## Arrowhead Economic Opportunity Agency

## 2025

Insurance

## Effective date 1/1/2025

## **Minnesota Healthcare Consortium**

Medical : Medica Passport 6.77% increase Medical : Medica Essentia 6.77% increase Dental: no change

				COBRA	AGENCY SHARE	EMPLOYEE
	2025			(102%)	80.00%	20.00%
	MONTHLY	Annual	Bi monthly	MONTHLY	Bi Monthly	Bi Monthly
Medica Passport						
SINGLE MEDICAL	\$1,087.08	\$13,044.96	\$543.54	\$1,108.82	\$434.83	\$108.71
FAMILY MEDICAL	\$2,608.28	\$31,299.36	\$1,304.14	\$2,660.45	\$1,043.31	\$260.83
Medica Essentia						
SINGLE MEDICAL	\$869.68	\$10,436.16	\$434.84	· · · · · · · · · · · · · · · · · · ·	\$347.87	\$86.97
FAMILY MEDICAL	\$2,086.62	\$25,039.44	\$1,043.31	\$2,128.35	\$834.65	\$208.66
					AGENCY SHARE	EMPLOYEE
					77.50%	22.50%
Dental Plan					Bi Monthly	Bi Monthly
SINGLE DENTAL	\$38.02	\$456.24	\$19.01	\$38.78	\$14.73	\$4.28
FAMILY DENTAL	\$96.28	\$1,155.36	\$48.14	\$98.21	\$37.31	\$10.83
					AGENCY SHARE	
	-					EMPLOYEE
Vision Plan	-				0.00% Bi Monthly	100.00% Bi Monthly
	<u> </u>	¢76.00	<u> </u>	¢c 40	ымопипу	
SINGLE VISION	\$6.35	\$76.20	\$3.18	\$6.48		\$3.18
FAMILY VISION	\$15.30	\$183.60	\$7.65	\$15.61		\$7.65

Medica Passport Plan \$3,300/\$6,600 Ded 80/20 Coins, to \$5,800 / \$11,600 OOPM, Prev RX, Embedded

Medica Essentia Plan \$3,300/\$6,600 Ded 80/20 Coins to \$5,800 / \$11,600 OOPM, Prev RX, Embedded

Dental - \$50/\$150 Deductible, Implant coverage, annual max \$2,000

Agency contribution to HSA / VEBA \$1,700 SINGLE, \$3,200 FAMILY

MEDICAL Insur Group code # NECS Medica W Medica Phone#	-	s https://mhc2.welcometomedica.com/home https://www.medica.com/ 1-877-347-0282
DENTAL Insura Group # website: Phone:	001079	eltadentalmn.org
WEX (H S A/ VEI website: phone:	,	exinc.com/solutions/benefits/ 99

U:\Central Fiscal\Health Insurance Committee\draft 2025 insurance rate sheet