



Kewaunee County Health Insurance Plan Effective January 1, 2016 **Medical, Dental, Prescription & Life Insurance Overview**

Part – time employees must work an average of 30 hours per week to be eligible for health insurance.
 Cost will be prorated based on number of hours worked.

MEDICAL

MEDICAL PLAN – SINGLE

Single Medical Monthly Premium \$807

County 85%: \$685.96

Employee 15%: \$121.04

Preferred Provider	In Network 1/1/2016	Out of Network 1/1/2016
Deductible	\$750	\$1500
Coinsurance	90/10	70/30
Out of Pocket Limit	\$2,500	\$6,750
Plan Maximum Out of Pocket Limit (MOOP)	\$6,450	N/A
Primary Care Office Visit Copay	\$25	ded/coins
Specialist Copay	\$50	ded/coins
Emergency Room Copay	\$200	ded/coins
Urgent Care Copay	\$50	ded/coins

MEDICAL PLAN - FAMILY

Family Medical Monthly Premium \$1,986

County 85%: \$1,688.10

Employee 15%: \$297.90

Preferred Provider	In Network 1/1/2016	Out of Network 1/1/2016
Deductible	\$1,500	\$3,000
Coinsurance	90/10	70/30
Out of Pocket Limit	\$5,000	\$13,500
Plan Maximum Out of Pocket Limit (MOOP)	\$12,900	N/A
Primary Care Office Visit Copay	\$25	ded/coins
Specialist Copay	\$50	ded/coins
Emergency Room Copay	\$200	ded/coins
Urgent Care Copay	\$50	ded/coins

Out of Pocket Limit Includes: medical deductible & medical coinsurance (In Network/Out of Network do not cross reduce)

MOOP Includes: in network medical/pharmacy deductible, in network coinsurance, medical/pharmacy copay

PHARMACY

Level 1 Drug Co-Pay: \$10

(low cost generic/brand)

Level 2 Drug Co-Pay: \$35

(higher cost generic/brand)

Level 3 Drug Co-Pay: \$50

(high cost mostly brand)

Level 2 & Level 3(combined) have a \$200 deductible per person, then copay

DENTAL

Family Dental - \$117.00 - Employee pays 50% = \$58.50 per month

Single Dental - \$47.00 - Employee pays zero

Dental maximum benefit per year per individual: \$1,000

Orthodontia: covered expenses 50%

Lifetime Maximum for orthodontia per individual: \$800

LIFE

Term Life Insurance: \$20,000 / Accidental Death or Bodily Injury: \$20,000

Eligibility for life insurance: must work a minimum of 600 hours per year to qualify for life insurance.