Medical Plans 2027 Benefit Highlights

Monroe County offers Signature Deductible, a high deductible health plan coupled with a Health Savings Account.

Type of plan	*Signature Deductible* PPO	
	In Network	Out of Network
Office Visit Copay (PCP)	0% after deductible	
Specialist Office Visit	0% after deductible	
Deductible (Single/Family)	$2500/$5000 (out of network is 2X)	
Employee Coinsurance	0%	
Out-of-Pocket Maximum (Single/Family)	$2500/$5000 (out of network is 2X)	
Referrals Required	Not Required	
Benefit Maximum	Unlimited	
Dependent Age	26	
PRESCRIPTION		
Prescription Drug-Retail	After deductible, Covered in full. No deductible for Preventative Rx	Not Covered
Prescription Drug-Mail Order (90 day)	2x copay	Not Covered
HOSPITALIZATION		
Inpatient Facility	0% after deductible	
Outpatient Facility	0% after deductible	
Emergency Room (waived if admitted)	0% after deductible	
Urgent Care	0% after deductible	
SURGERY		
Inpatient	0% after deductible	
Outpatient	0% after deductible	
PREVENTIVE CARE		
Well Baby & Child Care (to age 19)	Covered in Full	
Adult Physical	Covered in Full	0% after deductible
Mammogram	Covered in Full	0% after deductible
Pap Smear	Covered in Full	0% after deductible
Prostate Screening	Covered in Full	0% after deductible
OB/GYN	Covered in Full	0% after deductible
OTHER SERVICES		
Adult Immunizations	Covered in Full	0% after deductible
Chemotherapy	0% after deductible	
Diagnostic X-Ray	0% after deductible	
Diagnostic Laboratory	0% after deductible	
Durable Medical Equipment (DME)	0% after deductible	
Ambulance	0% after deductible	
Chiropractic Visit	0% after deductible	

* Covered in full according to national guidelines.

This benefits highlight contains only a general description of the coverage and does not constitute a policy contract. For complete information including exclusions, limitations and conditions, refer to the policy document. Neither the County, the carrier nor Brown & Brown will be held responsible for typographical or clerical errors.