

Benefits-at-a-Glance



| Medical Plan | |
|--|---|
| Plan Category | Navigate HSA |
| Plan Code | BP83 |
| Plan Basics | |
| Primary Care Physician Required? | Yes |
| Electronic Referrals | |
| Required to see Specialists? | Yes |
| Out of Network Benefits? | No |
| Pediatric Dental & Vision | Yes |
| Medical Deductible Type | Emb |
| Out of Pocket | |
| Deductible | |
| Individual | \$3,500 |
| Family | \$7,000 |
| Out-of-Pocket Maximum | |
| Individual | \$6,150 |
| Family | \$12,300 |
| Coinsurance | 20% |
| Office Visits | |
| Office Visits — Primary Care | DED/COINS |
| Office Visits — Specialist | DED/COINS |
| Virtual Visits | DED/COINS |
| Preventive Services | DED/COINS |
| Lab and Diagnostic Services | |
| Minor Lab Testing and X-ray — Physician Office | DED/COINS |
| Minor Lab Testing and X-ray — Freestanding Facility | DED/COINS |
| Minor Lab Testing and X-ray — Hospital | DED/COINS |
| Major Diagnostic and Imaging Services - Freestanding Facility | DED/COINS |
| Major Diagnostic and Imaging Services - Hospital | DED/COINS |
| Other Care Options | |
| Urgent Care | DED/COINS |
| Emergency Room | DED/COINS |
| Outpatient Services - Freestanding Facility | DED/COINS |
| Outpatient Services - Hospital | DED/COINS |
| Inpatient Hospital | DED/COINS |
| Pharmacy Plan | 831 |
| Retail | |
| Deductible | |
| Individual | Included in Medical |
| Family | Included in Medical |
| Tier 1 | \$15 |
| Tier 2 | \$45 |
| Tier 3 | \$90 |
| Tier 4 | \$350 |
| Mail Order (Times Retail) Only certain prescription drug products are available through mail order. See your plan documents for details | 2.5 |
| Plan Notes | *2020 HSA Contribution Limits: \$3550 individual; \$7100 family |

This information is a brief, general description of your coverage; it is not a contract and does not replace your Certificate of Coverage/ Summary Plan Description. For a complete list of your coverage, including exclusions and limitations relating to your coverage, please read your Certificate of Coverage/Summary Plan Description. If descriptions, percentages, and dollar amounts conflict with official benefit coverage documents, the official benefits coverage documents prevail.

*Emb = Embedded Deductible= All individual deductible amounts will count toward the family deductible, but an individual will not have to pay more than the individual deductible amount.

*NonEmb = Non-Embedded Deductible = No one in the family is eligible for benefits until the family deductible is met.