

RETIREE MEDICAL AND PRESCRIPTION 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.

Monthly Medical Plan Rates for Retiree Under 65 Without Medicare*			
Tier	Consumer-Driven Health Plan (CDHP)	Limited Network Plan	Open Access Plan
Retiree Only	\$323.84	\$388.60	\$647.67
Retiree + Children	\$518.14	\$621.77	\$1,036.32
Retiree + Spouse	\$842.00	\$1,010.37	\$1,596.54
Retiree + Family	\$1,036.32	\$1,243.54	\$1,979.38

* Rates shown include non-tobacco user discount

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. In order to be eligible for the discount, 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.

Prescription Plan Features Comparison				
Prescription plan features	Consumer-Driven Health Plan		Limited Network Plan	Open Access Plan
	In Network	Out-of-Network		
Prescription deductible	Yes. Combined medical and pharmacy deductible, except for certain preventive medications which are not subject to deductible.		\$150 individual / \$450 family	No
Retail Generic	20%	60% Plan pays 40% after the deductible is met	\$10 or cost	\$10 or cost
Retail Preferred	Plan pays 80% after the deductible is met		\$45	20% (\$45 min/\$100 max)
Retail Non-preferred	Specialty medications are 30-day supply only		\$60	40% (\$55 min/\$150 max)
Retail Specialty			\$100	40% (\$100 min/\$300 max)
Free mail-order prescriptions through Cigna Home Delivery Pharmacy	Generic and preferred brand diabetes, asthma, blood pressure, osteoporosis, prenatal vitamins, cholesterol, anxiety, depression, and bipolar related drugs and supplies.			

MEDICAL PLANS

Plan features	Consumer-Driven Health Plan		Limited Network Plan	Open Access Plan	
	In Network	Out-of-Network			
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 \$8,150 Family \$16,300	Individual \$16,000 Family \$32,000	Individual \$8,150 Family \$16,300	Individual \$8,150 Family \$16,300	
Prescription Plan Deductible	Yes. Combined medical and pharmacy deductible, except for certain preventive medications which are not subject to deductible.		Individual \$150 Family \$450	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 the deductible is met		\$35	\$40	
Specialist			\$65	Cigna Care Network (CCN) Specialist \$65 Non-CCN \$80	
Outpatient surgery			40% after the deductible is met	\$350 per surgery Maximum of \$700 per plan year after the deductible is met	30% after the deductible is met
Inpatient facility				\$600 per day Maximum of \$3,000 per plan year after the deductible is met	30% after the deductible is met
Emergency room				\$400	30% after the deductible is met
Urgent care services			20% after the deductible is met		\$65
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.