

City of Winona 2013 Plan Options – Summary of Benefits and Monthly Cost

	Yellow Plan \$750/\$1,500 Deductible		Green Plan \$2,500/\$5,000 Deductible		Red Plan \$2,500/\$5,000 Deductible	
	Single	Family	Single	Family	Single	Family
Total Cost	\$580	\$1,626	\$468	\$1,315	\$455	\$1,276
City Contribution	\$435	\$1,138	\$435	\$1,138	\$435	\$1,138
Employee	\$145	\$488	\$33	\$177	\$20	\$138

	Yellow Plan \$750/\$1,500 Deductible		Green Plan \$2,500/\$5,000 Deductible		Red Plan \$2,500/\$5,000 Deductible	
	Network	Non-Network	Network	Non-Network	Network	Non-Network
Deductible	Individual \$750 Family \$1,500		Individual \$2,500 Family \$5,000		Individual \$2,500 Family \$5,000	
Funding Options	<ul style="list-style-type: none"> HRA OR HSA Balance Flexible Spending Account 		<ul style="list-style-type: none"> HSA Qualifying Plan HRA holders <u>must</u> convert 50% of HRA balance to HSA upon enrollment Flexible Spending Account 		<ul style="list-style-type: none"> HSA Qualifying Plan HRA holders <u>may</u> convert 50% of HRA balance to HSA upon enrollment Flexible Spending Account 	
Coinsurance	90% coverage	70% coverage	90% coverage	60% coverage	80% coverage	60% coverage
Office Visit	90% after deductible	70% after deductible	90% after deductible	60% after deductible	80% after deductible	60% after deductible
Preventative Care	100% coverage	70% after deductible	100% coverage	60% after deductible	100% coverage	60% after deductible
Prescription Drugs	80% after deductible For generic, brand and non-formulary		90% after deductible For generic, brand and non-formulary		70% after deductible For generic, brand and non-formulary	
Inpatient Hospital	90% coverage after deductible	70% after deductible	90% after deductible	60% after deductible	80% after deductible	60% after deductible
Out-of-Pocket Maximum Includes Deductible	Individual \$3,000 Family \$6,000		Individual \$3,500 Family \$7,000		Individual \$10,000 Family \$20,000	
Emergency Room	90% after deductible		90% after deductible		80% after deductible	
Primary Care Clinic	No		No		No	

There is no requirement to enroll in coverage.