

Metro Medical Plan Options with Healthcare Incentive Plan

BC/BS PPO	BC/BS Plan (In-Network)	Nashville General Hospital Nashville Healthcare Center Meharry Medical Group
80/20 Coinsurance Plan with Copays	You pay 20% of medical expenses, plus copays (PCP \$20/ Specialty MD \$30/ Emergency Room \$100). You pay pharmacy copays-\$10 generic, \$30 brand.	No copays and no deductibles for medical expenses incurred at Nashville General Hospital or Meharry Medical group. ALL ancillary services must be performed at NGH, even if seen at a Nashville Healthcare Center or MMG clinic location.
Medical and pharmacy expenses after the maximum out-of-pocket of \$1,000 single, \$2,000 Employee + Child(ren), or \$2,000 Family have been met.	You continue to pay copays for medical expenses but you no longer pay the 20%. You continue to pay pharmacy copays: \$10 generic, \$30 brand.	You pay pharmacy copays: \$10 generic, \$30 brand.
What is the maximum your family could pay out-of-pocket in a calendar year?	\$1,000 single, \$2,000 Employee + Child (ren), or \$2,000 Family plus copays.	\$0* plus pharmacy co-pays *ALL ancillary services must be performed at NGH, even if seen at a Nashville Healthcare Center or MMG clinic location.
CIGNA Choice Fund Plan Design	CIGNA Plan (In-Network)	Nashville General Hospital Nashville Healthcare Center Meharry Medical Group
Stage 1 (HRA Fund) First \$1,100 Single, \$2,200 Employee + Child(ren), or \$2,200 Family of medical expenses and pharmacy expenses	Covered entirely by HRA fund. You pay \$0.	<u>Same as In-Network.— NO INCENTIVE*</u> <u>Covered entirely by HRA fund.</u> <u>You pay \$0.</u> *Incentive program does not start with Cigna until STAGE 2 (Out-of-Pocket Deductible)
Stage 2 (Out-of-Pocket Deductible) Next \$450 single, \$900 Employee + Child(ren), or \$900 Family of medical and pharmacy expenses	You pay all.	No out-of-pocket deductible for medical expenses incurred at Nashville General Hospital (NGH), the Nashville Healthcare Center or Meharry Medical Group (MMG). ALL ancillary services must be performed at NGH, even if seen at a Nashville Healthcare Center or MMG clinic locations. You pay 100% of pharmacy expenses.
Stage 3 (Coinsurance) Medical and pharmacy expenses after Stage 2	You pay 10% for medical expenses and generic drugs; 30% for brand drugs.	No co-insurance for medical expenses incurred at Nashville General Hospital (NGH), the Nashville Healthcare Center or Meharry Medical Group (MMG). ALL ancillary services must be performed at NGH, even if seen at a Nashville Healthcare Center or MMG clinic locations. You pay 10% for generic drugs and 30% for brand drugs.
Stage 4 (Plan pays 100%) Medical and pharmacy expenses after the maximum out-of-pocket of \$1,150 Single, \$2,300 Employee + Child(ren), or \$2,300 family have been met.	You pay \$0.	You pay \$0.
What is the maximum your family could pay out-of-pocket in a calendar year?	\$1,150 single \$2,300 employee + child (ren) \$2,300 family	Medical expenses—excluding the HRA funded entirely by Metro*: \$0 Deductible \$0 Co-insurance *If you choose to use another provider or facility other than Nashville General Hospital, the Nashville Healthcare Center, or Meharry Medical Group, you will be required to meet deductible. ALL ancillary services must be performed at NGH, even if seen at a Nashville Healthcare Center or MMG clinic location.



Nashville General Hospital at Meharry

Here for good.

As a Metro employee, pensioner or dependent enrolled in a Metro medical plan, you're eligible for the **Metro Healthcare Incentive Program**.



NO COPAYS, NO DEDUCTIBLES



KEEP YOUR CURRENT PROVIDER

Have all ancillary services done at NGH with a **provider order**. Includes x-rays, CT, MRI, lab work, nutritional counseling, physical therapy, etc.

Medicare cannot be primary insurance to participate in the Healthcare Incentive Program.

No deductibles or coinsurance once you have spent all your HRA fund.

Non-routine lab work by third-party vendors, such as LabCorp and MDL, may result in a copay or out-of-pocket cost.

Employees will continue to receive EOB's. The "Amount Due" on the EOBs is the amount we will NOT collect from employee.



Nashville Healthcare Center

Appointments: One Number for ALL your healthcare needs
615.341.4968

Nashville General Hospital

Inpatient

- Emergency Department
- Inpatient Services (ICU, Med/Surg)
- Peri-operative Services
- Women's Health Services

Outpatient

- Infusion Center
- Same Day Surgery
- Medical Imaging (CT, MRI, X-rays)
- Laboratory
- Occupational Therapy
- Physical Therapy

Nashville Healthcare Center

- Family Medicine
- Internal Medicine

Specialties:

- Cardiology
- General Surgery
- Orthopedics
- Urology
- Gastroenterology (GI)
- Hematology/Oncology (Dr. Hardy Cancer Center)
- Pulmonology

**For more information on the
Metro Healthcare Incentive Program:**

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