

2020 Benefit Design Changes—All Retirees

Retiree Benefit Design Changes		
Benefit Design Components	Current (since 2015) UHC Choice EPO Benefits	2020 UHC Choice EPO Benefits
Premiums for General City	City pays 88% of low cost plan (2014)	City pays 88% of low cost plan
Deductibles	\$750 Single/\$1,500 Family	\$1,000 Single/\$2,000 Family
Member Co-Insurance	10% Premium Providers/30% Non-Premium Providers	20% Premium Providers/40% Non-Premium Providers
Out-of-Pocket Maximums	\$1,500 Single/\$3,000 Family	\$2,000 Single/\$4,000 Family
Emergency Room Visits	\$200 Copay for Each Visit	\$250 Copay for Each Visit
Drug Co-Pays	20% Coinsurance with \$4 Min/\$75 Max	20% Coinsurance with \$4 Min/\$75 Max
Clinic Services (free to member)	None	Pilot FastCare Clinic Services for Early Retirees
City Wellness Services	None	Real Appeal for Early Retirees (2017)
Benefit Design Components	Current (since 2015) UHC Choice Plus PPO Benefits	2020 UHC Choice Plus PPO Benefits (In Network)
Premiums for General City	City pays 88% of low cost plan (2014)	City pays 88% of low cost plan
Deductibles	\$1,500 Single/\$3,000 Family	\$2,000 Single/\$4,000 Family
Member Co-Insurance	10% Premium Providers/30% Non-Premium Providers	20% Premium Providers/40% Non-Premium Providers
Out-of-Pocket Maximums	\$3,000 Single/\$6,000 Family	\$4,000 Single/\$8,000 Family
Emergency Room Visits	\$200 Copay for Each Visit	\$250 Copay for Each Visit
Drug Co-Pays	20% Coinsurance with \$4 Min/\$75 Max	20% Coinsurance with \$4 Min/\$75 Max
Clinic Services (free to member)	None	Pilot FastCare Clinic Services for Early Retirees
City Wellness Services	None	Real Appeal for Early Retirees (2017)