<u>Plan</u>	HMO Option 1	HMO Option 2	HDHP HSA Option 1		HDHP HSA Option 2	
Annual Deductible Individual / Family	<u>\$6,000/\$12,000</u>	\$2,000/\$4,000	<u>\$6,000/\$10,000</u>	\$6,000/\$12,000	<u>\$3,300/\$6,600</u>	<u>\$6,000/\$12,000</u>
Out-of-Pocket Maximum Individual / Family	<u>\$7,000/\$14,000</u>	<u>\$6,000/\$12,000</u>	<u>\$8,300/\$16,600</u>	<u>Unlimited/Unlimited</u>	<u>\$6,900/\$13,800</u>	Unlimited/Unlimited
Coinsurance	<u>80%</u>	<u>80%</u>	<u>80%</u>	<u>50%</u>	<u>80%</u>	<u>50%</u>
Annual Deductible PCP / Specialist Telemedicine	\$45 PCP copay: \$55 SCP copay	\$45 PCP copay; \$55 SCP copay	<u>80%</u>	<u>50%</u>	<u>80%</u>	<u>50%</u>
Urgent Care	<u>\$100</u>	<u>\$100</u>	<u>80%</u>	<u>50%</u>	<u>80%</u>	<u>50%</u>
Emergency Room	<u>\$750 Copay</u>	<u>\$750 Copay</u>	80% Allowable after ded. + \$750 copay		80% Allowable after ded. + \$750 copay	
Retail Pharmacy						
<u>Deductible</u>	N/A	N/A	N/A	N/A	N/A	N/A
Generic / Tier 1 30-Day Supply	<u>\$20 copay</u>	<u>\$20 copay</u>	\$20 copay after deductible	\$20 copay plus 50% coinsurance after deductible	\$20 copay after deductible	\$20 copay plus 50% coinsurance after deductible
Brand / Tier 2 & 3 Preferred / Non-Preferred	<u>\$50 copay / \$80 copay</u>	\$50 copay / \$80 copay	\$50 copay / \$80 copay after deductible	\$50/\$80 copay plus 50% coinsurance after deductible	\$50 copay / \$80 copay after deductible	\$50/\$80 copay plus 50% coinsurance after deductible
Specialty / Tier 4 & 5	<u>\$150 copay</u>	<u>\$150 copay</u>	\$150 copay after deductible	\$150 copay plus 50% coinsurance after deductible	\$150 copay after deductible	\$150 copay plus 50% coinsurance after deductible
Mail Order - Generic / Tier 1 30-Day Supply	<u>\$50 copay</u>	<u>\$50 copay</u>	\$50 copay after deductible	Not Covered	\$50 copay after deductible	Not Covered
Mail Order - Brand / Tier 2 & 3 Preferred / Non-Preferred	\$125 copay / \$200 copay	\$125 copay / \$200 copay	\$125 copay / \$200 copay after deductible	Not Covered	\$125 copay / \$200 copay after deductible	Not Covered