

	Current PPO Plans				New HDHP Option	
	Enhanced Plan		Basic Plan		HDHP Option	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Deductible</b>	\$500 Individual / \$1,000 Family	\$1,000 Individual / \$2,000 Family	\$2,500 Individual/ \$5,000 Family	\$5,000 Individual / \$10,000 Family	\$4,000 Individual/ \$8,000 Family	\$8,000 Individual/ \$16,000 Family
<b>Coinsurance (Plan pays)</b>	90%	70%	80%	60%	80%	60%
<b>Medical Out-of-Pocket Maximum</b>	\$1,500 Individual/ \$3,000 Family	\$3,000 Individual/ \$9,000 Family	\$3,000 Individual/ \$6,000 Family	\$6,000 Individual/ \$12,000 Family	\$7,000 Individual/ \$14,000 Family	\$14,000 Individual/ \$28,000 Family
<b>PCP - Preventive Visits</b>	Covered in Full	30% after ded.	Covered in Full	40% after ded.	Covered in Full	40% after ded.
<b>PCP - Sick Visit/Physical Therapy</b>	\$25	30% after ded.	\$30	40% after ded.	20% after ded	40% after ded.
<b>Specialist Visit</b>	\$40	30% after ded.	\$50	40% after ded.	20% after ded	40% after ded.
<b>Inpatient Care</b>	10% after ded	30% after ded.	20% after ded	40% after ded.	20% after ded	40% after ded.
<b>Outpatient Care (Hospital)</b>	10% after ded	30% after ded.	20% after ded	40% after ded.	20% after ded	40% after ded.
<b>Diagnostic test (x-ray, blood work)</b>	\$25 per day	30% after ded.	\$30 per day	40% after ded.	20% after ded	40% after ded.
<b>Imaging (CT/PET scans, MRIs)</b>	10% after ded	30% after ded.	20% after ded	40% after ded.	20% after ded	40% after ded.
<b>Emergency Room</b>	\$150	\$150	\$250	\$250	20% after ded	40% after ded.
<b>Pharmacy costs</b>	Retail: \$10/\$30/\$50 Mail: 2x Retail <b>Out-of-pocket Max:</b> \$1,500 Individual/ \$3,000 Family		Retail: \$15/\$35/\$55 Mail: 2x Retail <b>Out-of-pocket Max:</b> \$1,500 Individual/ \$3,000 Family		Deductible + Coinsurance Preventive Covered in Full	
Note: "Family" includes Individual +1	<b>Health Benefit Trust's HRA Funding: \$1,150 Employee / \$2,300 Employee + Spouse</b>				<b>Health Benefit Trust's HSA Funding: \$650 Employee / \$1,300 Employee + Spouse</b>	