

Medical

Help Me Choose

Need help choosing your medical plan? Here's how the PPO and HRA Plan compare.

	PPO	HRA PLAN
Network providers	The PPO and HRA plans share the same network of providers and facilities.	
Free preventive care (age 7+)?	Yes In-network, plan pays 100% up to \$750/year; then 80%	Yes In-network, plan pays 100%
Free preventive care (under age 7)?	No Plan pays 80% in-network	Yes In-network, plan pays 100%
Health Reimbursement Account (HRA) Fund?	No	Yes Each year, Metro puts \$1,100/employee only, \$2,200/employee + child(ren) or \$2,200/employee + family in an HRA Fund for you to spend on eligible medical and pharmacy expenses and help you meet your deductible*
Deductible?	Out-of-network only: \$200/employee only, \$600/employee + child(ren) or \$600/employee + family	Your share after HRA Fund pays: \$450/employee only, \$900/employee + child(ren) or \$900/employee + family
Office visit copays?	Yes You pay copay + coinsurance	No HRA Fund pays first; then you pay full discounted cost until deductible is met, then you pay 10% in-network
Telehealth office visit covered?	If offered by your provider, cost same as in-person visit; also offered through MDLIVE, visit myCigna.com	
Prescription drug copays?	Yes You pay flat copay per prescription	No HRA Fund pays first; then you pay full discounted cost until deductible is met, then you pay 10% (generic) or 30% (brand)
Coinsurance (in-network)?	Plan pays 80%; you pay 20%	Plan pays 90%; you pay 10%
Coinsurance (out-of-network)?	Plan pays 60%; you pay 40%	Plan pays 70%; you pay 30%
Pre-negotiated discounted rates?	Yes	Yes
Annual out-of-pocket maximum?	Plan pays 100% after you spend \$1,000/employee only, \$2,000/employee + child(ren) or \$2,000/employee + family; you continue to pay copays	Plan pays 100% after you spend \$1,150/employee only, \$2,300/employee + child(ren) or \$2,300/employee + family (deductible + coinsurance)
Incentives for healthy behaviors?	No	Yes See page 11

* If you don't spend all your HRA Fund during the year, remaining funds roll over to the next year and are yours to use toward eligible expenses, as long as you remain enrolled in the HRA Plan.