

# 2003 Medical Benefits Plan



## Introduction

### Goals:

- Continue to offer top quality health coverage to employees and retirees.
  - Maintain the financial well being of the plan
- Introduction (cont.)**

## Medical Plan Choices

- Varsity Health (Previously TeamHealth)
  - HMO type plan administered by Sarasota Memorial
- EPO Plan
  - In-network only benefits using Healthcare Sarasota network
  - Copays for most services
- EPO2 **New!**
  - In-network plan for individuals or dependents that live outside the 5 county area.
- PPO Plan
  - In and out of network services
  - Subject to deductible and coinsurance



**VARSITY HEALTH**  
*Pulling together for your health.*

## Varsity Health

- Available only to employees and dependents with doctors in Sarasota, and Manatee counties
- Primary Care Physician must be selected, referrals needed for most specialist care
- Has own network



## Varsity Health Employee Cost

- **Type of Coverage:**

- VHO – Employee
- VHO – Emp + 1
- VHO – Emp + Family

- **Employee Cost:**

- \$0.00/wk
- \$39.90/wk
- \$45.15/wk

## EPO Plan

- Available to employees and dependents with doctors in Sarasota, Manatee, Hillsborough, Pinellas, and Pasco counties
- Uses Healthcare Sarasota network only, emergency coverage only out of area
- No deductibles or coinsurance

## EPO Employee Cost

- | ● Type of Coverage:  | ● Employee Cost: |
|----------------------|------------------|
| – EPO – Employee     | – \$0.00         |
| – EPO – Emp + 1      | – \$44.10        |
| – EPO – Emp + Family | – \$49.35        |

## EPO2 (New for 2003)

- For employees, retirees or dependents living outside Five County area (Sarasota, Manatee, Pasco, Pinellas, and Hillsborough)
- Coverage same as EPO but with Beech Street network for those living outside 5 counties.
- Beech Street network only for individuals living outside 5 county area. (If employee lives in Sarasota and dependent lives in N.Y., only dependent has Beech Street available.)

## EPO2 Employee Cost (New for 2003)

- **Type of Coverage:**

- EPO2 – Employee
- EPO2 – Emp + 1
- EPO2 – Emp +  
Family

- **Employee Cost:**

- \$0.00
- \$48.30
- \$53.55

## PPO Plan

- Available to all employees regardless of residence
- Uses Healthcare Sarasota network in Sarasota, Manatee, Hillsborough, Pinellas, Pasco counties only; Beech Street network elsewhere
- Subject to deductible and coinsurance

## PPO Employee Cost

- | ● Type of Coverage:  | ● Employee Cost: |
|----------------------|------------------|
| – PPO – Employee     | – \$0.00         |
| – PPO – Emp + 1      | – \$55.00        |
| – PPO – Emp + Family | – \$60.00        |

# City of Sarasota

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## Medical Plans Overview

Benefit	Varsity Health	EPO/EPO2	PPO
Lifetime Maximum	\$2 Million	\$2 Million	\$2 Million
Deductible	None	None	In Net: \$300/\$900 Out Net: \$600/\$1800
Coinsurance	None	None	Net: 80% Out Net: 60%
Max Out of Pocket	\$500	\$500/\$1500	In Net: \$\$1500/\$4500 Out Net: \$\$3000/\$9000

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## Medical Plans Overview

Benefit	Varsity Health	EPO/EPO2	PPO
Emergency Room	\$75, waived if admitted	\$75 Copay	Deductible & Coinsurance
Hospital Inpatient	\$100 Copay	\$250 Copay	Deductible & Coinsurance
Routine Office Visit	\$10 Copay	\$15/\$25 Copay	Deductible & Coinsurance
Adult Well Care	100%	\$15 Copay, then 100% up to \$350	100% up to \$350, then coinsurance only

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## Medical Plans Overview

Benefit	Varsity Health	EPO/EPO2	PPO
Prescription Drugs	Retail: \$10/\$20/\$30 Mail: \$15/\$30/\$45	Retail: \$10/\$20/\$30 Mail: \$15/\$30/\$45	Retail: \$10/\$20/\$30 Mail: \$15/\$30/\$45
Outpatient Surgery	\$50 Copay	\$100 Copay	Deductible & Coinsurance
CTs/MRIs, Xray, Diagnostic Lab	\$15 Copay	\$50 Copay \$15 Copay	Deductible & Coinsurance
Referral Needed?	Yes	No	No

## Which Health Plan is Right for Me?

### Coverage in:

#### Sarasota, Manatee

- Varsity Health with Varsity Health network
- EPO Plan with Healthcare Sarasota Network
- PPO Plan with Healthcare Sarasota network

#### Hillsborough, Pinellas, Pasco

- EPO Plan with Healthcare Sarasota network
- PPO Plan with Healthcare Sarasota network

#### Elsewhere in Florida or the United States

- PPO Plan with Beech Street network
- EPO2 In-network plan with Beech Street network for individuals living outside the 5 county area.

## Changes for 2003

- **Addition of EPO2 plan**
- **Mandatory Mail Order for Maintenance Drugs**
- **Pay for Disease Management Program up to \$500 per year. \$15 co-pay EPO, EPO2, PPO**
- **Add \$15 co-pay to the EPO and EPO2 plan for Lab Work**

# Questions?

