



## MEDICAL BENEFITS COMPARISON

**Medical Benefits will be administered by Anthem in 2024.**

The City of Carmel offers employees the following options for group medical insurance:

	<b>PLAN A (HDHP)</b>	<b>PLAN B (PPO)</b>
In-Network Deductible	Individual Plan: \$2,000 Family Plan: \$4,000	Individual Plan: \$750 Family Plan: \$1,500
Out-of-Network Deductible	Individual Plan: \$4,000 Family Plan: \$8,000	Individual Plan: \$1,500 Family Plan: \$3,000
In-Network Coinsurance	100% (Plan pays 100% after deductible)	80% (after deductible, you pay 20% up to out-of-pocket max)
Out-of-Network Coinsurance	100% (Plan pays 100% after deductible)	60% (after you meet your deductible, you pay 40% of all eligible expenses until you meet your annual out-of-pocket max)
In-Network, Out-of-Pocket Maximum	Individual Plan: \$2,000 Family Plan: \$4,000	Individual Plan: \$1,500 Family Plan: \$3,000
Out-of-Network, Out-of-Pocket Maximum	Individual Plan: \$4,000 Family Plan: \$8,000	Individual Plan: \$3,000 Family Plan: \$6,000
Copays	There are NO copays in an HDHP; until you meet your deductible you pay 100% of the cost of all services.	Office Visit (\$50), Retail Clinic (\$25), Allergy Shot (\$20 per injection), Emergency Room Facility (\$250 + Coinsurance), Ambulance Charges (\$100 per trip).
Setting Aside Funds For Out-Of-Pocket Maximums	You can put pre-tax dollars in an HSA to offset your out-of-pocket expenses; the City will also contribute on your behalf. Unlike a flex account, unused HSA funds can be carried over from year to year and go with you if you leave the City. The easiest way to make HSA deposits is through the payroll system. Contribution limits for 2024 are \$4,150 for an individual and \$8,300 for a family. Over age 55 add \$1,000 to maximum.	You can put pre-tax dollars in a flexible spending account to offset your out-of-pocket expenses. However, unlike the HSA, the City will not make any contribution on your behalf. Your total contribution is available on January 1 <sup>st</sup> of each year and funds do not roll over from year to year - any unused balance at year end will be forfeited. The maximum annual contribution to a medical flexible spending account is \$3,200.
Preventive Care	In-network preventive care is covered at 100%; smoking cessation, hearing exams and pre-approved non-surgical weight loss programs are covered as preventive services.	In-network preventive care is covered at 100%; smoking cessation, hearing exams and pre-approved non-surgical weight loss programs are covered as preventive services.