

**CITY OF NEWPORT NEWS
2023 SUMMARY OF MONTHLY PREMIUMS**

The City of Newport News offers insurance coverage to help meet the health care needs of you and your family. This chart is designed to help you compare the features of each available plan and to aid you in making informed health care decisions.

MEDICAL INSURANCE -- OPTIMA HEALTH				
	OPTIMA HEALTH -- ACTIVE EQUITY HDHP - 72824		OPTIMA HEALTH -- ACTIVE POS - 72823	
	City Pays on your behalf	Employee Pays	City Pays on your behalf	Employee Pays
Employee Only Coverage <i>* HDHP is at no cost for employee only coverage</i>	\$558.87	\$0.00*	\$613.61	\$66.00
City Contribution to Health Savings Account	\$62.50			
Employee + 1 Child	\$883.33	\$24.00	\$963.35	\$140.00
Employee + Spouse	\$1,134.48	\$48.00	\$1,247.93	\$190.00
Employee + Family Coverage	\$1,492.83	\$72.00	\$1,669.88	\$233.00
City Contribution to Health Savings Account	\$125.00			
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible (Individual/Family)	\$3,000/\$6,000	\$4,000/\$8,000	\$250/\$500	\$750/\$1500
Coinsurance	0%	20%	20%	30%
Out of Pocket Maximum (Individual/Family)	\$4,000/\$8,000	\$5,000/\$10,000	\$3,000/\$6,000	\$4,000/\$8,000

VISION INSURANCE -- VSP SIGNATURE NETWORK			
Coverage Level	City Pays on your behalf	Employee Pays	<i>ALL FULL-TIME EMPLOYEES WITH OR WITHOUT VISION INSURANCE ARE ELIGIBLE FOR AN ANNUAL EYE EXAM AT \$0 COST.</i>
Employee Only	\$1.00	\$8.00	
Employee + 1	\$2.00	\$13.00	
Family	\$2.00	\$23.00	

DENTAL INSURANCE -- DELTA DENTAL PPO plus PREMIER ®			
Coverage Level	City Pays on your behalf	Employee Pays	
Employee Only	\$21.42	\$8.28	
Employee + 1	\$38.92	\$15.52	
Family	\$66.91	\$25.87	

Glossary:
Annual Deductible - the dollar amount you pay for covered health care services before Optima starts to pay for your claims
Coinsurance - the percentage of costs of a covered health care service you pay after you've paid your deductible
Out of Pocket Maximum - the most you have to pay for covered services in a plan year. After you spend this amount Optima pays 100% of the costs of covered benefits

2023 DISABILITY INSURANCE (VRS Plan 1&2, NNERF, and Hybrids in their first year)	
<p align="center"><u>SHORT TERM DISABILITY (STD)**</u></p> <ul style="list-style-type: none"> ·Employee Purchase Coverage: 60% of Annual Salary ·Benefit Waiting Period: 14 days or all PML exhausted whichever is later ·Maximum Benefit Period: 90 days; then transferred to LTD 	<p align="center"><u>LONG TERM DISABILITY (LTD)</u></p> <ul style="list-style-type: none"> ·City provided core coverage: 40% ·Employee Buy-Up: 10% ·Benefit Waiting Period: After 90 days
<p>**VRS Hybrids in their second year of employment are automatically enrolled with the Standard at no cost -- No additional action is needed. For information on STD and LTD benefits and cost please contact a Benefits Specialist.</p>	

2023 FITNESS CENTER DISCOUNTS
<p>The City of Newport News continues its commitment to embracing a culture of wellness in the workplace. As part of this commitment, and through a formal procurement process, the City extended local fitness centers the opportunity to offer exclusive membership rates to employees for the 2023 calendar year. A listing of our <u>discounted market rates</u> can be found on the HR Webpage.</p>

For questions or assistance you may contact a Benefits Specialist by phone at (757) 926-1850 or via email @hrbenefits@nnva.gov