

The visual on the next page was designed to make it easier to understand how the City's health insurance program works.

It illustrates how the deductible, co-insurance, and emergency room co-pay fit together to satisfy the out-of-pocket requirements of our plan.

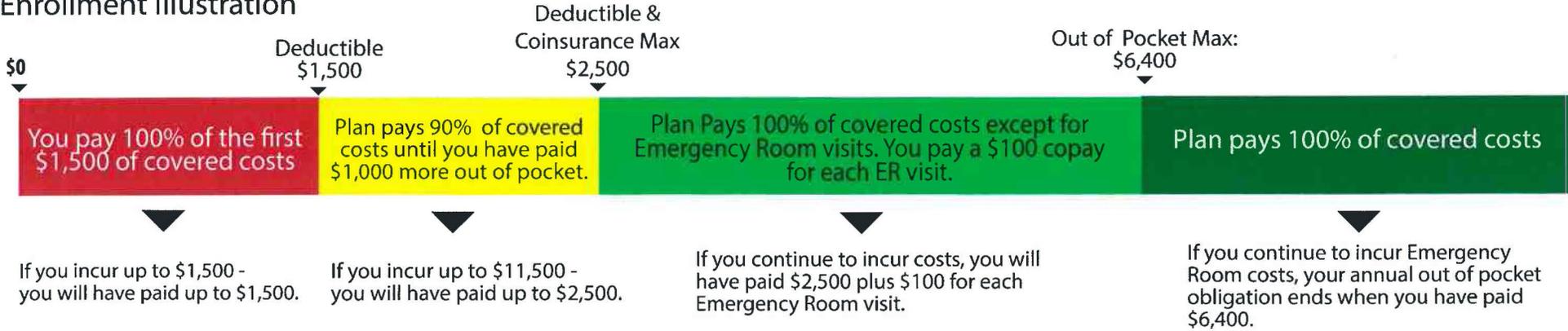
Note there is a chart for Single coverage and a separate one for Family coverage.

Under the "deductible" portion of the charts, all claims that are for services related to illness or injuries accumulate. Claims billed under the preventive benefit, which has first dollar coverage (payable at 100%), would not apply.

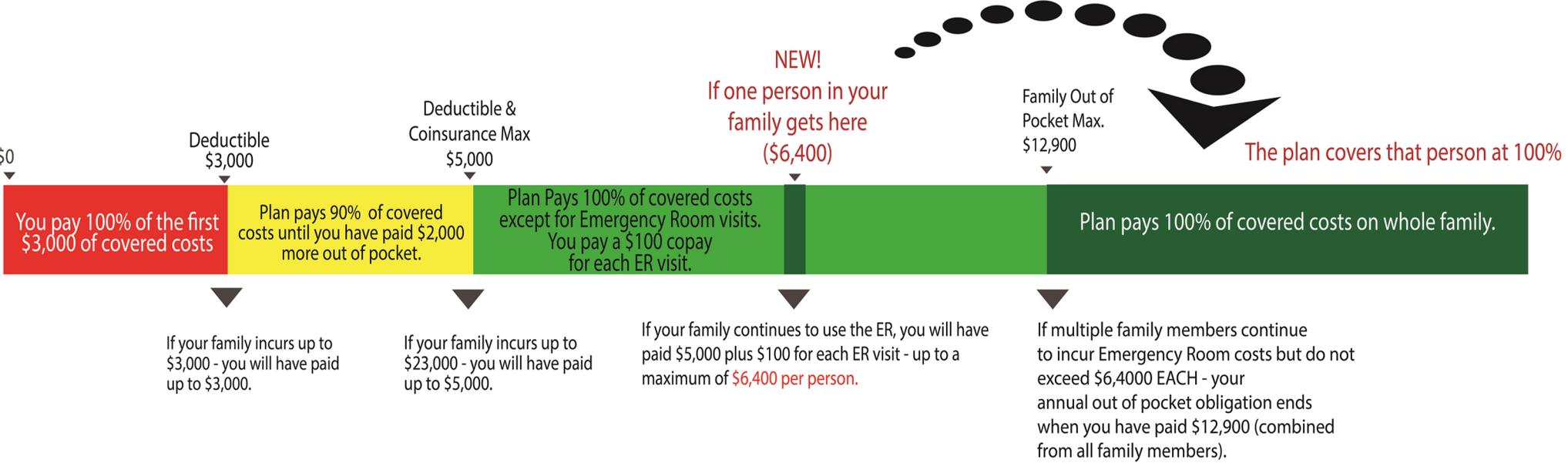
Questions regarding the processing of a specific claim should be directed to Security Administrative Services at 1-800-570-8760.

NOTE: This applies ONLY to the high deductible health plan that has a co-insurance and emergency room co-pay.

# Single Enrollment Illustration



# Family Enrollment Illustration



*\*The above illustrations assume all claims are In-Network, and are for illustration purposes only. See plan documents for further information. If there is any discrepancy between the above illustrations and the plan documents, the plan documents will prevail.*