

CITY PROPOSAL TO MEF – HOUSEKEEPING – NON-GENERIC PRESCRIPTIONS

City Proposed Language:

ARTICLE 13 BENEFITS

13.1 Health Insurance. Eligible employees may elect health insurance coverage under one of the available plans for employee only or employee and dependents. All available plans have a 4-tier rate structure (Employee, Employee plus spouse/domestic partner, Employee plus Child(ren) and Family).

13.1.1 The City pays eighty-five percent (85%) of the cost of the lowest priced Non-Deductible HMO plan for the employee or the employee and dependent coverage and the employee pays fifteen percent (15%) of the premium for the lowest priced Non-Deductible HMO plan. If the employee selects a plan other than the lowest priced Non-Deductible HMO plan, the employee pays the difference between the total cost of the selected plan and the City's contribution toward the lowest priced Non-Deductible HMO plan.

13.1.2 The Kaiser Permanente 1500 Deductible HMO Benefit Plan will be available to employees represented by MEF in addition to the existing plan options.

13.1.3 Co-pays for Non-Deductible HMO plans shall include the following:

- a. Office Visit Co-pay shall be \$25.
- b. Prescription Co-pay shall be \$10 for generic and \$25-~~\$30~~ for brand name.
- c. Emergency Room Co-pay shall be \$100.
- d. Inpatient/Outpatient procedure Co-pay shall be \$100.