

2026 CITY OF HASTINGS INSURANCE SUMMARY

Police Union Employees

Effective 1-1-2026

HEALTH PLAN - Blue Cross/Blue Shield of NE - PPO Plan (Embedded Deductible)								
Type	MONTHLY COSTS				DEDUCTIBLES		MAX OUT OF POCKET (Includes deductibles)	
	Employee	Employer	Total MO Premium	% of Premium	In Network	Out of Network	In Network	Out of Network
Single	\$114.33	\$1,076.58	\$1,190.91	9.6/90.4	\$1,250	\$2,500	\$3,000	\$6,000
Family	\$460.20	\$2,279.10	\$2,739.30	16.8/83.2	\$2,500	\$5,000	\$6,000	\$12,000
OFFICE CO-PAYS							CO-INSURANCE	
Physician			In Network		Out of Network		In Network	Out of Network
Primary Care Physician			\$0 Telehealth \$35 Office		50% after deductible		80 / 20	50 / 50
Specialty Physician			\$0 Telehealth \$75 Office		50% after deductible			
PRESCRIPTIONS								
Generic*			Preferred Brand Name*		Non-Preferred Brand Name*		Specialty	
\$15 copay plus 10% of remaining balance			\$50 copay plus 20% of remaining balance		\$75 copay plus 30% of remaining balance		30% Plus \$500 max per prescription Through designated pharmacy only	
MAIL ORDER - Per 90-day supply								
Generic			Preferred Brand Name		Non-Preferred Brand Name		*Retail Prescriptions - 25% added penalty if use out-of-network provider pharmacy	
\$45 copay plus 10% of remaining balance			\$150 copay plus 20% of remaining balance		\$225 copay plus 30% of remaining balance			

DENTAL PLAN - Blue Cross/Blue Shield of NE			
Election	DENTAL - Blue Cross/Blue Shield		
	Employee	Employer	Total MO Premium
Single	\$32.55	\$0.00	\$32.55
Family*	\$113.04	\$0.00	\$113.04

*Includes Orthodontia coverage for children under age 19.

VISION PLAN - Ameritas (VSP)		
Election	Employee	Employer
Single	\$12.12	\$0.00
Emp & Spouse	\$25.64	\$0.00
Emp & Children	\$23.06	\$0.00
Family	\$33.98	\$0.00

LONG-TERM DISABILITY - Mutual of Omaha	
Up to 60% of before-tax monthly earnings Benefits begin after 90 calendar days after onset of disabling injury or illness	

LIFE INSURANCE - Mutual of Omaha	
Annual Salary rounded up to nearest \$1,000; max. of \$50,000	