



HEALTH INSURANCE

WHO IS ELIGIBLE & WHEN?

If you are a full-time employee of The Davis Community (working 30 or more hours per week), you are eligible to enroll in our group health insurance plan. Eligible dependents include your spouse and children who are less than 26 years of age.

New Hires are eligible to enroll after working full-time hours for 90 days. Coverage will be in effect on your 91st day.

Open Enrollment is held every fall and changes to your benefit elections take effect on October 1st.

The Davis Community offers two options for health coverage through Cigna, a Core Plan and a Buy Up Plan. The primary differences are in the annual deductible and prescription costs. See the side by side comparison chart below.



Core Plan Highlights		Buy Up Plan Highlights	
Primary Care copay	\$25	Primary Care copay	\$25
Specialist copay	\$50	Specialist copay	\$50
Preventative Care	100%	Preventative Care	100%
Urgent Care	\$25	Urgent Care	\$25
Emergency Room	\$1,000	Emergency Room	\$1,000
Prescriptions	\$10 generics non-generic You pay cost up to \$100	Prescription Tiers	\$10/\$35/\$60
In-Network Deductible	\$5,000 <i>individual</i> \$10,000 <i>family</i>	In-Network Deductible	\$3,500 <i>individual</i> \$7,000 <i>family</i>
In-Network Co-insurance	20% after deductible	In-Network Co-insurance	20% after deductible
In-Net Out of Pocket Max	\$6,650 <i>individual</i> \$13,300 <i>family</i>	In-Net Out of Pocket Max	\$6,350 <i>individual</i> \$12,700 <i>family</i>

