



City of Manitowoc Cost Comparison to M3 Trend
Health Insurance Benefit Comparison
 Updated 8.4.14

Private & Public Sector M3 Trend Trend Survey Results based on M3 Clients			City of Manitowoc Brief Benefit
Provider Network			City High Deductible Health Plan
PPO/POS Plans			PPO Plan
Deductible (In-Network)	Private	Public	City Single Deductible Amount
In Network	\$1,534	\$1,098	\$1,500 (\$3,000 Family)
Co-Insurance (In-Network)	Private	Public	City Plan Co-Insurance Amount
In Network	89%	98%	90%
Out-of-Pocket Maximum (In-Network)	Private	Public	City Single Out of Pocket Maximum Cost
In Network	\$2,804	\$1,260	\$2,000 (\$4,000 Family)
Copays (In-Network)	Private	Public	City In-Network Copays
Office Visit	\$26 Copay	\$16 Copay	\$50 Copay
Specialsit	\$37 Copay	\$20 Copay	\$50 Copay
Emergency Room	\$132 Copay	\$93 Copay	\$200 Copay
Prescription Drugs	Private	Public	City Perscription Drug Copays
Generic Rx Copay	\$10	\$6	\$24
Preferred Brand Rx Copay	\$30	\$20	\$60
Non-Formulary Rx Copay	\$55	\$41	\$90
Employee Contributions % Based	Private	Public	City Employee Contribution
Single / Family	25% / 31%	11% / 11%	12% / 12%
Single Contribution for M3 Clients Within the Same Region (Public/Private)	19%		12%