

# Kohner Properties Health Insurance Benefits 2017

Effective January 1, 2017, our medical benefits are renewing with United HealthCare (UHC) on the exact same plan. The medical plan utilizes the United HealthCare CHOICE PLUS network and is summarized below:

<u>Plan ID E9J Rx 2V</u>	<u>In-Network</u>	<u>Non-Network</u>
Office Visit Copays	\$35 / \$70	50% after deductible
Prescriptions	\$10 / \$35 / \$60	Not covered
Prescription Mail Order	\$25 / \$87.50 / \$150	Not covered
Preventive Care	No member cost share if billed as Preventive	50% after deductible
Emergency Room	\$300 Copay+20%(waived if admitted)	\$300 Copay+20%(waived if admitted)
Urgent Care	\$100 Copay Additional charges for services performed such as lab, x-ray, scans, etc. See summary for information	50% after deductible
Deductible	\$1,500 (\$3,000 per family)	\$4,500 (\$9,000 per family)
Coinsurance	20% after deductible	50% after deductible
Lab, X-Ray & Major Diagnostics	\$400 copay per service	50% after deductible
Out-of-pocket maximum (all costs will then be covered at 100%)	\$6,250 (\$12,500 per family)	\$12,500 (\$25,000 per family)

You can visit UHC's web site at [www.myuhc.com](http://www.myuhc.com) to investigate your coverage further.

## EMPLOYEE PREMIUMS EFFECTIVE JANUARY 1, 2016

Coverage Level	Non Tobacco		Tobacco	
	Monthly	Per Pay Period	Monthly	Per Pay period
Employee Only	\$119.17	\$55	\$184.17	\$85
Employee & Spouse	\$630.50	\$291	\$695.50	\$321
Employee & 1 child	\$383.50	\$177	\$448.50	\$207
Employee & 2 children	\$619.67	\$286	\$684.67	\$316
Employee & 3 children	\$855.83	\$395	\$920.83	\$425
Employee & 4 children	\$1092.00	\$504	\$1157.00	\$534
Family	\$1330.33	\$614	\$1395.33	\$644

The Medical Flexible Spending Account (FSA) is available to all employees participating in the Traditional Copay Plan.

Highlights:

- Annual medical maximum \$2,600
- Elections are pre-tax
- \$500 Rollover of unused funds
- Entire election available at start of plan
- Eligible expenses can be found on separate attachment (Section 213 of the IRS tax code)

The Dependent Care Flexible Spending Account (FSA) is also available. Highlights:

- IRS established \$5,000 annual maximum
- Use it or lose it
- Pre-tax
- Contribution must have come out of paycheck before receiving reimbursement