

2016/2017 IAM & IBEW Medical Plan Design Options

2016/2017 Plan Designs						
	Yellow Plan	Green Plan	Blue Plan	Orange Plan	Core Plan	Enhanced Plan
<b>Annual Deductible</b>	Embedded	True Family	True Family	Embedded	N/A	Embedded
Single	\$500	\$1,500	\$2,500	\$4,500	N/A	\$1,000
Employee + Spouse/Child(ren)	\$1,000	\$3,000	\$5,000	\$9,000	N/A	\$1,750
Family	\$1,000	\$3,000	\$5,000	\$9,000	N/A	\$2,500
<b>Account Funding</b>	N/A	HSA	HSA	HSA	N/A	PCA
Single	N/A	\$750	\$750	\$750	N/A	\$500
Employee + Spouse/Child(ren)	N/A	\$1,500	\$1,500	\$1,500	N/A	\$1,000
Family	N/A	\$1,500	\$1,500	\$1,500	N/A	\$1,500
<b>Coinsurance</b>	20%	20%	30%	30%	N/A	10%
<b>Out-of-Pocket (including ded &amp; Rx)</b>	Embedded	True Family	True Family	Embedded	Embedded (excludes Rx)	Embedded (excludes Rx)
Single	\$2,400	\$3,000	\$4,500	\$6,550	\$5,350	\$2,000
Employee + Spouse/Child(ren)	\$4,800	\$6,000	\$6,850	\$13,100	\$10,700	\$3,250
Family	\$4,800	\$6,000	\$6,850	\$13,100	\$10,700	\$4,500
<b>Copays</b>						
Office Visit – PCP	\$15	Ded & Coin	Ded & Coin	Ded & Coin	\$0 Opt 1 \$20 Opt 2	Ded & Coin
Office Visit – Specialist	\$30	Ded & Coin	Ded & Coin	Ded & Coin	\$20	Ded & Coin
Emergency Room	Ded & Coin	Ded & Coin	Ded & Coin	Ded & Coin	\$50	Ded & Coin
Hospital Copays (Inpatient & Outpatient)	Ded & Coin	Ded & Coin	Ded & Coin	Ded & Coin	\$25 out / \$100 in	Ded & Coin
<b>Prescription Drugs</b>						
Prescription OOPM	Included w/medical	Included w/medical	Included w/medical	Included w/medical	Excluded from medical	Excluded from medical
Preventive Medications	Applicable Copays	\$10 copay No deductible	\$10 copay No deductible	\$10 copay No deductible	Applicable Copays	Applicable Copays
<b>Retail Rx</b>						
Generic	\$10	Ded & Coin	Ded & Coin	Ded & Coin	\$5/\$8	\$7/\$10
Brand Formulary	\$30				\$15	\$20
Brand Non-Formulary	\$60				\$30	\$35
<b>Mail Order Rx</b>						
Generic	Preventive \$10 Mail Order: \$25	Ded & Coin	Ded & Coin	Ded & Coin	\$10/\$16	\$17/\$25
Brand Formulary	\$75				\$30	\$50
Brand Non-Formulary	\$150				\$60	\$85

- 2016 IRS HSA contribution limits \$3,350/single;\$6,750/family (must consider any company contributions made into your account, for all of 2016)
- OOP Max - Embedded vs True Family
  - Embedded means the max out of pocket amount is capped by individual
  - True family means one, or any combination, of covered family members contribute toward the total OOP