

Medical Health Plan

SJVIA - 2015 Current Plan Benefits & Rates For Groups With 200+ Employees

Health Plans	HDPPO \$2500	HDPPO \$3000	HDPPO \$1500	PPO \$1000	PPO \$500	PPO \$250	PPO \$0	HMO
DEDUCTIBLE								
Per Individual	\$2,500	\$3,000	\$1,500	\$1,000	\$500	\$250	\$0	\$0
Per Family	\$5,000	\$6,000	\$3,000	\$2,000	\$1,000	\$500	\$0	\$0
OUT OF POCKET MAX								
Per Individual	\$5,000	\$3,000	\$3,000	\$4,000	\$3,000	\$3,000	\$2,000	\$1,000
Per Family	\$10,000	\$6,000	\$5,000	\$8,000	\$6,000	\$5,000	\$4,000	\$2,000
PREVENTIVE SERVICES	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
PYSICIAN SERVICES								
Office Visits	10% after ded	N/C after ded	20% after ded	\$45	\$35	\$20	\$20	\$15
Lab and X-Rays	10% after ded	N/C after ded	20% after ded	No Charge	No Charge	No Charge	No Charge	No Charge
OUTPATIENT SERVICES								
Surgery	10% after ded	N/C after ded	20% after ded	\$250/Surgery+20%	\$125/surgery+20%	No Charge	10%	No Charge
HOSPITALIZATION SERVICES								
Inpatient Services	10% after ded	N/C after ded	20% after ded	\$1000/year+20%	\$250/admit+20%	No Charge	10%	No Charge
EMERGENCY SERVICES	10% after ded	N/C after ded	20% after ded	\$100+20%	\$100+20%	\$100	\$100+10%	\$100
CHIROPRACTIC SERVICES	10% after ded 24 visits	N/C after ded 24 visits	20% after ded 24 visits	\$25/12 visits	\$25 / 12 visits	No Charge 24 Visits	\$25/12 visits	\$15 (60 days)
PRESCRIPTION DRUG	Express Scripts			US Scripts	US Scripts	US Scripts	US Scripts	US Scripts
Generic	\$7 after ded	N/C after ded	20% after ded	\$10	\$10	\$10	\$10	\$10
Brand	\$25 after ded	N/C after ded	20% after ded	\$20	\$20	\$20	\$20	\$20
Non-Formulary	\$50 after ded	N/C after ded	20% after ded	\$35	\$35	\$35	\$35	\$35
Monthly Rates - County of Tulare								
Employee Only	\$469.68			\$495.58	\$564.17		\$749.20	\$604.87
Employee + Spouse	\$938.62	n/a	n/a	\$990.45	\$1,128.88	n/a	\$1,497.61	\$1,069.71
Employee + Child(ren)	\$861.25			\$908.80	\$1,033.93		\$1,367.08	\$944.09
Employee + Family	\$1,430.89			\$1,509.86	\$1,780.52		\$2,270.51	\$1,407.65
Monthly Rates - County of Fresno								
Employee Only		\$469.60				\$853.99		\$604.87
Employee + Spouse		\$994.71				\$1,792.68		\$1,069.71
Employee + Child(ren)	n/a	\$891.79	n/a	n/a	n/a	\$1,624.13	n/a	\$944.09
Employee + Family		\$1,358.98				\$2,476.58		\$1,407.65
Monthly Rates - City of Modesto								
Employee Only		\$477.40						
Employee + Spouse		\$954.80						
Employee + Child(ren)	n/a	\$954.80	n/a	n/a	n/a	n/a	n/a	n/a
Employee + Family		\$1,351.04						

Health Plans	HDPPO \$2500	HDPPO \$3000	HDPPO \$1500	PPO \$1000	PPO \$500	PPO \$250	PPO \$0	HMO
Monthly Rates - County of Sutter								
Employee Only		\$340.00		\$489.04	\$596.17	\$685.59	\$804.82	
Employee + Spouse		\$680.00		\$978.09	\$1,192.33	\$1,371.18	\$1,609.65	
Employee + Child(ren)	n/a	\$680.00	n/a	\$978.09	\$1,192.33	\$1,371.18	\$1,609.65	n/a
Employee + Family		\$883.07		\$1,270.58	\$1,550.03	\$1,782.91	\$2,092.17	
Monthly Rates - SJVAPCD								
Employee Only	\$386.10			\$471.24	\$532.41	\$585.36	\$616.39	
Employee + Spouse	\$694.98			\$818.98	\$925.29	\$1,016.68	\$1,071.25	
Employee + Child(ren)	\$694.98	n/a	n/a	\$818.98	\$925.29	\$1,016.68	\$1,071.25	n/a
Employee + Family	\$1,061.77			\$1,110.10	\$1,254.21	\$1,376.87	\$1,452.05	
Monthly Rates - City of Tulare								
Employee Only				\$934.73	\$1,024.66		\$1,076.69	
Employee + Spouse				\$1,869.47	\$2,049.34		\$2,153.38	
Employee + Child(ren)	n/a	n/a	n/a	\$1,869.47	\$2,049.34	n/a	\$2,153.38	n/a
Employee + Family				\$2,617.25	\$2,869.06		\$3,014.73	
Monthly Rates - City of Clovis								
Employee Only		\$397.94			\$546.46			\$487.43
Employee + Spouse		\$835.69			\$1,147.48			\$1,023.59
Employee + Child(ren)	n/a	\$716.31	n/a	n/a	\$985.65	n/a	n/a	\$877.37
Employee + Family		\$1,193.83			\$1,639.31			\$1,462.28