

# LFUCG Health Plan Comparisons

January 1 - December 31, 2024



Anthem In-Network Plan Design	Traditional Plans		Health Savings Account Eligible	
	PPO 1	PPO 2	HSA 1	HSA 2
Calendar Year Annual Deductible	\$500 Individual \$1,000 Family	\$2,000 Individual \$4,000 Family	\$3,200 Individual \$6,400 Family	\$3,200 Individual \$6,400 Family
Coinsurance (Plan / Member)	80% / 20%	80% / 20%	100% / 0%	80% / 20%
Medical Maximum Out-of-Pocket (includes deductible, medical copays and coinsurance)	\$1,500 Individual \$3,000 Family	\$4,500 Individual \$9,000 Family	\$3,200 Individual \$6,400 Family	\$5,250 Individual \$10,500 Family
Rx Maximum Out-of-Pocket	\$2,000 Individual \$4,000 Family	\$2,000 Individual \$4,000 Family	Included in Med Max Out-of-Pocket	Included in Med Max Out-of-Pocket
Covered Services	Member Cost Share			
Samuel Brown Wellness Center	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay
Primary Care Office Visit	\$15 Copay <sup>1</sup>	\$30 Copay <sup>1</sup>	Deductible + 0%	Deductible + 20%
Specialist Office Visit	\$30 Copay <sup>1</sup>	\$60 Copay <sup>1</sup>	Deductible + 0%	Deductible + 20%
Preventive Care	Covered in full	Covered in full	Covered in full	Covered in full
Urgent Care	\$60 Copay <sup>1</sup>	\$100 Copay <sup>1</sup>	Deductible + 0%	Deductible + 20%
Emergency Room	Deductible + 20%	Deductible + 20%	Deductible + 0%	Deductible + 20%
Inpatient Facility Services	Deductible + 20%	Deductible + 20%	Deductible + 0%	Deductible + 20%
Outpatient Services	Deductible + 20%	Deductible + 20%	Deductible + 0%	Deductible + 20%
Rx Drug Copay	\$10 / \$30 / \$60 <sup>2</sup> 25% (\$100 max Rx)	\$10 / \$30 / \$60 <sup>2</sup> 25% (\$100 max Rx)	Deductible + 0%	Deductible + 20%
City Pharmacy Rx Drug Copay	\$3 / \$15 / \$30 <sup>2</sup> 25% (\$50 max Rx) <sup>3</sup>	\$3 / \$15 / \$30 <sup>2</sup> 25% (\$50 max Rx) <sup>3</sup>	Deductible + 0%	Deductible + 20%
Annual LFUCG HSA Contribution	N/A	N/A	\$500 Indiv. <sup>4</sup> \$1,000 ES/EC/F	\$1,000 Indiv. <sup>4</sup> \$1,000 ES/EC/F

NOTE: Dependents covered to age 26.

<sup>1</sup> Medical copayments accumulate toward the Medical maximum out-of-pocket.

<sup>2</sup> Rx copayments go toward the Pharmacy maximum out-of-pocket which accumulates separately from the Medical maximum out-of-pocket.

<sup>3</sup> Some Specialty medications (Tier 4) may not be available at the City Pharmacy.

<sup>4</sup> LFUCG contributions will be deposited half in January and half in July.