%* *Min \$70/Max \$2,500	After deductible met - \$10/\$40/\$70/25%* *Min \$70/Max \$2,500

*Copayments, Coinsurance, and Deductibles accumulate towards the Out-of-Pocket Maximum.*

Premium - Bi-weekly Payroll Deduction (Full Time Employee) - 26 Paychecks Annually		
Employee	\$134.93	\$54.47
Employee / Children	\$184.18	\$75.88
Employee / Spouse	\$290.27	\$141.64
Family	\$381.42	\$158.24

Premium - Bi-weekly Payroll Deduction (Part Time Employee) - 26 Paychecks Annually		
Employee	\$329.10	\$259.40
Employee / Children	\$641.75	\$505.84
Employee / Spouse	\$691.12	\$544.76
Family	\$1,003.74	\$791.19

HSA (Health Savings Account)		
Payroll pre-tax deduction	<i>Not eligible</i>	\$3,500 - 2019 Limit (Individual)*** \$7,000 - 2019 Limit (Family)***
FSA (Flexible Spending Account)		
FSA Standard Medical	\$2,700 Annual Maximum	\$2,700 Annual Maximum****
FSA Limited Medical (Vision & Dental expenses only)	<i>Not eligible</i>	\$2,700 Annual Maximum
FSA Dependent Care	\$5,000 Annual Maximum	\$5,000 Annual Maximum

In = In Network Provider  
Out = Out of Network Provider

\* Urgent Care - will only pay 60% after deductible is met if out of network.

\*\*Urgent Care - will only pay 80% after deductible is met if out of network.

\*\*\*Employees 55 + are able to make a Catch Up contribution of up to \$1,000.

\*\*\*\*If enrolled in high deductible health plan and contribute to a Standard FSA, you cannot also make a contribution to an HSA.