

# MY HEALTH

## Employee Bi-weekly Cost

	EE*	ES*	EC*	EF*
Cigna OAP HRA	\$24.12	\$74.87	\$67.66	\$89.97
Cigna OAP IN	\$52.45	\$140.75	\$106.93	\$177.21
Kaiser HMO	\$58.68	\$157.48	\$119.65	\$198.27
Dental Core	\$4.30	\$9.52	\$11.24	\$16.47
Dental Buy Up	\$10.54	\$22.04	\$25.83	\$37.33
Vision Core	\$0.00	\$0.00	\$0.00	\$0.00
Vision Buy Up	\$3.24	\$5.04	\$7.99	\$7.99

\*EE = Employee only, ES = Employee + Spouse,  
EC = Employee + Child(ren), EF = Employee + Family

## HRA Annual Funding Amount

	EE*	EF*
Cigna OAP HRA	\$750	\$1,500

The funding amount is based on enrollment in the plan on December 1st. If you enrolled later in the year the amount would be pro-rated.

\*Unused dollars rollover from year to year up to \$1500 for Individual and \$3000 for family coverage.

## Medical Plan Options

NCIRE offers a choice of three medical plans. If you elect medical insurance, you must choose one of these plans for you and all your dependents, or you may choose to waive benefits if you have coverage elsewhere.

### The Kaiser HMO and Cigna OAP IN:

These plans are considered Health Maintenance Organization plans. They may require you to select a Primary Care Physician (PCP) who coordinates your care and authorizes visits to specialists or other providers for in-network services. Generally, you are charged a copayment when you visit your PCP or a specialist or receive a service from an in-network provider. For certain services, x-ray, lab, podiatry and physical/occupational therapy, your PCP is contractual required to refer you to a designated network location.

### The Cigna OAP Plan with HRA Funding:

Allows you and your dependents to visit the physician or specialist of your choosing without selecting a Primary Care Physician (PCP) or obtaining referrals. The Health Reimbursement Account (HRA) is an account that is linked to a high deductible health plan. The high deductible reduces the cost of premiums making this plan more affordable. You pay less each month out of your paycheck to be covered by this plan. The HRA account is owned by NCIRE and NCIRE funds the account in the amount of half the deductible, \$750 for individual coverage and \$1,500 for family coverage. If you terminate your employment, you don't take the money with you.