## 2018-2019 HMO Rates and Benefit Changes

Changes effective September 1, 2018



Coverage Tier/Benefit	2017-2018	2018-2019
Employee Only	\$561.04	\$578.36
Employee and Spouse	\$1,263.08	\$1,353.40
Employee and Child(ren)	\$888.42	\$908.06
Employee and Family	\$1,400.98	\$1,509.56
Out-of-Pocket Maximum	Individual - \$6,550 Family - \$13,100	Individual - \$7,000 Family - \$14,000
Copays	Primary care office visit copay \$20; copay for first visit for illness waived, does not apply to wellness or preventive visits Specialist copay \$50	Primary care office visit copay \$15; copay for first visit for illness waived, does not apply to wellness or preventive visits Specialist copay \$70
Emergency and Urgent Care	Emergency \$150 plus 20% Urgent Care \$55	Emergency \$250 plus 20% Urgent Care \$50
Pharmacy	Standard and 4-Tier Specialty Formulary	Group Value Formulary 3-Tier coverage
Specialty Drugs	20% after deductible	Tier 1: 15% after Rx deductible Tier 2: 15% after Rx deductible Tier 3: 25% after Rx deductible



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