

2016-17 Medical Plan Comparison After 1-1-2017

Plan Name	80C	80G	80K	80M	HSA - A(embedded 1-1-17)	HSA - B (embedded ded)
Deductible Calendar Year	Individual \$200 Family Max \$500	Individual \$500 Family Max \$1,000	Individual \$1,000 Family Max \$2,000	Individual \$3,000 Family Max \$6,000	One person \$1,500 Family Each \$2,600 Family Max \$3,000	One person \$3,000 Family Each \$5,200 Family Max \$5,200
Member Coinsurance after Deductible	20%	20%	20%	20%	10%	10%
Out of Pocket Maximum	Individual \$1,000 Family Max \$3,000	Individual \$2,000 Family Max \$4,000	Individual \$3,000 Family Max \$6,000	Individual \$4,000 Family Max \$8,000	One person \$3,000 Family Each \$3,000 Family Max \$6,000	One person \$5,000 Family Each \$10,000 Family Max \$10,000
Doctor Visits Copay (Deductible waived)	\$20	\$30	\$30	\$40	n/a	n/a
ER Copay (in addition to deductible and coinsurance)	\$100 - waived if admitted	\$100 - waived if admitted				
Prestige Office Fee	\$0	\$0	\$0	\$0	20 (\$0 for wellness exam)	20 (\$0 for wellness exam)
MDLIVE Copay	\$5	\$5	\$5	\$5	\$5	\$5
Preventive Care	\$0	\$0	\$0	\$0	\$0	\$0
STSIG HSA Contribution <i>for first time enrollees only</i>					\$500/\$1,000	\$500/\$1,000
2016 Pharmacy Plan Cost Sharing						
Out of Pocket Maximum	Individual \$2,500 Family \$3,500	Individual \$2,500 Family \$3,500	Individual \$2,500 Family \$3,500	Individual \$2,500 Family \$3,500	see medical OOP Max	see medical OOP Max
Deductible	\$0	\$0	\$0	Individual \$200 Family \$500	see medical deductible	see medical deductible
Costco Generics	\$0 (30 or 90 day)	\$0 (30 or 90 day)	\$0 (30 or 90 day)	\$5 (30 day) \$15 (90 day)	\$0 (30 day) after deductible	\$0 (30 day) after deductible
Generics - 30 day	\$9	\$9	\$9	\$15	\$9 after deductible	\$9 after deductible
Brand - 30 day	\$35	\$35	\$35	\$50 after deductible	\$35 after deductible	\$35 after deductible

HSA Plans use Navitus Rx for mail-order after 1-1-2017

The medical deductible runs from January 1 to December 31 every year. Beginning 10-1-2016, any amount paid towards the PPO plan's deductible in the fourth quarter of the calendar year (October 1 - December 31) will be credited to the current year's deductible as well as the following calendar year's deductible. Does not apply to HSA-A or HSA-B plans.

Members can obtain a 90-day supply of medication at Costco retail pharmacy or Costco mail-order for the mail-order copay.

Specialty Pharmacy: Navitus SpecialtyRX is mandatory.

The above information is for general guidance - please see full plan descriptions for complete details located at www.stsigpa.com