

City of Winona 2015 Plan Options – Summary of Benefits and Monthly Cost

	Yellow Plan \$750/\$1,500 Deductible		Green Plan \$2,600/\$5,200 Deductible		Red Plan \$2,600/\$5,200 Deductible	
	Single	Family	Single	Family	Single	Family
Total Cost	\$644	\$1,806	\$520	\$1,461	\$505	\$1,417
City Contribution	\$461	\$1,210	\$461	\$1,210	\$461	\$1,210
Employee Cost	\$183	\$596	\$59	\$251	\$44	\$207

	Yellow Plan \$750/\$1,500 Deductible		Green Plan \$2,600/\$5,200 Deductible		Red Plan \$2,600/\$5,200 Deductible	
	Network	Non-Network	Network	Non-Network	Network	Non-Network
Deductible	Individual \$750 Family \$1,500		Individual \$2,600 Family \$5,200		Individual \$2,600 Family \$5,200	
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.