



Medical Plan Options

FY 2018-2019

Costs

Dependent coverage is paid 50% by the town

Employee Only	Cost: \$0	\$2,500 deductible
Employee + Spouse	Cost: \$121.25 per pay period	\$5,000 deductible
Employee + Children	Cost: \$96.00 per pay period	\$5,000 deductible
Employee + Family	Cost: \$239.25 per pay period	\$5,000 deductible

Automatic Town Contribution

Total Amount Contributed to Health Savings Account: \$500

All employees will receive **\$500** in their HSA account in July.

Matching Health Savings Account Funds

Total Amount Contributed to Health Savings Account: \$500 (\$20.83 x 24)

If you contribute \$20.83 each pay period, the town will **match** your contribution. You must sign up for this program at enrollment and continue for 12 months. **Example:** If you contribute \$20.83 each pay period then the town will also contribute \$41.66 per month/\$500 per fiscal year.

Voluntary Wellness Program

Total Amount Contributed to Health Saving Account: \$1,000 (\$250 x 4)

We will provide biometric screenings for all employees and spouses on-site in July, 2018. There will be four coaching sessions required throughout the year in **September, November, February and May**. \$250 will be deposited into your HSA for each coaching session that you (and your spouse if applicable) engage with the wellness coach each of the listed months. *We ask that employees commit to all four sessions. If you have a spouse on your plan, your spouse must participate.*

Required Wellness Program

You are required to complete the following by December 31, 2018:

- Annual wellness screening** from a primary care physician, urgent care facility or employer on-site assessment.*
- Age Appropriate cancer screenings** per American Cancer Society guidelines:
 - mammogram*: 1 per calendar year for females ages 45-54; 1 every 2 years for females age 56+
 - colonoscopy*: 1 every 10 years for all individuals age 50+
 - Pap*: 1 every 3 years for females age 21+ (alternate guidelines for females who've had a hysterectomy)
- Wellness coaching** Medcost may determine that you need additional wellness coaching. You will be required to participate. This is coaching that goes over and beyond what is offered through the voluntary wellness program.

*The biometric screening offered through the voluntary wellness program will count as your annual wellness screening.