

## 2021 Pinellas County Non-Medicare Retiree Health Plan Comparison Chart



Item	Consumer Driven Health Plan with HSA (CDHP)			Point of Service Health Plan (POS)	
	Retiree Only	Retiree +1	Retiree + 2 or More	Retiree Only	Retiree + 1 or More
Annual Deductible	\$1,400	\$2,800 <i>(pooled deductible for all family members on the plan)</i>		\$600	\$1,200 <i>(two individual deductibles of \$600 each)</i>
County HSA Contribution (must have Optum Bank account)	\$400	\$1,200	\$1,200	N/A	N/A
Out-of-Pocket Maximum (includes medical and Rx; after you spend this amount, the health plan pays 100%)	\$3,000	\$4,000	\$6,000	\$2,600	\$5,200

In-Network Benefit*	Consumer Driven Health Plan with HSA (CDHP)	Point of Service Health Plan (POS)
Preventive Medical	\$0	\$0
Primary Care Physician	20% after deductible	\$25 copay
Behavioral Health	20% after deductible	\$25 copay
Specialist	20% after deductible	\$35 copay
Virtual Doctor Visit	\$49 then 20% after deductible	\$15 copay
Convenience Care Clinics/Urgent Care	\$49 then 20% after deductible	\$25 copay
Emergency Room	20% after deductible	\$250 copay
Non-Preventive Medical (labs and imaging)	20% after deductible	20% after deductible
Preventive Rx	\$0 <i>(view the <a href="#">Express Scripts list of preventive medications</a>)</i>	\$15 copay for generic or coinsurance for preferred or non-preferred (see below)
Rx Generic (up to 30 days)	20% after deductible	\$15 copay
Rx Preferred Brand (up to 30 days), <i>italics indicates specialty medications</i>	20% after deductible	20% coinsurance min: \$30 (\$60), max: \$60 (\$120)
Rx Non-Preferred Brand (up to 30 days) <i>italics indicates specialty medications</i>	20% after deductible	40% coinsurance min: \$45 (\$90), max: \$90 (\$180)
Rx (up to 90 days), use Smart90 Program at Walgreens or home delivery	20% after deductible	Cost of 30-day supply (specialty), 2x cost of 30-day (non-specialty)

\* Out-of-network benefits are also available. Deductibles, coinsurance and out-of-pocket maximums are higher.

**See [Health Plan Rates for Non-Medicare Eligible Retirees](#)**

(The rates are the same for the Consumer Driven and Point of Service health plans).

**View [accessible version](#).**