

POS PLAN

HSA PLAN

IN-NETWORK – Meritain, using the Aetna network

DEDUCTIBLE

Individual / Family	\$1,600 / \$3,200	\$2,750 / \$5,500*
---------------------	-------------------	--------------------

*If enrolled as a family, the individual deductible does not apply, and one member can satisfy the full deductible

COINSURANCE

0%

You pay 20%

MAXIMUM OUT-OF-POCKET

Individual / Family	\$5,500 / \$11,000	\$6,650 / \$13,300
---------------------	--------------------	--------------------

PREVENTIVE CARE

Preventive Care – Annual Well Check, Immunizations, and Other Related Services

\$0

FACILITY VISITS

Primary Care	\$30 copay	80% after deductible
Specialist	\$50 copay	80% after deductible
Telemedicine	\$10 copay	80% after deductible
Urgent Care	\$75 copay	80% after deductible
Emergency Room	\$200 copay, waived if admitted	80% after deductible
Inpatient Hospital	100% after deductible	80% after deductible
Outpatient Surgery (surgical center / hospital)	\$250 copay / \$500 copay after deductible	80% after deductible
Physical Therapy	\$50 copay	80% after deductible
Imaging or Procedure through KISx Card	\$0	\$0

OUTPATIENT DIAGNOSTIC SERVICES

Lab Test (independent facility / hospital)	\$30 copay / \$50 copay	80% after deductible
X-Ray Services	100% after deductible	80% after deductible
CT/PET Scan, MRI	100% after deductible	80% after deductible

PRESCRIPTIONS – SmithRx

Tier 1 – Generics	\$15	\$25
Tier 2 – Preferred Brand	\$45	\$55
Tier 3 – Non-Preferred Brand	\$70	\$80
Mail Order	2x retail	2x retail
Tier 4 – Specialty**	Covered at 100%/\$0 copay	Covered at 100% after deductible

OUT-OF-NETWORK – Refer to Summary of Benefits and Coverage

BI-WEEKLY COST FOR MEDICAL & PRESCRIPTION COVERAGE

Employee Only	\$105.06	\$37.92
Employee + Spouse	\$320.28	\$202.99
Employee + Child(ren)	\$359.17	\$246.45
Employee + Family	\$482.44	\$336.08

Successful completion of the Passport to Health Wellness Program will reduce your weekly cost for medical, vision & prescription coverage by \$20. This means if you participate this year in the wellness program, you could save up to \$520 next year on your medical insurance!