

\$3,500 HSA – CIGNA - Choice Fund PPO

Plan Cost	Total Monthly Premium	Employee Monthly Premium *
Employee	\$790.14	\$197.54
Employee + Spouse	\$1,459.66	\$364.92
Employee + Child(ren)	\$1,339.25	\$334.81
Family	\$2,061.69	\$515.42

\$2,000 HSA – CIGNA - Choice Fund PPO

Plan Cost	Total Monthly Premium	Employee Monthly Premium *
Employee	\$823.06	\$205.77
Employee + Spouse	\$1,525.49	\$381.37
Employee + Child(ren)	\$1,405.09	\$351.27
Family	\$2,127.52	\$531.88

* Rates as approved by the City Council on November 3, 2025

**Annual City of Austin HSA contribution – \$4,000 family; \$2,000 single.
Family includes anything other than single coverage.**



Every insurance plan includes a premium HELPCare Clinic membership, with locations in Austin and Rochester, and an Albert Lea clinic opening in 2026.

As a HELPCare Premier member, you'll never be charged for primary or acute care visits. Most standard labs are covered, and many procedures are free or offered at a discount. It's healthcare that puts you first — no surprise bills, no stress, just great care when you need it. Use it anytime — or not at all. The choice is yours. <https://helpcare.health>

Austin location

308 4th Avenue NW, Ste. 4, Austin
507-279-2345
Office hours:
M – F; 8:00 – 5:00 PM | Sat. 8:00 – 12:00 Noon

Rochester location

2150 2nd Street SW, Ste. 140, Rochester
507-632-6999
Office hours:
M – F; 8:00 AM – 5:00 PM

Internal Resources – best place to find detailed information

Employee Intranet – <https://www.ci.austin.mn.us/intranet>

HR Connection – HRConnection; a place to find forms to adjustment your benefits and watch videos to learn about the coverages. All the access you need in one location. [Link](#)

External Resources

Cigna Network Search – <https://hcpdirectory.cigna.com/web/public/consumer/directory>

Pharmacy Management Company – DisclosedRX – www.disclosedrx.com Use this link to find in-network pharmacy informations (see Intranet for list of formulary and ACA covered prescriptions)

MEDICAL – TRIAD

Plan Options	\$3,500 – 20% HSA with Employer Buy Down		\$2,000 – 20% HSA with Employer Buy Down	
	CIGNA – Choice Fund PPO		CIGNA – Choice Fund PPO	
Coverage Tier	Individual	Family	Individual	Family
Deductible	\$3,500	\$7,000	\$2,000	\$4,000
Preventive Care www.healthcare.gov for covered screenings	In Network: No charge HELPCare Clinic: Free		In Network: No charge HELPCare Clinic: Free	
Coinsurance	20% after deductible HELPCare Clinic: Free		20% after deductible HELPCare Clinic: Free	
Out of Pocket Maximum	\$3,500	\$7,000	\$2,500	\$5,000
Office Visit	20% after deductible HELPCare Clinic: Free		20% after deductible HELPCare Clinic: Free	
Primary Care Physician	20% after deductible HELPCare Clinic: Free		20% after deductible HELPCare Clinic: Free	
Timely Care/Urgent Care	20% after deductible HELPCare Clinic: Free		20% after deductible HELPCare Clinic: Free	
Outpatient	20% after deductible		20% after deductible	
Inpatient	20% after deductible		20% after deductible	
Diagnostic/Imaging/Labs	20% after deductible HELPCare Clinic: Free for more than 100 common blood tests		20% after deductible HELPCare Clinic: Free for more than 100 common blood tests	
Prescription Drug Coverage	\$0 Preventive Drugs After the deductible/coinsurance: \$15 Generic \$65 Preferred Brand \$100 Non-Preferred Brand Specialty Drugs – 50% after deductible		\$0 Preventive Drugs After the deductible/coinsurance: \$15 Generic \$65 Preferred Brand \$100 Non-Preferred Brand Specialty Drugs – 50% after deductible	