



Are you wondering which health plan to choose?

Employee Only Coverage

The City of Bloomington offers several health plans designs, networks and cost levels (deductibles). The following table compares maximum out-of-pocket expenses and premiums to assist in determining the maximum annual cost under each of the various plan options.

Of course cost is not the only factor to consider when selecting a health plan. Employees are free to choose whichever plan best meets their needs.

PEIP HSA COMPATIBLE PLAN (LOW OPTION)	<u>COST LEVEL 1</u>	<u>COST LEVEL 2</u>	<u>COST LEVEL 3</u>	<u>COST LEVEL 4</u>
Employee Annual Premium Cost	\$ 0	\$ 0	\$ 0	\$ 0
Maximum Out-of-Pocket Costs*	\$3,000	\$3,000	\$4,000	\$5,000
City Contribution to HRA or HSA	-\$2,400	-\$2,400	-\$2,400	-\$2,400
Total Possible Employee Annual Cost^	\$ 600	\$ 600	\$1,600	\$2,600

PEIP VALUE PLAN (MEDIUM OPTION)	<u>COST LEVEL 1</u>	<u>COST LEVEL 2</u>	<u>COST LEVEL 3</u>	<u>COST LEVEL 4</u>
Employee Annual Premium Cost	\$ 0	\$ 0	\$ 0	\$ 0
Maximum Out-of-Pocket Costs*	\$3,850	\$3,850	\$5,050	\$6,050
City Contribution to HRA or HSA	\$ 0	\$ 0	\$ 0	\$ 0
Total Possible Employee Annual Cost^	\$3,850	\$3,850	\$5,050	\$6,050

PEIP ADVANTAGE (HIGH OPTION)	<u>COST LEVEL 1</u>	<u>COST LEVEL 2</u>	<u>COST LEVEL 3</u>	<u>COST LEVEL 4</u>
Employee Annual Premium Cost	\$611	\$611	\$611	\$611
Maximum Out-of-Pocket Costs*	\$2,750	\$2,750	\$3,450	\$4,650
City Contribution to HRA or HSA	\$ 0	\$ 0	\$ 0	\$ 0
Total Possible Employee Annual Cost^	\$3,361	\$3,361	\$4,061	\$5,261

*Maximum Out-of-Pocket Costs for the High and Medium Options are the sum of the Prescription Out-of-Pocket Maximum and the Plan Maximum Out-of-Pocket Expense. The Low Option does not have a separate out-of-pocket maximum for prescriptions.

^This is the maximum amount an employee would be responsible for, for in-network services, during the calendar year. Employees may or may not actually incur this total amount.

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Two Party Coverage

The City of Bloomington offers several health plans designs, networks and cost levels (deductibles). The following table compares maximum out-of-pocket expenses and premiums to assist in determining the maximum annual cost under each of the various plan options.

Of course cost is not the only factor to consider when selecting a health plan. Employees are free to choose whichever plan best meets their needs.

PEIP HSA COMPATIBLE PLAN (LOW OPTION)	<u>COST LEVEL 1</u>	<u>COST LEVEL 2</u>	<u>COST LEVEL 3</u>	<u>COST LEVEL 4</u>
Employee Annual Premium Cost	\$0	\$0	\$0	\$0
Maximum Out-of-Pocket Costs*	\$6,000	\$6,000	\$8,000	\$10,000
City Contribution to HRA or HSA	-\$2,400	-\$2,400	-\$2,400	-\$2,400
Total Possible Employee Annual Cost^	\$3,600	\$3,600	\$5,600	\$7,600

PEIP VALUE PLAN (MEDIUM OPTION)	<u>COST LEVEL 1</u>	<u>COST LEVEL 2</u>	<u>COST LEVEL 3</u>	<u>COST LEVEL 4</u>
Employee Annual Premium Cost	\$1,684	\$1,684	\$1,684	\$1,684
Maximum Out-of-Pocket Costs*	\$7,700	\$7,700	\$10,100	\$12,100
City Contribution to HRA or HSA	\$0	\$0	\$0	\$0
Total Possible Employee Annual Cost^	\$9,384	\$9,384	\$11,784	\$13,784

PEIP ADVANTAGE (HIGH OPTION)	<u>COST LEVEL 1</u>	<u>COST LEVEL 2</u>	<u>COST LEVEL 3</u>	<u>COST LEVEL 4</u>
Employee Annual Premium Cost	\$3,622	\$3,622	\$3,622	\$3,622
Maximum Out-of-Pocket Costs*	\$5,500	\$5,500	\$6,900	\$9,300
City Contribution to HRA or HSA	\$0	\$0	\$0	\$0
Total Possible Employee Annual Cost^	\$9,122	\$9,122	\$10,522	\$12,922

*Maximum Out-of-Pocket Costs for the High and Medium Options are the sum of the Prescription Out-of-Pocket Maximum and the Plan Maximum Out-of-Pocket Expense. The Low Option does not have a separate out-of-pocket maximum for prescriptions.

^This is the maximum amount an employee would be responsible for, for in-network services, during the calendar year. Employees may or may not actually incur this total amount.

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Family Coverage

The City of Bloomington offers several health plans designs, networks and cost levels (deductibles). The following table compares maximum out-of-pocket expenses and premiums to assist in determining the maximum annual cost under each of the various plan options.

Of course cost is not the only factor to consider when selecting a health plan. Employees are free to choose whichever plan best meets their needs.

PEIP HSA COMPATIBLE PLAN (LOW OPTION)	<u>COST LEVEL 1</u>	<u>COST LEVEL 2</u>	<u>COST LEVEL 3</u>	<u>COST LEVEL 4</u>
Employee Annual Premium Cost	\$ 501	\$ 501	\$ 501	\$ 501
Maximum Out-of-Pocket Costs*	\$6,000	\$6,000	\$8,000	\$10,000
City Contribution to HRA or HSA	-\$2,400	-\$2,400	-\$2,400	-\$ 2,400
Total Possible Employee Annual Cost^	\$4,101	\$4,101	\$6,101	\$ 8,101

PEIP VALUE PLAN (MEDIUM OPTION)	<u>COST LEVEL 1</u>	<u>COST LEVEL 2</u>	<u>COST LEVEL 3</u>	<u>COST LEVEL 4</u>
Employee Annual Premium Cost	\$ 4,227	\$ 4,227	\$ 4,227	\$ 4,227
Maximum Out-of-Pocket Costs*	\$ 7,700	\$ 7,700	\$10,100	\$12,100
City Contribution to HRA or HSA	\$ 0	\$ 0	\$ 0	\$ 0
Total Possible Employee Annual Cost^	\$11,927	\$11,927	\$14,327	\$16,327

PEIP ADVANTAGE (HIGH OPTION)	<u>COST LEVEL 1</u>	<u>COST LEVEL 2</u>	<u>COST LEVEL 3</u>	<u>COST LEVEL 4</u>
Employee Annual Premium Cost	\$ 7,130	\$ 7,130	\$ 7,130	\$ 7,130
Maximum Out-of-Pocket Costs*	\$ 5,500	\$ 5,500	\$ 6,900	\$ 9,300
City Contribution to HRA or HSA	\$ 0	\$ 0	\$ 0	\$ 0
Total Possible Employee Annual Cost^	\$12,630	\$12,630	\$14,030	\$16,430

*Maximum Out-of-Pocket Costs for the High and Medium Options are the sum of the Prescription Out-of-Pocket Maximum and the Plan Maximum Out-of-Pocket Expense. The Low Option does not have a separate out-of-pocket maximum for prescriptions.

^This is the maximum amount an employee would be responsible for, for in-network services, during the calendar year. Employees may or may not actually incur this total amount.