

**CITY OF PERU  
HEALTH INSURANCE REIMBURSEMENT SUMMARY  
2020**

**Individual Deductible: \$2500**

The First \$300 of the Deductible is reimbursed at 100% by the City

The next \$2000 of the Deductible is reimbursed at 50% by the City

The final \$200 of the Deductible is the employee's responsibility and not reimbursed

The maximum reimbursement for the deductible is \$1300

Total out of pocket maximum for an employee with an individual meeting the deductible and beyond is \$1200

**Family Deductible: \$5000**

The First \$600 of the Deductible is reimbursed at 100% by the City

The next \$4000 of the Deductible is reimbursed at 50% by the City

The next \$400 of the Deductible is the employee's responsibility and reimbursed

The maximum reimbursement for the deductible is \$2600

Total out of pocket maximum for an employee with an individual meeting the deductible and beyond is \$2400

- ❖ *Summaries listed above are based on the PPO Network Deductibles.*
  
- ❖ *There is an Individual Embedded Deductible integrated within the Family Deductible plan. This means that if one individual within the family incurs a high claim volume totaling \$2500 (Individual Deductible) then that individual's deductible is met and the remainder of their claims will be covered at 100%. The remaining family members will then need to satisfy the second half of the Family Deductible (\$2500) before their claims will be processed at 100%.*