

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.

Medical Plan Biweekly Rates*			
Tier	Consumer-Driven Health Plan (CDHP)	Limited Network Plan	Open Access Plan
Employee Only	\$23.61	\$0	\$63.63
Employee + Children	\$70.89	\$106.78	\$190.86
Employee + Spouse	\$94.53	\$142.39	\$254.51
Employee + Family	\$141.80	\$213.59	\$381.75

* Rates shown include all wellness and non tobacco user discounts

Did you complete your wellness activities this year?



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 and all your covered dependents do not use tobacco products, **you receive a \$17.50 biweekly discount.**
- 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.**

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.

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	40% after the deductible is met	\$35	\$40
Specialist			\$65	Cigna Care Network (CCN) Specialist \$65 Non-CCN \$80
Outpatient surgery			\$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	\$75 per visit
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.