

Open Enrollment is through April 30, 2009

Please contact HR if you want to addto, drop or change your coverage
747-1816 markd@cityofsitka.com

Prices effective April 1, 2009 Blue Cross Blue Shield of Alaska Group 1011203

Monthly Premium

Full Time Employee	Employee Monthly Premium	City	Total
Employee	\$64.06	\$576.55	\$640.61
Employee & Spouse	\$120.13	\$1,081.17	\$1,201.30
Employee & Family	\$172.11	\$1,548.98	\$1,721.09
Employee & Child(ren)	\$116.04	\$1,044.38	\$1,160.42

Health Insurance policy/plan general information and employee costs 2009

Deductible	In-Network	\$500
	Out-of-Network	Shared with In-Network Deductible
	Limits	Family Deductible 3x Individual - <\$1,500> - Fourth Quarter Carry-Over Excluded
Office Visit Cost Share	In-Network	\$30 copay
	Out-of-Network	MD/DO/DPM: 40%; Other Professionals: Same as In-Network Cost Share
	Limits	Unlimited
Emergency Room Copay	In-Network	\$75 then deductible & coinsurance
	Out-of-Network	\$75 then deductible & coinsurance
	Benefit Specification	Waive ER ded if direct admit
Out of Pocket Maximum	In-Network	\$2,000 individual (including ded) /\$6,000 family
	Out-of-Network	Not Applicable

Dental Deductible	In-Network	\$50
	Out-of-Network	\$50
	Annual benefit limit	\$2,000 PCY
Dental Preventive/Diagnostic	In-Network	0%
	Out-of-Network	0%
	Limits	Roll to Dental limit
Dental Basic	In-Network	20%
	Out-of-Network	20%
	Limits	Roll to Dental limit
Dental Major	In-Network	50%
	Out-of-Network	50%
	Limits	Roll to Dental limit
Orthodontia	Limits	NA

Pharmacy Benefit	In-Network Retail	\$15/\$25/\$50
	In-Network Mail-order	\$37/\$62/\$125
	Out-of-Network	\$15/\$25/\$50 plus amount over allowable
	Limits	diabetic supplies covered; contraceptives covered
Vision Exam	In-Network	1 PCY
	Out-of-Network	1 PCY
	Limits	OV copay
Vision Hardware	In-Network	\$300 every 2 years
	Out-of-Network	\$300 every 2 years
	Limits	\$300 every 2 years

Your next opportunity to change enrollment will be during the Open Enrollment period in March of every year, for an April 1st effective date

Please contact Human Resources for a plan booklet or if you have any questions. 747-1816