

City of Saint Paul 2022 Plan Comparison

	\$2,500 Deductible Plan		\$35 Copay Choice Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual deductible	\$2,500 per person \$3,500 per family	\$3,000 per person \$5,500 per family	No deductible	\$300 per person \$900 per family
Annual out-of-pocket limit	\$3,500 per person \$3,500 per family	\$5,000 per person \$7,000 per family	\$3,000 per person \$5,000 per family	\$4,000 per person \$6,000 per family
Primary care visit, chiropractic visit, specialist visit	20% coinsurance	35% coinsurance	\$35 copay/ visit Deductible does not apply	35% coinsurance
Convenience care visit	20% coinsurance	35% coinsurance	\$15 copay/ visit Deductible does not apply	35% coinsurance
Preventive care/screening/immunization	No charge Deductible does not apply	Well child care: 0% coinsurance Deductible does not apply Other services: 35% coinsurance	No charge Deductible does not apply	Well child care: 0% coinsurance Deductible does not apply Other services: 35% coinsurance
Diagnostic test (x-ray, blood work)	20% coinsurance	35% coinsurance	No charge Deductible does not apply	35% coinsurance
Imaging (CT/PET scans, MRIs)	20% coinsurance	35% coinsurance	20% coinsurance Deductible does not apply	35% coinsurance
Outpatient surgery	20% coinsurance	35% coinsurance	No charge Deductible does not apply	35% coinsurance
Emergency room care	20% coinsurance	20% coinsurance Covered as in-network benefit	\$55 copay/ visit Deductible does not apply	Covered as in-network benefit
Emergency medical transportation	20% coinsurance	20% coinsurance Covered as in-network benefit	No charge Deductible does not apply	Covered as in-network benefit
Urgent care	20% coinsurance	20% coinsurance Covered as in-network benefit	\$35 copay/ visit Deductible does not apply	Covered as in-network benefit
Hospital stay	20% coinsurance	35% coinsurance	No charge Deductible does not apply	35% coinsurance
Generic drugs	Retail: \$10/ prescription Mail order: \$20/ prescription Deductible does not apply	35% coinsurance	Retail: \$10/ prescription Mail order: \$20/ prescription Deductible does not apply	35% coinsurance
Preferred brand drugs	Retail: \$35/ prescription Mail order: \$70/ prescription Deductible does not apply	35% coinsurance	Retail: \$20/ prescription Mail order: \$40/ prescription Deductible does not apply	35% coinsurance
Non-preferred brand drugs	Retail: \$50/ prescription Mail order: \$100/ prescription Deductible does not apply	35% coinsurance	Retail: \$35/ prescription Mail order: \$70/ prescription Deductible does not apply	35% coinsurance
Specialty drugs	Preferred: 20% coinsurance; \$200 maximum/ prescription Non-preferred: 30% coinsurance Deductible does not apply	Not covered	Preferred: 20% coinsurance; \$200 maximum/ prescription Non-preferred: 30% coinsurance Deductible does not apply	Not covered

Unless noted deductible must be met before coinsurance applies.

This is a summary of your benefits. Not all benefits are listed. In the event of a discrepancy the official plan document(s) will govern.

	PPO Network \$2,500 Deductible Plan \$35 Copay Choice Plan	Medica Elect® Network \$2,500 Deductible Plan	Park Nicollet First with MedicaSM Network \$2,500 Deductible Plan	VantagePlus with MedicaSM Network \$2,500 Deductible Plan
What kind of network?	Nationwide network	Care system network in Minnesota and northwestern Wisconsin	Accountable care organization (ACO) network in Twin Cities metro area	Accountable care organization (ACO) network in Twin Cities metro area
What are the features?	<ul style="list-style-type: none"> • One of the largest networks in the nation • Nationwide coverage when you travel • No referrals needed 	<ul style="list-style-type: none"> • A medium-sized regional network • Nationwide coverage when you travel • A medical home – you choose a primary care clinic and receive care from providers in your care system 	<ul style="list-style-type: none"> • Access to an integrated health care system that includes more than 20 neighborhood clinics and features primary care, urgent care and more than 55 medical specialties • Nationwide coverage when you travel • No referrals needed when visiting a Park Nicollet First provider 	<ul style="list-style-type: none"> • More than 4,400 providers, 655 clinics and 12 hospitals • Nationwide coverage when you travel • No referrals needed when visiting a VantagePlus provider
Who's in the network?	The Medica Choice with UnitedHealthcare Options PPO network includes more than 98% of providers in Minnesota including Allina Health, HealthPartners, Mayo Clinic Health System, M Health Fairview, North Memorial Health and Park Nicollet.	The following care systems are included in the Medica Elect network: <ul style="list-style-type: none"> • Allina Medical Clinics • Children's Health Network • Hennepin Healthcare • Integrity Health Network • Lakeview Medical Care System • Minnesota Healthcare Network • Park Nicollet Health Services • RiverWay/North Suburban Clinics • St. Luke's Care System 	In addition to primary care, specialty care and urgent care, the network includes direct access to Park Nicollet Methodist Hospital and Park Nicollet's specialty centers, including Bariatric Surgery & Weight Center, Child and Family Behavioral Health (formerly the Alexander Center), Family Birth Center, Frauenschuh Cancer Center, Heart and Vascular Center, Jane Brattain Breast Center, Joint Replacement Institute, Melrose Center (for eating disorders), Struthers Parkinson's Center, TRIA Orthopaedic Center and Women's Center.	As one of the largest accountable care organizations in Minnesota, VantagePlus has the providers you know and trust from M Health Fairview (the new name representing all of Fairview and HealthEast), the majority of University of Minnesota Physician sites, North Memorial Health and many popular independent clinics.

For more information about your plan and network options, visit WelcomeToMedica.com/CityofStPaul.

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