



The Lincoln Plan

HIGH-DEDUCTIBLE HEALTH PLAN

The Lincoln Plan is another high-deductible health plan with affordable premiums. But unlike the Washington Plan, it includes coinsurance to allow for a more moderate deductible.

- For those with family coverage, the plan includes an embedded deductible. If a family member meets \$3,000 of their deductible, the plan will then begin to pay 75% of covered charges for that family member.
- 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 savings account (HSA). See your benefits enrollment guide for details.
- Premiums are contingent upon the legislature approving the Governor’s budget proposal during the 2021 legislative session.

Lincoln Plan premiums		24 PAY PERIODS	12 PAY PERIODS
Employee		\$12.25	\$24.49
Employee + spouse		\$74.50	\$149.00
Employee + child(ren)		\$40.13	\$80.25
Family		\$92.83	\$185.66
Your cost share			
Deductible	Medical	\$3,000 single/\$6,000 family	
	Pharmacy	Applies to medical deductible	
Coinsurance		25%	
Out-of-pocket max (OPM)	Medical & pharmacy combined	\$6,000 single/\$12,000 family	
Medical care	Office visits	Deductible then coinsurance	
	Urgent care		
	Emergency room		
	Pathology/radiology		
	Outpatient		
	Inpatient		
Prescription drugs	Tier 1	Deductible then 25% coinsurance	
	Tier 1 Preventive RX	\$0	
	Tier 2	Deductible then 25% coinsurance	
	Tier 2 Preventive RX	\$55 (30-day supply) \$137.50 (90-day Supply)	
	Tier 3	Deductible then 37.5% coinsurance	
	Tier 3 Preventive RX	\$75 (30-day supply) \$187.50 (90-day supply)	
	Preferred specialty	\$85	
	Non-preferred specialty	\$110	