

Quick Overview of Medical Plans for the 2019-2020 Plan Year

Medical plan summaries can be confusing and overwhelming. This quick overview is here to provide basic information about each of the medical plans that we provide.

Medical Plans No lifetime maximum on any medical plans	Kaiser Plan 1	Kaiser Plan 3 (HSA Opt)	Moda Plan 1	Moda Plan 2	Moda Plan 3	Moda Plan 6 (HSA Opt)
Plan Year Costs – Deductibles and copayments apply to the annual out-of-pocket maximum	In-Network, Member Pays		In-Network Coordinated Care*, Member Pays			
Deductibles						
Deductible per person	None	\$1,600*	\$400	\$800	\$1,200	\$1,600*
Maximum deductible per family	None	\$3,200*	\$1,500	\$2,700	\$3,900	\$3,400*
Out-of-pocket maximum per person*	\$1,500	\$6,550*	\$2,850	\$3,850	\$4,850	\$6,400*
Out-of-pocket maximum per family*	\$3,000	\$13,100*	\$9,750	\$12,750	\$15,750	\$13,500*
Preventive Care Services						
Wellness Visit (Moda plans: ages 21 and over, must use PCP 360)	\$0	\$0*	\$0*	\$0*	\$0*	\$0*
Routine adult, well-child and women's exams; annual obesity screening and immunizations.	\$0	\$0*	\$0*	\$0*	\$0*	\$0*
Office Visits						
Primary care office visits	\$20	20%	\$20*	\$20*	\$25*	15%
Primary care office visits with a provider other than your chosen PCP 360 (Moda plans only)	N/A	N/A	\$40*	\$40*	\$50*	15%
Specialist office visits	\$30	20%	\$40*	\$40*	\$50*	15%
Urgent care	\$35	20%	\$40*	\$40*	\$50*	15%
Mental health office visit	\$20	20%	\$20*	\$20*	\$25*	15%
Alternative Care Services (\$2,000 combined maximum)						
Acupuncture, chiropractic & naturopathic services, labs, diagnostics, etc.	\$20 per service	20%	\$20*	\$20*	\$25*	20%
Emergency Services						
Emergency room (copay waived if admitted)	\$100 per visit	20%	\$100 copay + 20%	\$100 copay + 20%	\$100 copay + 25%	20%
Ambulance	\$75	20%	20%	20%	25%	20%

Please note that coverage and deductibles will vary if services are provided out-of-network or in-network non-coordinated care.

Plan Premium	Kaiser Plan 1	Kaiser Plan 3	Moda Plan 1	Moda Plan 2	Moda Plan 3	Moda Plan 6
Employee Only	\$659.42	\$397.93	\$678.31	\$631.05	\$593.23	\$533.09
Employee + Spouse/Partner	\$1,450.73	\$875.96	\$1,492.27	\$1,388.30	\$1,305.10	\$1,172.79
Employee + Family	\$2,044.20	\$1,233.82	\$2,102.80	\$1,956.28	\$1,839.05	\$1,652.61
Employee + Child(ren)	\$1,252.90	\$755.75	\$1,288.81	\$1,199.01	\$1,127.17	\$1,012.89

The premiums listed above are not the amounts that you pay each month. Utilize the [Monthly Benefits Calculator](#) on the HR Webpage to calculate your monthly out-of-pocket cost.

For complete information, please review the Summary of Medical Plans and Pharmacy Benefits on the [HR Webpage](#) under "CCC Provided Health Benefits".