

SUMMARY OF AFOA (Fire Management) CONTRACT
1/01/2017 – 12/31/2020

I. Health Insurance.

A. Premiums – Employee premium share will increase across all coverage tiers to 15.25% effective July 1, 2019. Currently they are at 12.75%/12.75%/10% for OAP for Single, +1/Child and Family and 10% for HMO for Single, +1/Child and family.

B. User Fees - The health insurance “User Fees,” meaning deductibles, co-pays and pharmaceutical co-pays for the OAP plan will increase to market appropriate rates

2018		July 1, 2019	
Deductibles		Deductibles:	
(a) In Network	Out of Network	(a) In Network	Out of Network
\$375.00 (Single)	\$750.00 (Single)	\$750.00 (Single)	\$1,500.00 (Single)
\$1,125.00 (Family)	\$1,500.00 (Family)	\$1,500.00 (Family)	\$3,000.00 (Family)
(b) Out of Pocket Maximums (including deductibles):		(b) Out of Pocket Maximums (including deductibles):	
In Network	Out of Network	In Network	Out of Network
\$1,875.00 (Single)	\$3,000.00 (Single)	\$2,750.00 (Single)	\$4,000.00 (Single)
\$4,125.00 (Family)	\$6,000.00 (Family)	\$5,500.00 (Family)	\$8,000.00 (Family)
(c) Prescriptions:		(c) Prescriptions:	
Prescription Co-Pays at Retail:	\$8.00 per script per month for generics	Prescription Co-Pays at Retail:	\$8.00 per script per month for generics
	\$30.00 for preferred		\$50.00 for preferred
	\$60.00 for non-preferred		\$100.00 for non-preferred
Mail Order 90-Day Supply:	\$16.00 generics	Mail Order 90-Day Supply:	\$16.00 generics
	\$60.00 preferred		\$100.00 preferred
	\$120.00 non-preferred.		\$200.00 non-preferred.

Note: These increases do not apply to those employees on HMO.

II. VEMA/115 Trust

All members will move to a 115 Trust Plan.

III. Health insurance opt out incentive increased.

IV. Tuition reimbursement reinstated.