

King County
KingCare Gold and WA Teamsters A - Plan Value Comparison

The following table summarizes the plan design for KingCare Gold and the Washington Teamsters Plan A, and the associated actuarial plan value difference between the plan designs.

Plan Design	KingCare Gold		WA Teamsters Plan A	
	In Network	Out of Network	In Network	Out of Network
Deductible				
Single	\$300	None	\$100	None
Family	\$900	None	\$300	None
Out of Pocket Maximum				
Single	\$1,100	\$1,600	\$600	\$500
Family	\$2,500	\$3,200	\$1,300	\$1,000
<i>Includes Deductible</i>				
Coinsurance	15%*	35%*	10%*	10%*
Office Visit				
Preventive	Free	35%	Free	10%
Primary Care	15%	35%	\$15	\$15
Specialist	15%	35%	\$15	\$15
Hospital Facility				
Inpatient	15%	15%	10%	10%
Outpatient	15%	15%	10%	10%
Emergency Room Copay and Coinsurance	\$100 copay then member pays 15%	\$100 copay then member pays 15%	\$75 copay then member pays 10%	\$75 copay then member pays 10%
Mental Health				
Inpatient	15%	15%	10%	10%
Outpatient	15%	15%	10%	10%
Substance Abuse				
Inpatient	15%	15%	10%	10%
Outpatient	15%	15%	10%	10%
Prescription Drugs				
Retail				
Generic		\$7		10% with \$5 minimum
Formulary		\$30		30% with \$15 minimum
Non-Formulary		\$60		30% with \$15 minimum
Mail Order				
Generic		\$14		\$10
Formulary		\$60		\$30
Non-Formulary		\$120		\$30
		\$1,500 Out of Pocket Max		
Plan Value Factors				
Medical		1.000		1.039
Rx		1.000		0.965
Medical & Rx Total		1.000		1.028

* Coinsurance represents what the member pays