

## **MEDICAL/DENTAL/LIFE INSURANCE ADJUSTMENTS**

### **Coverages Offered**

The County offers the following plans:

Contra Costa Health Plans (CCHP) A & B, Kaiser, HealthNet HMO & EPO, HealthNet PPO, Delta and PMI Care Dental.

### **Co-Pays**

The co-pays are as follows:

CCHP A:	No change
CCHP B:	No change
KAISER:	\$10 Office Visit
	\$10 Generic RX
	\$20 Brand RX
	\$10 Emergency Room
HEALTHNET HMO & EPO:	\$10 Office Visit
	\$10 Generic RX
	\$20 Formulary RX
	\$35 Non-Formulary RX
	\$25 Emergency Room
HEALTHNET PPO:	\$10 Preventative Care O/V
	\$5 Generic RX
	\$5 Formulary RX
	No Non-formulary RX
	\$50 ER Deductible

**HEALTHNET PPO:** Effective January 1, 2009, the lifetime maximum was increased to two million dollars (\$2,000,000).

### **Delta Dental Plan Enhancements**

Effective January 1, 2009, added covered benefits for implants and enhanced benefits for pregnant women which may include an additional oral exam.

For the Delta Dental Program, Annual Maximum for Calendar year 2009 through February 28, 2011 is one thousand six-hundred dollars (\$1,600).

**Attachment B**  
**Public Defenders Association**

For the Delta Dental Program, Annual Maximum beginning March 1, 2011 is one thousand eight-hundred dollars (\$1,800).

**Life Insurance**

Coverage is \$10,000 for employees enrolled in either a health and/or dental plan.

For the calendar year 2009, the County shall provide the health and dental plan subsidies as follows:

**HEALTH PLAN SUBSIDY:**

CCHP A:	98%
CCHP B:	90%
KAISER:	80%
HEALTHNET HMO/EPO:	80%
HEALTHNET PPO: (2009)	58.05% - The County and employee will equally share (50/50) the amount of any premium increases.

**DENTAL PLAN SUBSIDY:**

Delta Dental/CCHP A/B	98%
PMI Dental Care/ CCHP A/B	98%
Delta Dental	78%
PMI Dental Care	78%
Dental Only	County pays all but \$.01

For County Subsidy in subsequent years, see Section 16 – Health, Life and Dental Care of this MOU.