

CONTRA COSTA COUNTY

Kaiser - HDHP

High Deductible Health Plan Design:

Annual Deductible (EE Only/Family)	\$1,500/\$3,000
Annual Out of Pocket Maximum (EE Only/Family)	\$3,000/\$6,000
Inpatient Coinsurance	10% coinsurance*
Office Visit Coinsurance	10% coinsurance*
Emergency Room Visits	10% coinsurance*
Routine Physical Maintenance Exams	No charge
Well-child preventive exams (to 23 months)	No charge
Prescription Medication	\$10 generic/\$30 brand*
Mail Order Prescriptions - 100 day supply	\$20 generic/\$60 brand*

* All charges except physical maintenance/preventive care are paid after the deductible

Proposed 2016 Monthly Premium Rates

Single	\$530.12
Family	\$1,235.18

Highlight of HDHP features:

1. All benefits covered under a HDHP are paid after the deductible has been met
2. Only approved preventive care can be paid before the deductible is met
3. Kaiser advises the HDHP is qualified to allow participants to contribute to a Health Savings Account
4. All services must still be received from Kaiser to be covered
5. Employee only coverage incurs the individual limits - all others must satisfy family limits
6. The HDHP design and benefits meets all Affordable Care Act guidelines and requirements

Dated: August 6, 2015

Prepared from data supplied by Buck Consultants for Contra Costa County