

HSA-Qualified HDHP Menu

Same menu, new choices!

1. Choose member cost-sharing for network services

Deductible¹ – Applies to all services except preventive care (Aggregate: Entire family deductible must be met prior to benefit payment.)

Single \$1,500 \$2,000 \$2,500 \$3,000 \$3,500 \$5,600
Family 2x single deductible 3x single deductible **NEW!**

Coinsurance² – Applies to all services except preventive care

100%/0% 90%/10% 80%/20% 70%/30%

Out-of-pocket maximum¹ (adjusted annually) – Includes deductibles, coinsurance, and copayments

Single \$2,000 \$3,000 \$4,000 \$5,600
Family 2x single out-of-pocket maximum 3x single out-of-pocket maximum **NEW!**

Preventive care – Deductible and coinsurance do not apply to preventive care. The following services are covered in full or with a copayment:

- Preventive visits (pediatric and adult) – \$20 copayment
- Routine Gyn/Pap – \$20 copayment
- Mammography – covered 100%
- Pediatric immunizations – covered 100%

2. Choose out-of-network benefits

Deductible (Aggregate: Entire family deductible must be met prior to benefit payment.)

Single \$1,000 \$2,000 \$2,500 \$3,000 \$4,000 \$5,000 \$8,000
Family 2x single deductible 3x single deductible **NEW!**

Coinsurance² – Applies to all services except preventive care

80%/20% 70%/30% 60%/40% 50%/50%

Out-of-pocket maximum – Includes deductibles, coinsurance, and copayments

Single \$4,000 \$5,000 \$6,000 \$8,000 \$10,000 \$16,000
Family 2x single out-of-pocket maximum 3x single out-of-pocket maximum **NEW!**

3. Select benefit period **NEW!**

Calendar year Contract year

4. Choose to offer integrated prescription drug coverage* (optional)

Medications filled at an in-network pharmacy are subject to the network deductible. When using an out-of-network pharmacy, medications are subject to the out-of-network deductible and coinsurance. Members will receive up to a 30-day supply of their medication at a retail pharmacy.

Same as medical coinsurance After deductible, \$5 generic formulary/\$20 brand formulary/\$45 non-formulary brand

5. Choose to offer a Health Savings Account (HSA) to your employees (optional)

Yes No

Creating a BlueSaverSM HSA Solution

Pair an HSA-qualified HDHP with an HSA to help employees save money for medical expenses through tax-free contributions. Independence Blue Cross has a preferred relationship with The Bancorp Bank, an independent company, to provide HSA services to our members, but you may choose to offer an HSA through any qualified trustee or custodian. Bancorp HSA features include:

- No application or account set-up fees
- No monthly account maintenance fee³
- Online access to monitor savings and expenses
- Invest HSA funds through National Financial Services
- Optional line of credit available to cover HSA shortfalls
- Earn interest with first deposit⁴
- Free, no-annual-fee Visa[®] Debit Card and checks to get access to funds
- Toll-free 24/7 Customer Service

To learn more, visit the Bancorp website at: www.mybancorphsa.com

¹ Single deductibles and out-of-pocket maximum apply when an individual is enrolled without dependents. Family deductible and out-of-pocket maximum apply when an individual and one or more dependents are enrolled. Prior to benefits being paid, the entire family deductible must be met.

² The percentage for in-network and out-of-network reimbursement shown represents a percentage of the plan allowances, not the provider's actual charge. For more information about the PPO plan allowance, see the definition of Covered Expense in your PPO group contact. Out-of-network providers may also bill a member for the difference between the plan allowance, which is the amount paid by the plan, and the provider's actual charge. The difference may be significant.

³ Standard banking fees apply, e.g., insufficient funds.

⁴ Interest paid on balances over \$1.00

* Standard procedures that support safe prescribing apply, such as prior authorization requirements, age and gender edits, and quantity level limits. For more information, go to www.ibx.com.