

MEDICAL INSURANCE

One of the following medical insurance plans may be selected for participation:

- **Health Care Indemnity Plan:** Offers employees that have outside health insurance to opt out of coverage and receive \$300 a day for hospitalization for a maximum of 365 days. Employees also receive \$15,000 of life insurance and AD&D insurance.
- **HSA (Health Savings Account) Plan:** A high deductible plan, \$2,100 deductible for single coverage and \$4,200 deductible for two or more persons. Prescription drugs costs count toward the Calendar Year Deductible (CYD).
- **The Blue Options Plan:** This plan allows employees to choose one of two levels of coverage, Plan 1 or Plan 2:

Calendar Year Deductible (CYD)

Plan 1: \$500 per individual per calendar year, \$1,500 maximum per family.

Plan 2: \$750 per individual per calendar year, \$2,250 maximum per family.

Coinsurance

The percentage paid after the deductible is met is 80% "In-network" and 60% "Out-of-network".

Facility Services

Plan 1: Co-payment per office visit when using an "In-network" family physician is \$15. Co-payment per office visit when using an "In-network" Specialist (no referral needed) is \$30.

Plan 2: Co-payment per office visit when using an "In network" family physician is \$20. Co-payment per office visit when using an "In-network" Specialist (no referral needed) is Calendar Year Deductible and coinsurance.

In both Plans, lab services at participating independent clinical labs are covered at 100%.

In both Plans, the co-payments for prescription drugs are \$15 for generic/\$30 for preferred brand/\$50 for non-preferred brand.

The Lifetime Maximum

In both Plans, the lifetime maximum dollar amount of benefits per insured is \$5,000,000.

Out-of-Pocket Maximums

Plan 1: The out-of-pocket maximum costs are \$2,000 per person or \$6,000 for a family; then coverage is at 100% for the rest of the calendar year, excluding the calendar year deductible and prescription co-payments.

Plan 2: The out-of-pocket maximum costs are \$3,000 per person or \$9,000 for a family; then coverage is at 100% for the rest of the calendar year, excluding the calendar year deductible and prescription co-payments.

In both Plans, the out-of-pocket maximum would include the Calendar Year Deductible, Coinsurance and Facility Co-payments, but not prescription co-payments.