



# The Jefferson Plan

LOW-DEDUCTIBLE HEALTH PLAN

The Jefferson Plan is a low-deductible health plan. That means you'll pay more in monthly premiums, but less in out-of-pocket costs. This plan may be a good option if you prefer the peace-of-mind of knowing you don't have to save up for large or surprise healthcare expenses.

- Copays are not subject to the deductible.
- For those with family coverage, the plan includes an embedded deductible. If a family member reaches the \$1,750 deductible, the plan will then begin to pay 70% of covered charges for that family member.
- For office visits, primary care refers to any non-specialty provider. This includes your primary care physician, OB/GYNs, physician assistants and nurse practitioners. Non-primary care refers to specialists, such as dermatologists, oncologists or cardiologists.
- For prescription medications considered preventive, defined dollar amounts will apply to the plan out-of-pocket maximum. They do not directly apply to the deductible.
- This plan qualifies eligible employees for a health reimbursement account (HRA). See your benefits enrollment guide for details.
- Premiums are contingent upon the legislature approving the Governor's budget proposal during the 2021 legislative session.

Jefferson Plan premiums		24 PAY PERIODS	12 PAY PERIODS
Employee		\$44.89	\$89.79
Employee + spouse		\$145.12	\$290.24
Employee + child(ren)		\$90.29	\$180.57
Family		\$180.82	\$361.64
Your cost share			
Deductible	Medical	\$1,750 single/\$3,500 family	
	Pharmacy	No deductible	
Coinsurance	30%		
Out-of-pocket max (OPM)	Medical & pharmacy combined	\$4,000 single/\$8,000 family	
Medical care	Office visits	\$50 primary care \$100 non-primary care	
	Urgent care	\$50	
	Emergency room	\$250 + 30% coinsurance	
	Pathology/radiology	Deductible then coinsurance	
	Outpatient	Deductible then coinsurance	
	Inpatient	Deductible then coinsurance	
Prescription drugs	Tier 1	\$15 (30-day supply) \$37.50 (90-day supply)	
	Tier 2	\$55 (30-day supply) \$137.50 (90-day supply)	
	Tier 3	\$75 (30-day supply) \$187.50 (90-day supply)	
	Preferred specialty	\$85	
	Non-preferred specialty	\$110	