

Boehm
Item 5

**Health Insurance Benefit Comparison
Active Employees
January 2019**

	Milwaukee County		MCTS
	PPO Comparable Plan		HMO Comparable Plan
	Network	Non-Network	
Deductible	Single \$1,250 EE + Child(ren) \$1,500 EE + Spouse \$2,250 EE + Family \$2,500	Single \$2,250 EE + Child(ren) \$2,750 EE + Spouse \$4,250 EE + Family \$4,750	Single \$750 Family Maximum of \$2,250
Office Visit Co-Pay	\$30 PCP/\$40 Specialist	\$60 PCP/\$80 Specialist	\$30 PCP/\$50 Specialist
ER Co-Pay	\$200	\$200	\$200
Co-Insurance	80% of eligible charges	60% of eligible charges	None
Out of Pocket Max (Medical Services)	Individual: \$3,000 Aggregate Family: \$6,000	Individual: \$4,600 Aggregate Family: \$9,200	Single \$750 Family Maximum of \$2,250
Prescription Drug Co-pay - Retail	Tier 1: \$10 Tier 2: \$30 Tier 3: \$50 Tier 4: Mail Order from Network Providers only	Tier 1: \$10 Tier 2: \$30 Tier 3: \$50	Generic drugs on the formulary: \$10 Brand name drugs on the formulary: \$35 Brand name drugs non-formulary: \$60
Prescription Drug Co-pay - Mail Order (90 day supply)	Tier 1: \$25 Tier 2: \$75 Tier 3: \$125 Tier 4 (Specialty Rx): \$75	Mail Order Rx from Network Providers only	Generic drugs on the formulary: \$20 Brand name drugs on the formulary: \$70 Brand name drugs non-formulary: \$120
Prescription Drug Out of Pocket Max	Individual: \$2,000 Aggregate Family: \$4,000	Individual: \$2,000 Aggregate Family: \$4,000	None

Flexible Spending	Health Care and Dependent Care FSA plans offered; All employees, except those who DO NOT contribute to ERS (pension) who elect to contribute their own funds into the Health Care FSA are eligible for a dollar-for-dollar match of up to \$1,000 from Milwaukee County	Health Care FSA offered -- no employer matching funds
Monthly Premium Contributions	<p>Single \$138.00</p> <p>EE + Child(ren) \$193.00</p> <p>EE + Spouse \$276.00</p> <p>EE + Family \$304.00</p> <p>*Deputy Sheriffs and Firefighters have slightly higher contribution rates</p>	<p>Single \$105.48</p> <p>Family \$274.28</p>
Wellness Credit	Premium reduction provided (approx. 30% decrease) for participation in Wellness Program	Premium reduction of \$25 provided for participation in Wellness Program