

# New Medical Insurance Option for OE3 Public Employees



OE3 Public is pleased to offer our members a unique new Kaiser benefit option (A+) in addition to Kaiser Plan B and the PPO Plans A, B, C, and D. This plan has a lower premium, but requires more member engagement in contributing to the cost of medical services. However, this plan is paired with an accident policy that fills in the gaps by giving you cash to help pay your out of pocket costs such as deductibles, copayments and coinsurance when accidents occur. This accident plan is included at no additional cost to employees.

	Kaiser A-Plus Plan
	\$1500 Deductible HMO plan
Single Deductible	\$1,500
Family Deductible	\$3,000
Coinsurance	80%
Single Out-Of-Pocket (Includes Deductible)	\$4,000
Family Out-Of-Pocket (Includes Deductible)	\$8,000
Designated Preventative Services	Covered 100%
Office Visit*	\$20
Specialty Doctor Office Visit*	\$20
Urgent Care	\$20
Emergency Room	Plan pays 80% After Deductible
Inpatient Hospital Services	Plan pays 80% After Deductible
Outpatient Hospital Services	Plan pays 80% After Deductible
Ambulance	\$150 per trip (deductible does not apply)
Mental Health and Chemical Dependency	Inpatient-Plan pays 80% after Deductible Individual treatment - \$20 Mental Health Group treatment-\$10, Chemical Dependency Group treatment - \$5
Lab & X-Ray	Most Lab and X-rays-\$10 per encounter; MRI, CT & PET-\$50 per procedure
RX	\$10-Generic and \$30-Brand Mail Order (100 day supply): \$20-Generic and \$60-Brand

This is a very brief summary of the most frequently asked benefits. Please see full benefit summary and/or the EOC for complete explanation of benefits, limitation or exclusions.

**\*Included in this Plan is an employee only Allstate accident plan will pay \$100 for each doctor visit with max of 2 visits per calendar year for individual coverage. Additional spouse and dependent coverage is available and pays up to a total of 4 total visits.**