



# MEDICAL PLANS

The City offers three unique medical plan options to meet your individual needs. All plans include preventive care services and a four-tier prescription drug plan.

## Spousal Surcharge

New to the 2021 plan year is a spousal surcharge for medical plans. If you elect the Employee + Spouse or Employee + Family tier, your bi-weekly contribution includes an additional \$37.50 for a spousal surcharge.



Medical Plan Biweekly Rates*			
Tier	Consumer-Driven Health Plan (CDHP)	Limited Network Plan	Open Access Plan
Employee Only	\$24.42	\$0	\$65.82
Employee + Children	\$73.33	\$110.45	\$197.42
Employee + Spouse**	\$135.28	\$184.79	\$300.76
Employee + Family**	\$184.18	\$258.43	\$432.38

\* Rates shown include all wellness and non tobacco user discounts

\*\* Includes a \$37.50 spousal surcharge.



## Non-Tobacco User Discount

If you and/or your dependents do not use tobacco products, you qualify for the monthly non-tobacco user discount of \$35. If you and/or any of your dependents indicated tobacco use, you will not be eligible for the non-tobacco user discount.

By enrolling and participating in a smoking/tobacco cessation program, you may become eligible for the monthly non-tobacco user discount of \$35.

Previously indicated tobacco users on the medical plan must participate in a smoking cessation program. Smoking/tobacco cessation programs must be facilitated or validated by the City of Houston.

## Wellness Discount

Each year, employees who engage in healthy activities are given opportunities for earning a discount on their medical plan rates. Rates shown include all discounts.

If you complete the City's wellness program, you receive a \$25 biweekly discount. If your covered spouse completes the City's wellness program, you receive a \$12.50 biweekly discount.

See Page 14 for more information on how you can complete Wellness in Three Easy Steps.

## Mental Health & Substance Abuse Benefits

Don't forget you have mental health and substance abuse benefits through Cigna Total Behavioral Health regardless of the medical plan in which you are enrolled. Call 800-997-1406.

# MEDICAL PLAN COMPARISON

## Plan Change

Maximum Out-of-Pocket has increased to Patient Protection and Affordable Care Act (PPACA) limits. Changes are highlighted in red in the chart below.

Plan features	Consumer-Driven Health Plan		Limited Network Plan	Open Access Plan
	In Network	Out-of-Network		
Plan Year	May 1 - April 30	May 1 - April 30	May 1 - April 30	May 1 - April 30
Medical Service Deductible	Individual \$1,750 Family \$3,500	Individual \$3,500 Family \$7,000	Individual \$200 Family \$600	Individual \$850 Family \$1,700
Plan Year Out-of-Pocket Max	Individual \$8,550 Family \$17,100	Individual \$16,000 Family \$32,000	Individual \$8,550 Family \$17,100	Individual \$8,550 Family \$17,100
Prescription Plan Deductible	Yes. Combined medical and pharmacy deductible, except for certain preventive medications which are not subject to deductible.		Individual \$150 Family \$450 (except for certain preventive medications which are not subject to deductible.)	No
Health Reimbursement Account	Yes. The City pays the first \$500 to \$1,000 depending on coverage tier.		No	No
Network Options	Includes Cigna's national network Out-of-network services provided with higher co-insurance and deductibles.		Choose from one of the provider groups. Only true emergencies* are covered out of the provider group.	Includes Cigna's national network. Only true emergencies* are covered out of network.
PCP	20% after deductible is met	40% after deductible is met	\$35	\$40
Specialist	20% after deductible is met	40% after deductible is met	\$65	Tier I Specialist \$65 Non-Tier 1 Specialist \$80
Outpatient surgery	20% after deductible is met	40% after deductible is met	\$350 per surgery Maximum of \$700 per plan year after deductible is met	30% after deductible is met
Inpatient facility	20% after deductible is met	40% after deductible is met	\$600 per day Maximum of \$3,000 per plan year after deductible is met	30% after deductible is met
Emergency room	20% after deductible is met	40% after deductible is met	\$400	30% after deductible is met
Urgent care services	20% after deductible is met		\$65	\$75
Wellness Programs	Yes	Yes	Yes	Yes
Prescription Drug Plan	Yes	Yes	Yes	Yes
Employee Assistance Program	Yes	Yes	Yes	Yes
Basic Life Insurance	Yes	Yes	Yes	Yes

\* A true emergency is when an illness or injury places a person's health or life in serious jeopardy and treatment cannot be delayed. Examples include difficulty breathing, chest pain, a head injury or ingestion of a toxic substance.