

2022 Summary of Plan Options

Option 1: Triple Choice Plan

	Tier 1	Tier 2	Tier 3
Deductible	\$200 individual* \$400 family*	\$1,000 individual* \$2,000 family*	\$5,000 individual* \$10,000 family*
Out-of-pocket Max	\$7,350 individual** \$14,700 family**		\$8,700 individual** \$17,400 family**
In-Patient Hospital	You pay \$250 after Deductible		You pay 50% after Deductible
Primary Care	You pay \$20 after Deductible		You pay 50% after Deductible
Specialist	You pay \$40 after Deductible		You pay 50% after Deductible
Preventive Care	FREE		You pay 50% after Deductible
Urgent Care	You pay \$75 after Deductible		You pay 50% after Deductible
Emergency Care	You pay \$200 after Deductible		You pay 50% after Deductible
Health Savings Account Employer Contribution (Applies to HDHP election only. Contribution made after account has successfully been opened with Optum Bank. Annual contribution calculation based on 26 pay period cycles of \$27.69 individual / \$55.38 family.)			
Individual	Not Applicable		
Family	Not Applicable		

*Deductible is per individual, not to exceed the stated amount per family. Copay or coinsurance applies after deductible has been met. Deductible does not apply to preventive care or pharmacy. Tier 1 deductible applies to Tier 2 and Tier 2 deductible applies to Tier 1. Out of network deductible is separate and does not apply to Tier 1 or Tier 2 services.

**Deductible and copayments for covered medical and pharmacy services apply to the out of pocket maximum. Once the out of pocket maximum has been reached for the year, the Plan will pay 100% for all covered services the remainder of the year.

Option 2: High Deductible Health Plan

	In-Network	Out-of-Network
Deductible	\$1,500 individual* \$3,000 family*	\$5,000 individual* \$10,000 family*
Out-of-pocket Max	\$3,500 individual** \$7,000 family**	\$8,700 individual** \$17,400 family**
In-Patient Hospital	You pay 10% after Deductible	You pay 50% after Deductible
Primary Care	You pay 10% after Deductible	You pay 50% after Deductible
Specialist	You pay 10% after Deductible	You pay 50% after Deductible
Preventive Care	FREE	FREE
Urgent Care	You pay 10% after Deductible	You pay 50% after Deductible
Emergency Care	You pay 10% after Deductible	You pay 50% after Deductible
Health Savings Account Employer Contribution (Applies to HDHP election only. Contribution made after account has successfully been opened with Optum Bank. Annual contribution calculation based on 26 pay period cycles of \$27.69 individual / \$55.38 family.)		
Individual	\$ 720	
Family	\$ 1,440	

*If more than one person is covered under the Plan, the family deductible must be met before the Plan will start to pay. The deductible applies to all covered medical and pharmacy services.

**If more than one person is covered under the Plan, the family out of pocket must be met. Deductible, coinsurance, and copays for covered medical and pharmacy services apply to the out of pocket maximum. Once the out of pocket has been met, the Plan will pay 100% for all covered services the remainder of the year.