

Fixed Funding Solutions Plan Options

	Contract–Year	Contract–Year	Contract–Year	Contract–Year	Contract–Year	Contract–Year
	FlexPOS \$40/\$80 \$5,000 20%	FlexPOS \$35/\$50 \$4,000 35%	FlexPOS \$30/\$50 \$3,500 20%	FlexPOS \$40/\$80 \$2,750 20%	FlexPOS \$30/\$50 \$2,000	FlexPOS \$30/\$45 \$500
PLAN/MEDICAL DEDUCTIBLE						
Deductible (Individual/Family)	\$5,000/\$10,000	\$4,000/\$8,000	\$3,500/\$7,000	\$2,750/\$5,500	\$2,000/\$4,000	N/A
Maximum out-of-pocket limit (Individual/Family)	\$7,300/\$14,600	\$7,900/\$15,800	\$7,900/\$15,800	\$6,000/\$12,000	\$5,500/\$11,000	\$5,000/\$10,000
IN-NETWORK MEDICAL BENEFITS						
Preventive care/screenings/immunizations	\$0	\$0	\$0	\$0	\$0	\$0
Primary care services	\$40 copay (deductible waived)	\$35 copay (deductible waived)	\$30 copay (deductible waived)	\$40 copay (deductible waived)	\$30 copay (deductible waived)	\$30 copay
Telemedicine visits through Teladoc®*	Primary care, mental health, and general medical services: \$0 (deductible waived) Dermatologist: \$80 copay (deductible waived)	Primary care, mental health, and general medical services: \$0 (deductible waived) Dermatologist: \$50 copay (deductible waived)	Primary care, mental health, and general medical services: \$0 (deductible waived) Dermatologist: \$50 copay (deductible waived)	Primary care, mental health, and general medical services: \$0 (deductible waived) Dermatologist: \$80 copay (deductible waived)	Primary care, mental health, and general medical services: \$0 (deductible waived) Dermatologist: \$50 copay (deductible waived)	Primary care, mental health, and general medical services: \$0 Dermatologist: \$45 copay
Specialist services	\$80 copay (deductible waived)	\$50 copay (deductible waived)	\$50 copay (deductible waived)	\$80 copay (deductible waived)	\$50 copay (deductible waived)	\$45 copay
Vision	\$80 copay (deductible waived)	\$50 copay (deductible waived)	\$50 copay (deductible waived)	\$80 copay (deductible waived)	\$50 copay (deductible waived)	\$45 copay
Walk-in/urgent care center	\$75 copay (deductible waived)	\$75 copay (deductible waived)	\$75 copay (deductible waived)	\$75 copay (deductible waived)	\$75 copay (deductible waived)	\$75 copay
Worldwide emergency coverage**	\$400 copay (deductible waived)	35% coinsurance after deductible	\$350 copay (deductible waived)	\$350 copay (deductible waived)	\$350 copay (deductible waived)	\$150 copay
Outpatient surgery independent	\$500 copay (deductible waived)	35% coinsurance (deductible waived)	\$500 copay (deductible waived)	\$400 copay (deductible waived)	\$500 copay after deductible	\$500 copay
Hospital outpatient facilities	20% coinsurance after deductible	35% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible	\$500 copay after deductible	\$500 copay
Inpatient hospital coverage	20% coinsurance after deductible	35% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible	\$500 copay/day; \$2,500 maximum per admission after deductible	\$500 copay/day; \$2,000 maximum per admission
Lab services	20% coinsurance after deductible	\$10 copay (deductible waived)	\$10 copay (deductible waived)	20% coinsurance after deductible	\$10 copay (deductible waived)	No charge
X-rays	Independent facility: \$50 copay (deductible waived) Hospital setting: 20% coinsurance after deductible	\$40 copay (deductible waived)	\$40 copay (deductible waived)	Independent facility: \$50 copay (deductible waived) Hospital setting: 20% coinsurance after deductible	\$40 copay (deductible waived)	\$10 copay
Advanced imaging (CT Scans and MRI)	Independent facility: \$100 copay (deductible waived) Hospital setting: 20% coinsurance after deductible	Independent facility: 35% coinsurance (deductible waived) Hospital setting: 35% coinsurance after deductible	Independent facility: \$100 copay up to \$500 (deductible waived) Hospital setting: \$500 copay (deductible waived)	Independent facility: \$100 copay up to \$500 (deductible waived) Hospital setting: 20% coinsurance after deductible	Independent facility: \$100 copay up to \$500 (deductible waived) Hospital setting: \$100 copay after deductible	Independent facility: \$75 copay Hospital setting: \$75 copay
OUT-OF-NETWORK MEDICAL BENEFITS						
Deductible (Individual/Family)	\$10,000/\$20,000	\$8,000/\$16,000	\$7,000/\$14,000	\$7,000/\$14,000	\$4,000/\$8,000	\$4,000/\$8,000
Coinsurance	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Maximum out-of-pocket limit (Individual/Family)	\$15,000/\$30,000	\$15,800/\$31,600	\$15,800/\$31,600	\$15,800/\$31,600	\$11,000/\$22,000	\$10,000/\$20,000
PRESCRIPTION DRUG BENEFITS						
Prescription drug deductible (Individual/Family)	N/A	N/A	N/A	N/A	N/A	N/A
Tier 1 – Preferred generic drugs	\$10 copay	\$10 copay	\$10 copay	\$10 copay	\$10 copay	\$10 copay
Tier 2 – Non-preferred generic drugs	50% coinsurance \$250 maximum per prescription	50% coinsurance \$250 maximum per prescription	50% coinsurance \$250 maximum per prescription	50% coinsurance; \$250 maximum per prescription	50% coinsurance \$250 maximum per prescription	50% coinsurance \$250 maximum per prescription
Tier 3 – Preferred brand drugs	\$50 copay	\$50 copay	\$50 copay	\$50 copay	\$50 copay	\$50 copay
Tier 4 – Non-preferred brand drugs	50% coinsurance \$500 maximum per prescription	50% coinsurance \$500 maximum per prescription	50% coinsurance \$500 maximum per prescription	50% coinsurance; \$500 maximum per prescription	50% coinsurance \$500 maximum per prescription	50% coinsurance \$500 maximum per prescription
Tier 5 – Preferred specialty drugs	50% coinsurance \$500 maximum per prescription	50% coinsurance \$500 maximum per prescription	50% coinsurance \$500 maximum per prescription	50% coinsurance; \$500 maximum per prescription	50% coinsurance \$500 maximum per prescription	50% coinsurance \$500 maximum per prescription
Tier 6 – Non-preferred specialty drugs	50% coinsurance \$750 maximum per prescription	50% coinsurance \$750 maximum per prescription	50% coinsurance \$750 maximum per prescription	50% coinsurance; \$750 maximum per prescription	50% coinsurance \$750 maximum per prescription	50% coinsurance \$750 maximum per prescription

All plans are contract-year.
*Telemedicine is not appropriate for all covered services, and restrictions apply. For primary care services, members must be 18 or older. **Subject to limitations.

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Fixed Funding Solutions Plan Options

	Contract-Year	Contract-Year	Contract-Year
	FlexPOS HSA \$6,800 40%	FlexPOS HSA \$5,000 50%	FlexPOS HSA \$3,300 25%
PLAN/MEDICAL DEDUCTIBLE			
Deductible (Individual/Family)	\$6,800/\$13,600	\$5,000/\$10,000	\$3,300/\$6,600
Maximum out-of-pocket limit (Individual/Family)	\$7,050/\$14,100	\$6,750/\$13,500	\$6,750/\$13,500
IN-NETWORK MEDICAL BENEFITS			
Preventive care/screenings/immunizations	\$0	\$0	\$0
Primary care services	40% coinsurance after deductible	\$30 copay after deductible	25% coinsurance after deductible
Telemedicine visits through Teladoc**	Primary care, mental health, and general medical services:: 0% coinsurance after deductible Dermatologist: 40% coinsurance after deductible	Primary care, mental health, and general medical services:: 0% coinsurance after deductible Dermatologist: \$50 copay after deductible	Primary care, mental health, and general medical services:: 0% coinsurance after deductible Dermatologist: 25% coinsurance after deductible
Specialist services	40% coinsurance after deductible	\$50 copay after deductible	25% coinsurance after deductible
Vision	20% coinsurance (deductible waived)	\$50 copay (deductible waived)	25% coinsurance (deductible waived)
Walk-in/urgent care center	40% coinsurance after deductible	\$75 copay after deductible	25% coinsurance after deductible
Worldwide emergency coverage**	40% coinsurance after deductible	50% coinsurance after deductible	25% coinsurance after deductible
Outpatient surgery independent	40% coinsurance after deductible	50% coinsurance after deductible	25% coinsurance after deductible
Hospital outpatient facilities	40% coinsurance after deductible	50% coinsurance after deductible	25% coinsurance after deductible
Inpatient hospital coverage	40% coinsurance after deductible	50% coinsurance after deductible	25% coinsurance after deductible
Lab services	40% coinsurance after deductible	\$10 copay after deductible	25% coinsurance after deductible
X-rays	40% coinsurance after deductible	\$40 copay after deductible	25% coinsurance after deductible
Advanced imaging (CT Scans and MRI)	Independent facility: 40% coinsurance after deductible Hospital setting: 40% coinsurance after deductible	Independent facility: \$100 copay after deductible Hospital setting: 50% coinsurance after deductible	Independent facility: 25% coinsurance after deductible Hospital setting: 25% coinsurance after deductible
OUT-OF-NETWORK MEDICAL BENEFITS			
Deductible (Individual/Family)	\$10,000/\$20,000	\$10,000/\$20,000	\$6,000/\$12,000
Coinsurance	50%	50%	50%
Maximum out-of-pocket limit (Individual/Family)	\$15,000/\$30,000	\$13,500/\$27,000	\$13,500/\$27,000
PRESCRIPTION DRUG BENEFITS			
Prescription drug deductible (Individual/Family)	Plan has integrated deductible with medical	Plan has integrated deductible with medical	Plan has integrated deductible with medical
Tier 1 – Preferred generic drugs	\$10 copay after deductible	\$10 copay after deductible	\$10 copay after deductible
Tier 2 – Non-preferred generic drugs	50% coinsurance; \$250 maximum per prescription after deductible	50% coinsurance; \$250 maximum per prescription after deductible	50% coinsurance; \$250 maximum per prescription after deductible
Tier 3 – Preferred brand drugs	\$50 copay after deductible	\$50 copay after deductible	\$50 copay after deductible
Tier 4 – Non-preferred brand drugs	50% coinsurance; \$500 maximum per prescription after deductible	50% coinsurance; \$500 maximum per prescription after deductible	50% coinsurance; \$500 maximum per prescription after deductible
Tier 5 – Preferred specialty drugs	50% coinsurance; \$500 maximum per prescription after deductible	50% coinsurance; \$500 maximum per prescription after deductible	50% coinsurance; \$500 maximum per prescription after deductible
Tier 6 – Non-preferred specialty drugs	50% coinsurance; \$750 maximum per prescription after deductible	50% coinsurance; \$750 maximum per prescription after deductible	50% coinsurance; \$750 maximum per prescription after deductible

*Telemedicine is not appropriate for all covered services, and restrictions apply. For primary care services, members must be 18 or older. **Subject to limitations.

Notes

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