

2022 Benefits at a Glance

We offer four medical plans with low, medium and high-deductible options to help you manage the total cost of your care. Preventive care is covered at 100% in all our plans when you use an in-network provider. (Kaiser Permanente is available to our employees living in California.)

		EMPLOYEE ONLY	EMPLOYEE + SPOUSE/DP	EMPLOYEE + CHILD	EMPLOYEE + CHILDREN	EMPLOYEE + FAMILY
Low Deductible	BIWEEKLY PREMIUM	\$46.54	\$145.60	\$96.28	\$96.28	\$197.04
	FAMILY DEDUCTIBLE ²	\$500	\$1,000	\$1,000	\$1,500	\$1,500
	OUT-OF-POCKET MAXIMUM ³	\$3,000	\$6,000	\$6,000	\$9,000	\$9,000
Medium Deductible	BIWEEKLY PREMIUM	\$16.05	\$81.73	\$35.63	\$35.63	\$116.19
	FAMILY DEDUCTIBLE ²	\$1,000	\$2,000	\$2,000	\$3,000	\$3,000
	OUT-OF-POCKET MAXIMUM ³	\$3,500	\$7,000	\$7,000	\$10,500	\$10,500
High Deductible	BIWEEKLY PREMIUM	\$6.90	\$42.29	\$15.04	\$15.04	\$61.29
	FAMILY DEDUCTIBLE ⁶	\$2,000	\$3,000	\$3,000	\$4,000	\$4,000
	OUT-OF-POCKET MAXIMUM ⁷	\$4,000	\$6,000	\$6,000	\$8,000	\$8,000
	COX CONTRIBUTION TO HSA	\$500	\$750	\$750	\$750	\$1,000
Kaiser	BIWEEKLY PREMIUM	\$55.99	\$145.60	\$155.61	\$155.61	\$197.04
	FAMILY DEDUCTIBLE ¹	\$0	\$0	\$0	\$0	\$0
	OUT-OF-POCKET MAXIMUM ¹	\$1,500	\$3,000	\$3,000	\$3,000	\$3,000

1 These amounts only apply to covered in-network services. Out-of-network services are not covered.

2 This plan has an individual deductible. You only need to meet your \$500 individual deductible before the plan pays based on your coinsurance (even if your family maximum hasn't been met). For your family, you pay the individual deductible multiplied by the number of dependents covered (up to a maximum of three or \$1,500).

3 This plan has an individual out of pocket maximum. You only need to meet your \$3,000 individual out-of-pocket maximum before the plan pays your covered expenses at 100% (even if your family maximum hasn't been met). You pay a total family maximum (for up to three family members or \$9,000).

4 This plan has an individual deductible. You only need to meet your \$1,000 individual deductible before the plan pays based on your coinsurance (even if your family maximum hasn't been met). For your family, you pay the individual deductible multiplied by the number of dependents covered (up to a maximum of three or \$3,000).

5 This plan has an individual out of pocket maximum.. You only need to meet your individual \$3,500 out-of-pocket maximum before the plan pays your covered expenses at 100% (even if your family maximum hasn't been met). You pay a total family maximum (for up to three family members or \$10,500).

6 Keep in mind that the High-Deductible Health Plan has true family deductibles, meaning that you must meet the deductible listed for your level of coverage before the plan pays coinsurance for anyone in your family. For example, if you cover both you and your spouse, you must meet the \$3,000 deductible before the plan starts paying coinsurance for either you or your spouse.

7 You'll want to note that the High-Deductible Health Plan has true family out-of-pocket maximums. You must meet the maximum costs listed for your level of coverage before the plan pays 100% of covered network services for anyone in your family. For example, if you cover both you and your spouse, you must meet the \$6,000 maximum before the plan pays 100% of covered network services for either you or your spouse.