

# Health Plan Design Options

**O**ur HSA qualified health plan offers choices to help you select a tax qualified benefit design. Your choices include a variety of deductibles. Higher deductibles generally allow for larger tax favored deposits into your health savings account. Premium savings can be used to contribute to your health savings account.

Lifetime Policy Maximum		\$2,000,000 or \$5,000,000							
Lifetime Transplant Maximum		\$500,000							
Individual Plan									
		Participating Provider		Non-Participating Provider					
Calendar Year Single Deductible		\$1,200 <sup>1</sup>	\$2,000	\$2,700	\$3,500	\$5,000 <sup>2</sup>	Additional deductible equal to Your Calendar Year Single Deductible		
Coinsurance Options		Company Insurance Percentage for Sickness and Injury and Wellness and Screening Benefits		Insured Coinsurance Percentage for Sickness and Injury and Wellness and Screening Benefits		Company Insurance Percentage for Sickness and Injury and Wellness and Screening Benefits		Insured Coinsurance Percentage for Sickness and Injury and Wellness and Screening Benefits	
		100%		0%		80%		20%	
		80%		20%		60%		40%	
		50%		50%		50%		50%	
Out-of-Pocket Coinsurance Maximums	100%	Deductible Only				\$10,000 <sup>3</sup>			
	80%	\$5,000 (includes Deductible)				\$10,000 <sup>3</sup>			
	50%	\$5,000 (includes Deductible)				\$10,000 <sup>3</sup>			
Family Plan									
		Participating Provider		Non-Participating Provider					
Calendar Year Single Deductible		\$2,400 <sup>1</sup>	\$4,000	\$5,400	\$7,000	\$10,000 <sup>2</sup>	Additional deductible equal to Your Calendar Year Single Deductible		
Coinsurance Options		Company Insurance Percentage for Sickness and Injury and Wellness and Screening Benefits		Insured Coinsurance Percentage for Sickness and Injury and Wellness and Screening Benefits		Company Insurance Percentage for Sickness and Injury and Wellness and Screening Benefits		Insured Coinsurance Percentage for Sickness and Injury and Wellness and Screening Benefits	
		100%		0%		80%		20%	
		80%		20%		60%		40%	
		50%		50%		50%		50%	
Out-of-Pocket Coinsurance Maximums	100%	Deductible Only				\$20,000 <sup>3</sup>			
	80%	\$10,000 (includes Deductible)				\$20,000 <sup>3</sup>			
	50%	\$10,000 (includes Deductible)				\$20,000 <sup>3</sup>			

(1) - Only available in 80% and 50% Plan

(2) - Only available in 100% Plan

(3) - Out-of-Pocket Maximum does not include your Calendar Year Single Deductible, Separate Deductible for Non-Participating Providers (equal to your Calendar Year Single Deductible), and any Failure to Pre-Certify Treatment Deductible.