Health Plan Options

Regular Full-Time and Regular Part-Time employees have multiple health plan options and coverage levels to choose from.

1

THREE PLAN OPTIONS

Varying annual deductibles and out-of-pocket limits

2

HIGH DEDUCTIBLE PLANS

Two of the plan options are High Deductible and include a Health Reimbursement Arrangement (HRA)

3

HEALTH REIMBURSEMENT ARRANGEMENT (HRA)

Employer funded and can be used to pay eligible plan expenses

4

TIERED COVERAGE

Allows employees to choose who will be covered under the health plan

5

TIERED COVERAGE OPTIONS

Employee Only
Employee & Spouse
Employee & Child(ren)
Employee & Family

6

EMPLOYEE CONTRIBUTION

Monthly contribution will vary based on individual choices made regarding plan type and coverage level

Health Plan and Coverage Options

Health Plan Option 1

Annual Deductible
- $500 Per Individual
- $1,500 Per Family

Medical Out-Of-Pocket Limit
- $2,500 Per Individual
- $7,000 Per Family

Prescription Coverage Out-Of-Pocket Limit
- $4,000 Per Individual
- $6,000 Per Family

Health Plan Option 2

Annual Deductible
- $1,500 Per Individual
- $3,000 Per Family

Medical Out-Of-Pocket Limit
- $3,500 Per Individual
- $9,000 Per Family

Prescription Coverage Out-Of-Pocket Limit
- $4,000 Per Individual
- $6,000 Per Family

Health Reimbursement Arrangement (HRA)
$500 Per Individual
$1,000 Per Family

Health Plan Option 3

Annual Deductible
- $3,000 Per Individual
- $6,000 Per Family

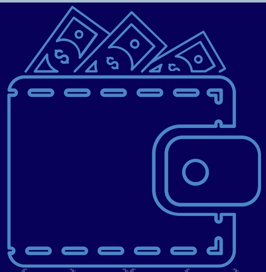
Medical Out-Of-Pocket Limit
- $5,000 Per Individual
- $12,000 Per Family

Prescription Coverage Out-Of-Pocket Limit
- $4,000 Per Individual
- $6,000 Per Family

Health Reimbursement Arrangement (HRA)
$1,000 Per Individual
$2,000 Per Family

Tiered Coverage Options

- ✓ Employee Only
- ✓ Employee & Child(ren)
- ✓ Employee & Spouse
- ✓ Employee & Family



The monthly contribution paid by the employee will vary based on the individual choice made including plan type and coverage level.

Health Reimbursement Arrangement (HRA)

The HRAs that are associated with the high-deductible plan options are fully funded by the Borough and are used to reimburse employees for eligible medical expenses covered by the health plan.

1. HRA funds are not taxable to the employee.

2. The HRA plan year is January 1 through December 31, and full HRA allowances will be available at the beginning of the plan year.

3. Expenses for services covered by the health plan, including deductibles, and copayments, may be reimbursed by the HRA. All requests for reimbursement must be substantiated.

4. HRA funds may be rolled over each year and are capped at the out of pocket maximum level for the selected plan option.

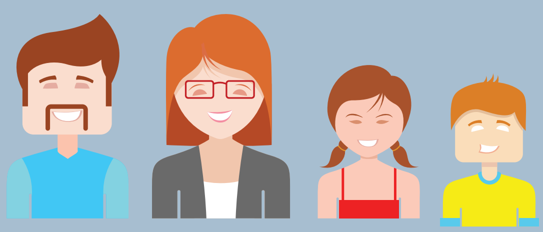
5. Employees cannot take HRA funds with them. Remaining HRA funds are forfeited when the employee is no longer covered by the health plan.

Things to Consider

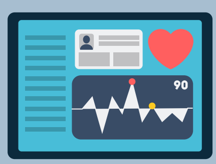
When choosing a plan and coverage level, individuals should consider many things prior to making a final determination.

Considerations may include:

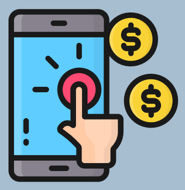
Who should I cover? Does my spouse or my children need coverage?



Are there any current or ongoing health concerns?



Do my family members have other coverage available through my spouse's employer, Indian Health Services, the VA, or another source?



What can I afford?

Are there any medication needs, if so what type of coverage is needed?

Plan Option Scenarios

The employee is married, with no kids. Their spouse has really great insurance coverage. The employee is covered under their spouse's plan.

Employee might choose:
Tier - Employee Only OR Employee & Spouse
Health Plan -Option 3

(The choice may depend on if the employee's spouse needs double coverage.)

The employee has a fairly healthy family, but needs family coverage. The employee is willing to take on more of a financial burden if something major occurs.

Employee might choose:
Tier - Employee & Family
Health Plan - Option 2 or 3

(The choice may depend on the employee's financial circumstances and their ability/willingness to take more or less risk on deductible. If the employee and family don't utilize the plan currently, the HRA funds that roll over from year to year could be a buffer when health coverage is needed at a later date.)

The employee is single and does not have any medical needs. The employee is going to use the savings from the decreased contribution amount for a down payment on a car

Employee might choose:
Tier - Employee Only
Health Plan - Option 1 or 3

(The choice may depend on the employee's financial circumstances and their ability/willingness to cover more deductible and out-of-pocket expenses with a higher deductible plan.)

The employee is a single parent. The employee and their child(ren) receive health care from the Indian Health Service, but want to be able to use other medical providers.

Employee might choose:
Tier - Employee & Child(ren)
Health Plan - Option 1, 2 or 3

(The choice may depend on the employee's financial circumstances and their ability/willingness to cover more deductible and out-of-pocket expenses with a higher deductible plan.)

The employee is single with no kids, healthy, and keeps up with routine preventive care.

Employee might choose:
Tier - Employee Only
Health Plan - Option 2 or 3

(The choice may depend on the employee's financial circumstances and their ability/willingness to to utilize Capstone or telehealth benefit for Primary Care, Preventative Care, and Urgent Care needs.)

Frequently Asked Questions (FAQs)

Q: If an employee has other coverage can they choose not to be covered under the health plan?
A: No. The plan requires all full-time employees to participate in the medical plan. Participation in the dental/vision plan is optional.

Q: Can I still have a Flexible Spending Account (FSA) if I elect a plan with a health reimbursement arrangement (HRA)?
A: Yes. An employee can have a FSA with a HRA. FSA funds must be utilized prior to HRA funds.

Q: Can an employee elect the family coverage for medical plan and single coverage for dental/vision plan?
A: No, the employee's coverage level must be the same for both the medical plan and the dental/vision plan.

Q: Can I choose a different plan option later?
A: Yes. Employees may switch plans and/or coverage levels during open enrollment or when they have a qualifying event.

Q: If dependent children are primary on another plan, do they have to be covered along with the spouse?
A: No. The employee gets to choose who is covered by the plan.

Q: Does the contribution amount increase based on the number of children covered?
A: No. The number of children covered does not affect the contribution amount. However, it may affect the deductible and/or out-of-pocket amount paid.

For More Information

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