



Subcommittee on Employee Relations Legislative Coordinating Commission

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Date: October 2, 2019

To: Members of the Subcommittee

From: Greg Hubinger

Re: State employee contracts summary

Background

Minnesota Management and Budget (MMB) has reached tentative settlements with:

- American Federation of State, County, and Municipal Employees (AFSCME), Council 5
- Minnesota Association of Professional Employees (MAPE)
- American Federation of State, County, and Municipal Employees (AFSCME), Council 25
- Middle Management Association (MMA)

These contracts and plans are for the FY 20-21 biennium and are effective July 1, 2019.

This memo includes a description of the major provisions of each contract, and a summary of the financial implications. Links to the actual contracts, in legislative format, are available in the summary for each contract. Changes to the State Employee Group Insurance Plan (the core health insurance program for state employees) are included as part of these contracts.

Insurance Benefits

The health, dental, life, and disability benefits provisions are initially bargained through a coalition that includes exclusive representatives from all of the state's unions. Final bargaining is completed between the state and the exclusive representatives for AFSCME and MAPE. As a result, the insurance provisions themselves are generally consistent from contract to contract. However, some minimal changes for financial and benefit issues (like eligibility and modifications to state contributions) may be bargained from contract to contract.

The Legislature reviews proposed changes to benefits provisions as part of its overall review of proposed collective bargaining agreements. Because benefits are a term and condition of employment bargained in these agreements, the Legislature does not separately review the benefits program.

The insurance provisions also generally become part of the Legislative Plan for Employee Benefits, so that they apply to members and staff. Changes to the Legislative Plan, including

any changes to insurance provisions must be approved by the Legislative Coordinating Commission before becoming effective.

Insurance changes become effective January 1, 2020.

MMB and the employee representatives negotiated the following with regard to insurance:

- No changes to the underlying medical plan design.
- Out of pocket costs for the medical plan, including first dollar deductibles, office and prescription co-pays and co-insurance are all increased. A copy of these changes in fees is attached.
- In 2021, the \$5 reduction in the office visit copay is replaced by a \$70 credit to the individual deductible for employees completing qualified activities in the Wellbeing program.
- Changes to dental coverage include:
 - Preventive services do not apply to the \$2,000 annual maximum.
 - The maximum lifetime orthodontia benefit is increased from \$2,400 to \$3,000.
- The agreement provides for the addition of vision insurance, to be negotiated through the Joint Labor Management coalition, and implemented in CY 21. This is a fully employee paid benefit.
- The Accidental Death and Dismemberment employee maximum is increasing from \$100,000 to \$200,000 effective January 1, 2020. This is also a fully employee paid benefit.

Medical premiums are planned to increase by approximately 8% in each year of the contract. Dental premiums are increasing by 2.25% for Calendar Year 2020. (Premiums are determined by MMB, and are not negotiated.)

Nonfinancial provisions in all Contracts

- Replace gender specific references of he/she and his/her with gender-neutral pronouns.
- Added tribal voting as a paid leave time for eligible employees.

AFSCME Council 5 Contract

The tentative settlement with the American Federation of State, County, and Municipal Employees (AFSCME Council 5) covers approximately 15,000 employees in five bargaining units:

Clerical and Office (Unit 6)
 Technical (Unit 7)
 Health Care Non-professionals (Unit 4)
 Craft, Maintenance and Labor (Unit 2)
 Service (Unit 3)

The contract, in legislative format, is available at:

<https://www.ser.leg.mn/contracts/20-21/AFSCME-20-21-redline-9-24-19.pdf>

Financial provisions:

1. 2.25% across the board increases effective July 1, 2019.
2. 2.5% across the board increases effective July 1, 2020.

3. Step increases in each year for employees who are eligible. Step increases represent approximately a 2.7% increase. About half of employees are below the maximum of their salary ranges and receive these increases.
4. The minimum hourly pay is \$15 per hour.
5. All salary ranges are adjusted by the same percentage as the across the board increases.
6. New language was added to the Injured on Duty section, permitting an employee who incurs a disabling injury on the job as a result of aggressive or overt acts of a person who is being apprehended or taken into custody, and who seeks medical attention, must be compensated with a lump sum payment for the time until admission, not to exceed four hours. If transport is required, up to an additional four hours must be granted.
7. Voluntary shift bonuses for HSTs and LPNs are increased from \$50 to \$100.
8. Several additional agencies are authorized to award Achievement Awards, under the same terms provided to employees in other agencies under supplements to the contract.

Other provisions continue unchanged for employees to:

9. Receive ten holidays and one floating holiday per year.
10. Receive thirteen days of paid sick leave per year.
11. Earn between 13 (entry level) and 29 (with 30 years of service) days of vacation leave per year, depending on length of service.
12. Receive a state match to an employee's contribution to a deferred compensation account, to a maximum of \$175 per year.
13. Receive a shift differential of \$0.65 per hour for shifts scheduled to begin before 6 AM or end after 7 PM.

Pay equity

Minnesota Management and Budget is required by Minnesota Statutes 43A.05 to report any employee classes that it has found to have inequities in compensation. The January 2019 report by the Department identified no female-dominated classes in bargaining units represented by AFSCME.

Settlement cost sheet

MMB estimates that the cost of the increases (across the board increases, steps, insurance, FICA, retirement contributions) provided in the AFSCME Council 5 contract will be 5.03% this biennium. The cost of these increases will add 8.74% to the next biennium's base. (This figure captures the tails – those obligations made during this biennium whose full costs are not realized until the next biennium.)

For purposes of comparison, these costs are summarized in a settlement tracking sheet that is attached. In order to provide another point of comparison, also attached is the settlement sheet for the previous biennium.

AFSCME Contract: Radio Communications Operators

The tentative settlement with the American Federation of State, County, and Municipal Employees (AFSCME Unit 225), covers approximately 57 Radio Communications Operators in the

Department of Public Safety. A copy of the contract is available at:

<https://www.ser.leg.mn/contracts/20-21/AFSCME-20-21-redline-9-24-19.pdf>

Financial provisions:

1. 2.25% across the board increases effective July 1, 2019.
2. 2.50% across the board increases effective July 1, 2020.
3. Step increases in each year for employees who are eligible. Step increases represent approximately a 2.7% increase. About 83% of employees are below the maximum of their salary ranges and receive these increases, which are granted on either an annual or semi-annual basis depending on the employee's position in the salary range.

Non-financial provisions

4. When an Appointing Authority imposes a suspension in a disciplinary action, the amount of vacation leave that may be reduced is increased from three days to five days.

Other underlying provisions are parallel to those in the AFSCME Council 5 contract.

Settlement cost sheet

MMB estimates that the cost of the increases (across the board increases, steps, insurance, FICA, retirement contributions) provided in the AFSCME Council 25 contract will be 5.01% this biennium. The cost of these increases will add 8.68% to the next biennium's base. (This figure captures the tails – those obligations made during this biennium whose full costs are not realized until the next biennium.)

MAPE Contract

The Minnesota Association of Professional Employees (MAPE) represents approximately 15,224 employees. A copy of the contract is available at:

<https://www.ser.leg.mn/contracts/20-21/MAPE-20-2-Redline-9-24-19.pdf>

Financial provisions:

1. 2.25% across the board increases effective July 1, 2019.
2. 2.5% across the board increases effective July 1, 2020.
3. Step increases in each year for employees who are eligible. Step increases represent approximately a 3.6% increase. About 57% of these employees are eligible to receive these step increases.
4. Agencies, under a pilot program, will be permitted to offer student loan reimbursements, not to exceed \$5,000 per calendar year, or \$25,000 over five years. Participating employees must have 18 months' tenure, and remain employed for one year after receiving a reimbursement payment. This provision is effective upon ratification by the Legislature.
5. Agencies may offer a recruiting incentive up to \$5,000 to new employees who accept a hard-to-fill position. Agencies may also offer referral incentives up to \$1,000 for hard to fill positions. MMB will determine which positions are hard-to-fill. This provision is effective upon ratification by the Legislature.
6. Permit MMB, upon request of an Appointing Authority, to grant equity adjustments to employees to maintain internal equity. The employee may advance within the salary range,

or receive up to \$2,500 in a lump sum payment if they are at the top of their range. This provision is effective upon ratification by the Legislature, and expires upon ratification of the next contract.

7. Expand a pilot phased retirement program to include all state agencies. Employee must be at least 55 years old with at least ten years of service. Phased retirement can last no more than 6 months, and must be no less than 50% time. Employee's retirement and insurance contributions are determined as if the employee is full time.

Non-financial provisions:

8. Sick leave use is expanded to reflect statutory changes permitting use of sick leave for extended family members, and for providing assistance to family members in cases of sexual assault, domestic abuse or stalking. The State may limit the use of sick leave for these purposes to 160 hours in any 12-month period.
9. Employees who have insufficient sick leave balances may take bereavement leave through a sick leave credit, to be paid back in subsequent pay periods.
10. Expand use of sick leave for employees with disabilities. Permit use of sick leave for training or orientation in use of assistive devices.
11. Add employment with a tribal government to eligible experience used in calculating vacation leave accruals.
12. Permit an Appointing Authority to reduce vacation leave in lieu of suspension where the Appointing Authority determines the employee's attendance at work may assist in correcting the performance issue. The length of the suspension is expanded from a maximum of three days to five days, and the amount of the employee's vacation leave balance is reduced from 50 hours to 40.
13. In a disciplinary action, clarify that if the intent of the Appointing Authority is to suspend or discharge an employee, the Appointing Authority must notify the employee of their right to a Loudermill hearing.
14. Permit an employee to request that a letter of expectation, which is not discipline, to be removed from their file if they have performed satisfactorily for six months.

Other provisions continue unchanged for employees to:

15. Receive ten holidays and one floating holiday per year.
16. Receive thirteen days of paid sick leave per year.
17. Earn between 13 (entry level) and 29 (30 years of service) days of vacation leave per year, depending on length of service.
18. Receive severance if they meet eligibility criteria (based on length of service and eligibility for retirement benefits).
19. Employees continue to be eligible for achievement awards. These awards recognize achievement for outstanding performance. The award consists of a lump sum of up to \$1,000 or a step increase. They can be granted to a maximum of 35% of the employees in an agency.
20. Employees continue to be eligible for an employer match up to \$200 per year to deferred compensation.
21. Employees continue to be required to contribute 1% of their salary to a health care savings plan.

22. Maintain supplemental agreements with many agencies with provisions that apply to agency specific needs.

Pay equity

MMB is required by Minnesota Statutes 43A.05 to report any employee classes that it has found to have inequities in compensation. The January 2019 report by the Department identified two female-dominated classes in bargaining units represented by MAPE, including 17 employees. Those specific inequities were not addressed in the agreement, although a new provision (noted earlier) was included providing for general equity adjustments.

Settlement cost sheet

MMB estimates that the cost of the increases (across the board increases, steps, insurance, FICA, retirement contributions) provided in the MAPE contract will be 5.36% this biennium. The cost of these increases will add 9.30% to the next biennium's base. (This figure captures the tails – those obligations made during this biennium whose full costs are not realized until the next biennium.) These costs are included in the settlement tracking sheet.

Middle Management Association Contract

The tentative settlement with the Middle Management Association covers 3,219 supervisors.

The contract, in legislative format, is available at:

<https://www.ser.leg.mn/contracts/20-21/MMA-20-21-redline-9-24-19.pdf>

Financial provisions:

1. 2.25% across the board increases effective July 1, 2019.
2. 2.5% across the board increases effective July 1, 2020.
3. Step increases in each year for employees who are eligible. Step increases represent approximately a 3.7% increase. About 41% of employees are below the maximum of their salary ranges and receive these increases.
4. Add pilot team achievement awards to existing achievement award program. Under the new program, team members may receive awards up to \$1,000. No more than 40% of the supervisors in an agency may receive a team award, although a supervisor may receive both a team and an individual award.
5. Increase the shift differential from \$0.65 to \$1.65, and re-define the eligible hours to between 6:00 PM and 6:00 AM.

Non-financial provisions

6. Redefine eligibility for severance pay, which is paid at separation from employment, other than for cause.
7. In Injured on Duty section, added language permitting an employee who incurs a disabling injury on the job as a result of aggressive or overt acts of a person who is being apprehended or taken into custody, and who seeks medical attention, must be compensated with a lump sum payment for the time until admission, not to exceed four hours. If transport is required, up to an additional four hours must be granted.

8. Agencies, under a pilot program, will be permitted to offer student loan reimbursements, not to exceed \$5,000 per calendar year, or \$25,000 over five years. Participating employees must have 18 months' tenure, and remain employed for one year after receiving a reimbursement payment. This provision is effective upon ratification by the Legislature.
9. Agencies may offer a recruiting incentive up to \$5,000 to new employees who accept a hard-to-fill position. Agencies may also offer referral incentives up to \$1,000 for hard to fill positions. MMB will determine which positions are hard-to-fill. This provision is effective upon ratification by the Legislature.
10. Permit MMB, upon request of an Appointing Authority, to grant equity adjustments to employees to maintain internal equity. The employee may advance within the salary range, or receive up to \$2,500 in a lump sum payment if they are at the top of their range. This provision is effective upon ratification by the Legislature, and expires upon ratification of the next contract.

Other provisions continue:

11. The state continues to provide achievement awards of \$1,600, or one step, to supervisors who demonstrate outstanding performance. Up to 40% of the employees may receive such an award.

Pay equity

Minnesota Management and Budget is required by Minnesota Statutes 43A.05 to report any employee classes that it has found to have inequities in compensation. The January 2019 report by the Department identified no female-dominated classes in bargaining units represented by MMA.

Settlement Cost Sheet

MMB estimates that the cost of the increases (across the board increases, steps, insurance, FICA, retirement contributions) provided in the MMA contract will be 5.22% this biennium. The cost of these increases will add 8.99% to the next biennium's base. (This figure captures the tails – those obligations made during this biennium whose full costs are not realized until the next biennium.) These costs are included in the settlement tracking sheet.

Agency specific compensation cost data

Effective July 1, 2019, MMB is required to provide compensation cost data by agency. The report is to include base costs, the costs provided under the proposed contract or plan, and a breakdown of the costs by agency by fund. Copies of the reports for the four contracts are attached.

Attachments:

- FY 20-21 settlement sheet
- FY 18-19 settlement sheet
- FY 20-21 agency specific compensation costs (4)
- MMB cost data
- Insurance Schedule of Benefits changes

STATE EMPLOYEE SALARY SETTLEMENTS

FY 20-21 ESTIMATED COSTS

LCC Subcommittee on Employee Relations
September 25, 2019

Bargaining Unit	Across the board increases (% increase)				BIENNIAL BASE (1)	BIENNIAL NEW MONEY (1)	% INCREASE (2)	% INCREASE BIENNIUM TO BIENNIUM (3)	\$ IMPACT ON NEXT BIENNIUM
	7/1/2019	1/1/2020	7/1/2020	1/1/2021					
AFSCME, Council 5	2.25%		2.50%		\$ 2,086,908,177	\$ 104,981,085	5.03%	8.74%	\$182,395,775
AFSCME, Unit 8, Correctional Officers									
AFSCME, Unit 25, Radio Communications Oper	2.25%		2.50%		\$ 10,511,814	\$ 526,192	5.01%	8.68%	\$912,425
MN Association of Professional Employees	2.25%		2.50%		\$ 3,061,970,910	\$ 164,059,411	5.36%	9.30%	\$284,763,295
Middle Management Association	2.25%		2.50%		\$ 764,283,588	\$ 39,870,769	5.22%	8.99%	\$68,709,095
MN Government Engineering Council (5)									
Minnesota Nurses Association									
MN Law Enforcement Association									
State Residential Schools Education Assoc									
Service Employees International Union (6)	10.4%								
State University Inter Faculty Organization									
MN State University Assoc of Admin & Service Faculty									
Minnesota State College Faculty									
Personnel Plan for MnSCU administrators									
Personnel Plan for St Bd of Invest employees									
Office of Higher Education Plan									
Managerial Plan									
Commissioners Plan (4)									
Office of Legislative Auditor									
MnSure Compensation Plan									
TOTAL					\$ 5,923,674,489	\$ 309,437,457	5.22%	9.06%	\$ 536,780,589

The ">" indicates proposed contract or plan not been acted on by the Subcommittee.
 The "R" indicates the contract or plan was rejected by the Subcommittee.
 The "I" indicates a contract or plan that has been implemented absent Subcommittee action
 The "*" indicates the proposed contract or plan has not been ratified by the Legislature
 The "A" indicates the contract or plan has been ratified by the Legislature

- (1) Includes all funds, including higher education agencies. Includes across the board salary increases, steps, FICA, insurance & pension.
- (2) Percent of new money needed over base.
- (3) This percentage reflects the annualized cost of the increases granted during the biennium. This figure depicts all of the costs of the contract, including "tails."
- (4) Groups within plan follow lead of comparable bargaining units.
- (5) The arbitration award provided 3.5% across the board increases each year for engineers in the 3 highest classes
- (6) Includes federal and state funds. Does not include funds for administration, grants and training.

STATE EMPLOYEE SALARY SETTLEMENTS

FY 18-19 ESTIMATED COSTS LCC Subcommittee on Employee Relations October 3, 2019

Bargaining Unit	Across the board increases (% increase)				BIENNIAL BASE(1)	BIENNIAL NEW MONEY (1)	% INCREASE (2)	% INCREASE BIENNIUM TO NEXT BIENNIUM BIENNIUM (3)	\$ IMPACT ON NEXT BIENNIUM
	7/1/2017	1/1/2018	7/1/2018	1/1/2019					
AFSCME, Council 5	2.00%		2.25%		\$1,974,265,786	\$60,025,862	3.04%	4.51%	\$89,039,387
AFSCME, Unit 8, Correctional Officers	2.00%		2.25%		\$315,468,586	\$8,514,943	2.70%	3.79%	\$11,956,259
AFSCME, Unit 25, Radio Communications Oper	2.00%		2.25%		\$9,492,096	\$288,685	3.04%	4.50%	\$427,144
MN Association of Professional Employees	2.00%		2.25%		\$2,738,433,672	\$105,887,851	3.87%	5.84%	\$159,924,526
Middle Management Association	2.00%		2.25%		\$694,149,486	\$27,187,838	3.92%	6.16%	\$42,759,608
MN Government Engineering Council (5)	2.00%		2.25%		\$238,618,058	\$8,341,954	3.50%	5.30%	\$12,646,757
Minnesota Nurses Association	2.00%		2.25%		\$181,722,624	\$7,756,023	4.27%	6.88%	\$12,502,517
MN Law Enforcement Association	2.00%		2.25%		\$168,263,546	\$6,498,233	3.86%	6.28%	\$10,566,951
State Residential Schools Education Assoc	2.00%		2.25%		\$33,899,624	\$1,246,559	3.68%	5.75%	\$1,949,228
Service Employees International Union (6)					\$884,559,652	\$20,411,000			
State University Inter Faculty Organization	1.60%		2.40%		\$609,668,437	\$19,796,623	3.25%	4.87%	\$29,690,853
MN State University Assoc of Admin & Service Faculty	1.60%		2.40%		\$133,174,762	\$3,339,232	2.51%	3.94%	\$5,247,086
Minnesota State College Faculty	1.60%		2.40%		\$803,176,057	\$21,446,917	2.67%	4.27%	\$34,295,618
Personnel Plan for MnSCU administrators	2.0%		2.0%		\$185,674,316	\$4,783,731	2.58%	3.65%	\$6,777,113
Personnel Plan for St Bd of Invest employees									
Office of Higher Education Plan	2.00%		2.25%		\$7,552,714	\$358,412	4.75%	7.80%	\$589,112
Managerial Plan	2.00%		2.25%		\$414,274,424	\$15,330,145	3.70%	5.47%	\$22,660,811
Commissioners Plan (4)	2.00%		2.25%		\$240,867,122	\$7,653,765	3.18%	4.48%	\$10,790,847
Office of Legislative Auditor									
MnSure Compensation Plan	2.00%		2.25%		\$5,229,364	\$235,749	4.51%	6.93%	\$362,395
TOTAL					\$9,638,490,326	\$319,103,522	3.31%	4.69%	\$ 452,186,211

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- (1) Includes all funds, including higher education agencies. Includes across the board salary increases, steps, FICA, insurance & pension.
- (2) Percent of new money needed over base.
- (3) This percentage reflects the annualized cost of the increases granted during the biennium.
This figure depicts all of the costs of the contract, including "tails."
- (4) Groups within plan follow lead of comparable bargaining units.
- (5) The arbitration award provided 3.5% across the board increases each year for engineers in the 3 highest classes
- (6) Includes federal and state funds. Does not include funds for administration, grants and training.



Bargaining Agreements FY2020-FY2021

September 19, 2019

Bargaining Units	# of Full-time Employees	# of Part-time Employees	Total Employees	Average Annual Salary	Percent of Employees at Range Maximum	Average Step Size	FY2020 General Salary Increase	FY2021 General Salary Increase	Employer Match to Deferred Compensation/ Fiscal Year	Employer Contribution to MSRS Pension Plan July 1, 2019*	CY2020	CY2020	CY2020	CY2020	CY2021	CY2021	CY2021	CY2021
											Annual Employee Contribution for Employee Only Health Insurance	Annual Employer Contribution for Employee Only Health Insurance	Annual Employee Contribution for Family Health Insurance	Annual Employer Contribution for Family Health Insurance	Annual Employee Contribution for Employee Only Health Insurance	Annual Employer Contribution for Employee Only Health Insurance	Annual Employee Contribution for Family Health Insurance	Annual Employer Contribution for Family Health Insurance
AFSCME 2,3,4,6,7	11,827	3,190	15,017	\$47,251	48.0%	2.72%	2.25%	2.50%	\$175	6.25%	\$420.48	\$7,988.16	\$2,868.24	\$21,858.96	\$453.49	\$8,615.23	\$3,093.40	\$23,574.89
AFSCME Unit 25	57	0	57	\$54,058	17.5%	2.67%	2.25%	2.50%	\$175	6.25%	\$420.48	\$7,988.16	\$2,868.24	\$21,858.96	\$453.49	\$8,615.23	\$3,093.40	\$23,574.89
MMA	3,195	24	3,219	\$84,000	58.7%	3.69%	2.25%	2.50%	\$400	6.25%	\$420.48	\$7,988.16	\$2,868.24	\$21,858.96	\$453.49	\$8,615.23	\$3,093.40	\$23,574.89
MAPE	14,574	650	15,224	\$70,616	42.9%	3.58%	2.25%	2.50%	\$200	6.25%	\$420.48	\$7,988.16	\$2,868.24	\$21,858.96	\$453.49	\$8,615.23	\$3,093.40	\$23,574.89

Employees represented by AFSCME, MMA, and MAPE whose salaries are below their salary range maximum rate are eligible for performance-based salary increases on their anniversary date each fiscal year.

Employee statistics are a point-in-time estimate

*Employer contribution to MSRS Pension Plan for the majority of employees in the bargaining unit.

It should be noted that the benefits numbers for 2021 are projections. The actual benefits numbers will not be finalized until September 2020.

Bargaining Unit & Plans	Covered Employees
AFSCME 2,3,4,6,7	Labor, Service, Health Care Non-Professional, Office Clerical, and Technical Employees
AFSCME Unit 25	Radio Communications Operators working in the Department of Public Safety
MMA	Middle Management Association - Supervisory Employees
MAPE	Minnesota Association of Professional Employees

2020 Minnesota Advantage Health Plan Schedule of Benefits

2020 - 21 Benefit Provision	Cost Level 1 - You Pay	Cost Level 2 - You Pay	Cost Level 3 - You Pay	Cost Level 4 - You Pay
A. Preventive Care Services <ul style="list-style-type: none"> Routine medical exams, cancer screening Child health preventive services, routine immunizations Prenatal and postnatal care and exams Adult immunizations Routine eye and hearing exams 	Nothing	Nothing	Nothing	Nothing
B. Annual First Dollar Deductible (single/family)	\$250/500	\$400/800	\$750/1500	\$1500/3000
C. Office visits for Illness/Injury, for Outpatient Physical, Occupational or Speech Therapy, and Urgent Care <ul style="list-style-type: none"> Outpatient visits in a physician's office Chiropractic services Outpatient mental health and chemical dependency Urgent Care clinic visits (in & out of network) 	\$30/35* copay per visit Annual deductible applies	\$ 35/40* copay per visit Annual deductible applies	\$65/70* copay per visit Annual deductible applies	\$85/90* copay per visit Annual deductible applies
D. In-network Convenience Clinics & Online Care (deductible waived)	\$0 copay	\$0 copay	\$0 copay	\$0 copay
E. Emergency Care (in or out of network) <ul style="list-style-type: none"> Emergency care received in a hospital emergency room 	\$100 copay Annual deductible applies	\$100 copay Annual deductible applies	\$100 copay Annual deductible applies	25% coinsurance Annual deductible applies
F. Inpatient Hospital Copay (waived for admission to Center of Excellence)	\$100 copay Annual deductible applies	\$200 copay Annual deductible applies	\$500 copay Annual deductible applies	25% coinsurance Annual deductible applies
G. Outpatient Surgery Copay	\$60 copay Annual deductible applies	\$120 copay Annual deductible applies	\$250 copay Annual deductible applies	25% coinsurance Annual deductible applies
H. Hospice and Skilled Nursing Facility	Nothing	Nothing	Nothing	Nothing
I. Prosthetics, Durable Medical Equipment	20% coinsurance	20% coinsurance	20% coinsurance	25% coinsurance Annual deductible applies
J. Lab (including allergy shots), Pathology, and X-ray (not included as part of preventive care and not subject to office visit or facility copayments)	10% coinsurance Annual deductible applies	10% coinsurance Annual deductible applies	20% coinsurance Annual deductible applies	25% coinsurance Annual deductible applies
K. MRI/CT Scans	10% coinsurance Annual deductible applies	15% coinsurance Annual deductible applies	25% coinsurance Annual deductible applies	30% coinsurance Annual deductible applies
L. Other expenses not covered in A-K above, including but not limited to: <ul style="list-style-type: none"> Ambulance Home Health Care Outpatient Hospital Services (non-surgical) <ul style="list-style-type: none"> Radiation/chemotherapy Dialysis Day treatment for mental health and chemical dependency Other diagnostic or treatment related outpatient services 	5% coinsurance Annual deductible applies	5% coinsurance Annual deductible applies	20% coinsurance Annual deductible applies	25% coinsurance Annual deductible applies
M. Prescription Drugs 30-day supply of Tier 1, Tier 2, or Tier 3 prescription drugs, including insulin, or a 3-cycle supply of oral contraceptives Note: all Tier 1 generic and select branded oral contraceptives are covered at no cost.	\$18/30/55	\$18/30/55	\$18/30/55	\$18/30/55
N. Plan Maximum Out-of-Pocket Expense for Prescription Drugs (excludes PKU, Infertility, growth hormones) (single/family)	\$1050/2100	\$1050/2100	\$1050/2100	\$1050/2100
O. Plan Maximum Out-of-Pocket Expense (excluding prescription drugs) (single/family)	\$1700/3400	\$1700/3400	\$2400/4800	\$3600/7200