



UNIFIED PORT OF SAN DIEGO Medical Benefits Overview

The San Diego Unified Port District offers a comprehensive medical program through **UnitedHealthcare** from which you can choose a plan according to you and your family's medical needs.

- UnitedHealthcare HMO Plan
- UnitedHealthcare Choice Plus PPO Plan

The **HMO** plan is an excellent choice for individuals or families who expect to use medical facilities regularly throughout the year and do not mind visiting specified doctors and hospitals. If you choose the HMO for your health care coverage, you will need to choose a Primary Care Physician (PCP) or a Plan Medical Group for yourself and for each of your covered dependents. As the primary caregiver, your PCP will manage most of your health needs, including routine visits and inpatient hospitalization. Furthermore, your PCP will refer you to specialists for additional care as necessary. This plan has a \$10 co-payment for every office visit. Prescription drugs are covered at \$10 for generic, \$20 for brand name and \$40 for non-formulary.

Semi-Monthly Contributions	
Employee Only	No Cost to the employee
Employee + 1 Dependent	\$118.87
Family	\$228.28

The **PPO** plan offers a network of physicians, hospitals and other providers who deliver services at negotiated rates. This plan is an excellent alternative for those who do not care for the "gatekeeper" style of the HMO. Because there are fewer controls and more flexibility on access to physicians and services, the Choice Plus PPO plan may require more out-of-pocket expense through deductibles, co-insurance and co-payments. This plan also has a cost for PPO single coverage.

The Choice Plus PPO plan is a 90/10 coinsurance plan. What does this mean? Coinsurance refers to the percentage the insurance company, UnitedHealthcare, will pay on charges other than an office visit. A "90/10" plan means that the insurance company will pay 90% of your covered medical charges and you will be responsible for 10% when you see in-network providers.

This plan has an in-network deductible of \$250. This means that you are responsible for the first \$250 before UnitedHealthcare pays for services other than routine visits. Prescription drugs are covered at \$10 for Tier 1, \$30 for Tier 2 and \$50 for Tier 3.

Semi-Monthly Contributions	
Employee Only	\$ 50.00
Employee + 1 Dependent	\$ 245.40
Family	\$ 425.28