

Plan Options and Coverage Information

If you were hired before January 1, 2006, you are a Legacy employee. If you were hired on or after January 1, 2006 and have never been employed with the State full time prior to 01/01/06, you are a Horizon employee. The difference between the two has to do with the premium amounts. See the link below for premium information for all health insurance coverage options.

Effective January 1, 2016, if you go to your Primary Care Physician (PCP) for a regular office visit, you will only be required to pay a \$25.00 co-pay. This co-pay only applies to in-network PCP and the \$25.00 co-pay does not apply toward your deductible.

Legacy and Horizon Select Coverage Information:

Deductibles	In-Network	Out-of-Network
• Individual	\$1,000	\$2,000
• Family	\$2,000	\$4,000
• Individual Coinsurance Maximum	\$2,500	\$3,500
• Individual Prescription Drug		\$75.00

Insurance pays 80% of approved procedures using in-network providers after deductible has been met. After the individual coinsurance maximum has been met, covered medical expenses will be paid at 100%. There is no family medical coinsurance maximum.

Legacy and Horizon Base Coverage Information:

Deductibles	In-Network	Out-of-Network
• Individual	\$1,800	\$1,800
• Family	\$3,000	\$3,000
• Individual Coinsurance Maximum	\$2,500	\$4,000
• Family Coinsurance Maximum	\$5,000	\$8,000

Insurance pays 80% of approved procedures using in-network providers. After the coinsurance maximum has been met, covered medical expenses will be paid at 100%.

*****It's important to remember that with the Base coverage, the pharmacy deductible is included with the health deductible. If an individual needs have a prescription filled, for example, the entire \$1,800 deductible will have to be met before any pharmacy costs will be covered. Also, there is no co-pay option for Base coverage.*****

[Health Insurance Premium Information](#)