

## SHELBY COUNTY GOVERNMENT MEDICAL PLAN SUMMARY 2022

	<b>HRA CHOICE GOLD</b>				<b>OAPIN SILVER</b>		<b>HRA STANDARD BRONZE</b> <i>**Meets Minimum Value and Affordability Compliance</i>			
	<b>In-Network</b>		<b>Out-of-Network</b>		<b>In-Network</b>		<b>In-Network</b>		<b>Out-of-Network</b>	
	<b>Single</b>	<b>Family</b>	<b>Single</b>	<b>Family</b>	<b>Single</b>	<b>Family</b>	<b>Single</b>	<b>Family</b>	<b>Single</b>	<b>Family</b>
<b>Deductible</b>	\$1,650 Individual \$3,300 Employee+1 \$4,950 Family		\$1,650 Individual \$3,300 Employee+1 \$4,950 Family		\$1,000 Individual \$2,500 Family		\$3,000 Individual \$6,000 Employee+1 \$9,000 Family		\$3,000 Individual \$6,000 Employee+1 \$9,000 Family	
<b>Out-of-pocket maximum</b>	\$3,000 Individual \$4,550 Employee+1 \$6,000 Family		\$6,000 Individual \$11,400 Employee+1 \$13,650 Family		\$4,500 Individual \$9,000 Employee+1 \$11,250 Family		\$5,000 Individual \$8,000 Employee+1 \$10,000 Family		\$10,000 Individual \$16,000 Employee+1 \$20,000 Family	
<b>HRA contribution from employer</b>	\$650/Employee \$1,300/Employee+Spouse \$1,300/EE+Child(ren) \$1,950/EE+Family				\$0	\$0	\$650/Employee \$1,300/Employee+Spouse \$1,300/EE+Child(ren) \$1,950/EE+Family			
<b>Coinsurance</b>	10%*		40%*		20%*		20%*		40%*	
<b>Primary Care Physician</b>	10%*		40%*		\$35 copay per visit		20%*		40%*	
<b>Specialist</b>	10%*		40%*		\$50 copay per visit		20%*		40%*	
<b>Preventive Care</b>	No charge		Not covered		No charge		No charge		Not covered	
<b>Inpatient Hospital</b>	10%*		40%*		\$250 copay per admission then 20%*		20%*		40%*	
<b>Outpatient Hospital</b>	10%*		40%*		20%*		20%*		40%*	
<b>Emergency Room</b>	10%*		10%*		\$500 copay per visit* <i>(copay waived if admitted)</i>		20%*		20%*	
<b>Urgent Care</b>	10%*		10%*		\$50 copay per visit*		20%*		20%*	

## SHELBY COUNTY GOVERNMENT PHARMACY PLAN SUMMARY 2022

Express Scripts is the pharmacy vendor for ALL Shelby County Government's Health Plans. You will have one I.D. card for medical and prescription drug coverage. For more information, visit [www.express-scripts.com](http://www.express-scripts.com) or call Express Scripts Member Services at 1-800-711-0917. *Note: Effective July 1, 2021 Tennessee House Bill 1398 mandates changes to some prescription drug cost. This bill includes a provision that there be no steerage to any pharmacies over others regardless of whether some pharmacies have lower reimbursement rates.*

### **Non Specialty Prescription Days Supply: 0-31 Days**

	<b><u>Retail</u></b>	<b><u>Home Delivery</u></b>
Generic	20%/\$8 Min/\$20 Max	20%/\$8 Min/ \$20 Max
Formulary	30%/\$40 Min/ \$100 Max	30%/\$40 Min/ \$100 Max
Non-Formulary	40%/\$80 Min/ \$120 Max	40%/\$80 Min/ \$120 Max

### **Non Specialty Prescription Days Supply: 32-62 Days**

	<b><u>Retail</u></b>	<b><u>Home Delivery</u></b>
Generic	20%/\$16 Min/ \$40 Max	20%/\$16 Min/ \$40 Max
Formulary	30%/\$80 Min/\$200 Max	30%/\$80 Min/ \$200 Max
Non-Formulary	40%/160 Min/\$240	40%/\$160 Min/ \$240
	<b><u>Specialty Prescriptions</u></b> Retail Days Supply <62 Days	<b><u>Specialty Prescriptions</u></b> Home Delivery Days Supply<62 Days
Generic	\$50.00	\$50.00
Formulary	\$100.00	\$100.00
Non-Formulary	\$150.00	\$150.00