# Product Information 2024: QHDHP \$5,000 (HSA)

|  | INN                         | OON                         |
|--|-----------------------------|-----------------------------|
| DEDUCTIBLE INDIVIDUAL                                      | \$5,000                     | \$10,000                    |
| DEDUCTIBLE FAMILY (EMBEDDED)                               | \$10,000                    | \$20,000                    |
| COINSURANCE  | 80/20                       | 40/60                       |
| ANNUAL MAX OUT-OF-POCKET LIMIT INDIVIDUAL                  | \$6,550                     | \$20,000                    |
| ANNUAL MAX OUT-OF-POCKET LIMIT FAMILY (EMBEDDED)           | \$13,100                    | \$40,000                    |
| PRIMARY CARE VISIT (FAMILY PRACTICE, MENTAL HEALTH, OBYGN) | Deductible &<br>Coinsurance | -                           |
| SPECIALIST PHYSICIAN OFFICE VISIT                          | Deductible &<br>Coinsurance | -                           |
| PREVENTIVE CARE VISIT                                      | \$0                         | Deductible &<br>Coinsurance |
| CONVENIENT CARE/RETAIL CLINICS (QUICK CARE)                | Deductible &<br>Coinsurance | -                           |
| URGENT CARE FACILITY SERVICES                              | Deductible &<br>Coinsurance | -                           |

#### **Emergency Room Services**

(services received in a hospital emergency room setting)

| FACILITY              | Deductible &<br>Coinsurance | In-Network<br>level of<br>benefits |
|-----------------------|-----------------------------|------------------------------------|
| PROFESSIONAL SERVICES | Deductible &<br>Coinsurance | In-Network<br>level of<br>benefits |

#### **Pharmacy Benefits**

| GENERIC             | Deductible &<br>Coinsurance | Not Covered |
|---------------------|-----------------------------|-------------|
| PREFERRED BRAND     | Deductible &<br>Coinsurance | Not Covered |
| NON-PREFERRED BRAND | Deductible &<br>Coinsurance | Not Covered |
| SPECIALTY           | Not Covered                 | Not Covered |



## Monthly Premium

#### **AGES 18-29**

| <ul> <li>Employee</li> </ul> | \$607.21   |
|------------------------------|------------|
| • Employee+Spouse            | \$1,074.41 |
| • Employee+Child(ren)        | \$982.97   |
| • Family                     | \$1,546.63 |

#### **AGES 30-44**

| <ul> <li>Employee</li> </ul> | \$625.50   |
|------------------------------|------------|
| • Employee+Spouse            | \$1,110.99 |
| • Employee+Child(ren)        | \$1,015.89 |
| • Family                     | \$1,601.49 |
|                              |            |

### **AGES 45-54**

| <ul> <li>Employee</li> </ul> | \$648.32   |
|------------------------------|------------|
| • Employee+Spouse            | \$1,156.62 |
| • Employee+Child(ren)        | \$1,056.96 |
| • Family                     | \$1,669.94 |
|                              |            |

#### **AGES 55-64**

| <ul> <li>Employee</li> </ul>        | \$695.17   |
|-------------------------------------|------------|
| <ul> <li>Employee+Spouse</li> </ul> | \$1,250.32 |
| • Employee+Child(ren)               | \$1,141.29 |
| • Family                            | \$1,810.49 |