

# 2024 ERIE COUNTY BENEFIT PLAN OPTIONS

## **Medical Insurance Option One: Preferred Provider Organization (PPO)**

**Monthly Cost:** Employee: \$92 Single / \$236 Family per month (deducted from 24 pays);

Employer: \$646.83 Single / \$1,664.25 Family

**Deductible:** \$750. Per Person (up to \$750 pillar credit on the employee's deductible) – Max. \$2,250. Per Family

**Co-Insurance:** 80%/20% In-Network after Deductible

**Out of Pocket Maximum:** \$3,250. Per Person – Max. \$9,750. Per Family

**Office Visit:** \$25. Co-Pay / **Specialist Office Visit:** \$35. Co-Pay

**Urgent Care:** \$25. Co-Pay / **ER Visit:** \$150. Co-Pay

**Prescription:** See prescription coverage below.

## **Medical Insurance Option Two: High Deductible Health Plan (HDHP)**

**Monthly Cost:** Employee: \$12. Single / \$36. Family per month (deducted from 24 pays);

Employer: \$649.92 Single / \$1,666.33 Family

**Out of Pocket Maximum:** \$3,200. Per Person – Max. \$6,400. Per Family

**Prescription Coverage:** Employee pays 100% until deductible is met.

**Employee Bi-Weekly Payroll Contribution:** Amount to be set at open enrollment (similar to flexible spending) with an adjustment (increase/decrease) option period during the month of June. It is the responsibility of the employee to contact Human Resources by June 30, 2024 to request a payroll deduction adjustment.

**Health Savings Account (HSA) Optional:** – (HSA account to be opened by employee at financial institution of their choice)

**Employer HSA Contribution:** \$480. Single / \$900. Family (based on active HSA account) / up to \$750 (pillars)

**Employer HSA Match:** Up to \$400. Single / \$800. Family (based on employee contribution & active HSA account)

## **Prescription Coverage:**

**Generic** 80%/20% - Min \$10/Max \$12.50 // **Brand** 70%/30% - Min \$20. / Max \$40.

**Non-Formulary** 60%/40% Min \$40. / Max \$80. // **Specialty** 80%/20% Min \$50. / Max \$250.

**Mail Order / Maintenance Choice Rx Program:** **Generic** 80%/20%-Min \$20. / Max \$25. // **Brand** 70%/30% Min \$40. / Max \$80.

**Non-Formulary** 60%/40% Min \$80. /Max \$160. // **Specialty** 80%/20% Min \$100. /Max \$500.

After maintenance prescriptions are filled twice at the pharmacy, future refills are required to be filled using the mandatory mail order Rx program or at a Drug Mart / Walgreens pharmacy location.

**Flexible Spending** (PPO plan only): **2024:** Maximum Election - \$3,200 / Year with a \$640 Carryover

**Vision:** PPO Employee: Included; **VISION ONLY OR HDHP** Monthly Cost: Employee \$8 Single / \$22 Family

**Dental:** \$3. Single / \$25. Family \$3,000 Max

**Hearing Aids:** \$5,000. Max/person every 36 months. HDHP deductible applies.

**Life Insurance:** \$75,000. Group Term Life/AD&D Insurance

**Acupuncture:** Licensed Provider \$200.00 Employee Reimbursement

**Supplemental Benefits:** e.g. Life, Critical Life Events, Disability Income, Life Accident, Medical Bridge, Whole Life. NOTE: All **American Fidelity** plans currently elected by employees will carryover automatically into 2024, unless cancelled by the Employee.

**Gym Reimbursement:** Up to \$225 per year with average of 4 times per month– Must carry medical insurance to qualify

**Gym Equipment:** Up to \$115 per employee every 5 years Must carry medical insurance to qualify

**Spousal Inclusion Benefit \$275.00/Month:** Available to Employees **hired before January 1, 2018** who elect coverage on the County's plan for their spouse who works full-time, and who has health insurance available at their place of employment.

Employees hired **on or after January 1, 2018 cannot** enroll spouse, if spouse is **eligible (regardless of full or part time)** for coverage on their employer's plan.

**Enrollment Process:** Visit <https://trustmark.benselect.com/Enroll>.

**Employee ID or SSN:** Employee full SSN (Ex: 123456789, no spaces or dashes)

**PIN:** Last 4 of employee SSN and last two of employee birth year

**DISCLAIMER:** This document is for reference purposes only. Please contact plan carriers for official plan summaries (website/800 number on back of card).