# MEDICAL PLAN OPTIONS

## Independence Administrators

The table below provides a high-level overview of the plan offerings. For more details, please refer to the plan information available on **BenePortal**.

| | HSA-Qualified High Deductible Health Plan (HDHP) | PPO Core Plan | PPO Buy-Up Plan |
|---|---|---|---|
| **IN-NETWORK BENEFITS** | | | |
| **Deductible** | $1,700 individual / $3,400[1] family | $500 individual / $1,000 family | $250 individual / $500 family |
| **Out-of-Pocket Maximum**[2] | $6,750 individual[3] / $13,500 family | $6,000 individual / $12,000 family | $5,000 individual / $10,000 family |
| **Coinsurance** | Plan pays 80% after deductible | Plan pays 80% after deductible | Plan pays 90% after deductible |
| **Primary Care Physician (PCP) Office Visit** | Plan pays 80% after deductible | $30 copay – no deductible | $20 copay – no deductible |
| **Specialist Office Visit** | Plan pays 80% after deductible | $40 copay – no deductible | $30 copay – no deductible |
| **Emergency Room**[4] | Plan pays 80% after deductible | Plan pays 80% after deductible | Plan pays 90% after deductible |
| **Routine Vision Exam (Davis Vision)** | $15 copay – no deductible | $15 copay – no deductible | $15 copay – no deductible |
| **OUT-OF-NETWORK BENEFITS** | | | |
| **Deductible** | $3,500 individual / $7,000 family[1] | $3,500 individual / $7,000 family | $3,500 individual / $7,000 family |
| **Out-of-Pocket Maximum**[2] | $10,000 individual[3] / $20,000 family | $10,000 individual / $20,000 family | $10,000 individual / $20,000 family |
| **Coinsurance** | Plan pays 60% after deductible | Plan pays 60% after deductible | Plan pays 60% after deductible |

1 The entire family deductible must be met before the plan pays any benefits. HDHP deductibles and out-of-pocket maximums accumulate across networks.

2 Out-of-pocket maximum includes deductible, coinsurance, copays and prescription costs. Routine Vision does not accumulate toward the plan's out-of-pocket maximum.

3 If you cover any dependents under the HDHP, the full family deductible must be met before the plan pays any coinsurance. However, once any individual meets the individual out-of-pocket maximum, that individual has no further liability for the balance of the year. Other members of the family will continue to pay toward the family out of pocket maximum. HDHP deductibles and out-of-pocket maximums accumulate across networks.

4 Out-of-network emergency room services are covered the same as in-network services under all plans for true emergencies.

Preventive Care services for adults and children are covered **100% in-network** under all three plans–no copays, deductibles or coinsurance.

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