

# MEDICAL PLAN OVERVIEW

## AETNA HIGH DEDUCTIBLE HEALTH PLAN WITH HSA (HDHP)

---

Take control of your spending by keeping more of your paycheck through lower contributions, in exchange for higher deductibles. Save on health care expenses through tax-free contributions to your HSA or Limited Purpose FSA. Plus, Endeavor automatically contributes to your HSA!

## AETNA OPEN ACCESS NETWORK ONLY 80/0 PLAN

---

Receive coverage for in-network care only (except for emergencies), while saving money with relatively low contributions and the lowest deductibles of all four plans.

## AETNA CHOICE POS II 80/60 PLAN

---

Balance the cost of your coverage and care with relatively low deductibles and moderate contributions.

## AETNA CHOICE POS II 90/80 PLAN

---

Keep your out-of-pocket costs as low as possible by paying a low coinsurance percentage and smaller copays, in exchange for higher contributions from your paycheck.

# COMPARING PLAN FEATURES

	Open Access Network Only 80/0 Plan Choice POS II 80/60 Plan Choice POS II 90/80 Plan	HDHP with HSA
Deductible	<ul style="list-style-type: none"> <li>• Applies to <b>medical services only</b></li> <li>• “Embedded” deductible, meaning individual and family deductibles apply, however, <b>coinsurance begins for an individual once that individual hits their own deductible</b></li> </ul>	<ul style="list-style-type: none"> <li>• Applies to both <b>medical and prescription drug services</b></li> <li>• “True Family” deductible, meaning <b>coinsurance does not begin for anyone until the family deductible is satisfied (\$4,000)</b>, even if only one individual is incurring claims</li> </ul>
Out-of-Pocket Maximum (OOPM)	“Embedded” OOPM, meaning each individual has their own OOPM they must hit before the plan fully covers services for that person	
Prescription Drug	<ul style="list-style-type: none"> <li>• Coverage begins <b>immediately</b></li> </ul>	<ul style="list-style-type: none"> <li>• Coverage begins <b>once deductible is met</b></li> </ul>
Preventive Care	<ul style="list-style-type: none"> <li>• 100% coverage applies to medical services</li> </ul>	<ul style="list-style-type: none"> <li>• 100% coverage applies to medical services <b>and certain prescription drugs</b></li> </ul>
Spending & Savings Accounts	<ul style="list-style-type: none"> <li>• <b>Offered with a Health Care Flexible Spending Account (HCFSa)</b></li> <li>• Funds are “use it or lose it” (only a fraction of the funds can be carried over to the next year)</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Offered with a Health Savings Account (HSA) that has a triple tax advantage and Endeavor contributes to</b></li> <li>• Enrollees <b>can</b> have a Limited Purpose FSA</li> </ul>
Plan Cost Share	Select medical services are covered by a fixed amount or “ <b>copay</b> ” when you receive a covered service and <b>whether or not you hit your deductible</b> does not impact those costs (e.g., \$200 copay for emergency room visit, \$25 copay for primary care visit)	For all <b>non-preventive medical and pharmacy services</b> , you <b>must first meet your deductible</b> , then you will pay “ <b>coinsurance</b> ” or a percentage of the medical bill (e.g., you pay 20% after the deductible is met for an emergency room visit or for a primary care visit)

Changes to 90/80 Plan and 80/60 Plan: Updates are highlighted with bold text.

	High Deductible Plan with HSA	Open Access Network Only 80/0 Plan	Choice POS II 80/60 Plan	Choice POS II 90/80 Plan
<b>Annual Deductible (single/family)</b>				
<i>In-network</i>	\$2,000/\$4,000	\$250/\$625	\$500/ <b>\$1,500</b>	\$1,000/\$2,000
<i>Out-of-network</i>	\$4,000/\$8,000	N/A	<b>\$1,000/\$3,000</b>	<b>\$1,500/\$3,000</b>
<b>Coinsurance</b>				
<i>In-network</i>	You pay 20%, plan pays 80%	You pay 20%, plan pays 80%	You pay 20%, plan pays 80%	You pay 10%, plan pays 90%
<i>Out-of-network</i>	You pay 40%, plan pays 60%	N/A	You pay 40%, plan pays 60%	You pay 20%, plan pays 80%
<b>Annual Out-of-Pocket Maximum (single/family)</b>				
<i>In-network</i>	\$5,000/\$10,000	\$4,000/\$7,000	\$4,000/\$7,000	<b>\$3,000/\$6,000</b>
<i>Out-of-network</i>	\$10,000/\$20,000	N/A	\$6,500/\$12,000	<b>\$4,000/\$8,000</b>
<b>Office Visit (Primary Care Physician)</b>				
<i>In-network</i>	You pay 20% after deductible	\$25 copay	\$25 copay	\$25 copay
<i>Out-of-network</i>	You pay 40% after deductible	N/A	You pay 40% after deductible	You pay 20% after deductible
<b>Pharmacy (30-day supply; retail pharmacy; in-network only)</b>				
<i>Generic</i>	\$20 copay after deductible	\$20 copay	\$20 copay	\$20 copay
<i>Preferred brand</i>	\$30 copay after deductible	\$30 copay	\$30 copay	\$30 copay
<i>Non-preferred brand</i>	\$40 copay after deductible	\$40 copay	\$40 copay	\$40 copay
<b>Maximum Contribution to Savings or Spending Account (single/family)</b>				
<i>Flexible Spending Account</i>	Limited Purpose FSA - \$3,300	Health Care FSA - \$3,300	Health Care FSA - \$3,300	Health Care FSA - \$3,300
<i>Health Savings Account</i>	HSA - \$4,300/\$8,550 (Endeavor's contribution: \$500/\$1,000)	Not eligible	Not eligible	Not eligible

**Family** = Employee + Child(ren) or Employee + Spouse + Child(ren)

\*Note: If you visit an out-of-network provider, you are responsible for any charges above the usual, customary, and reasonable (UCR) limits.

# WHICH MEDICAL PLAN IS RIGHT FOR ME?

Take a moment to think. Do you...

High Deductible Plan with HSA	Open Access Network Only 80/0 Plan	Choice POS II 80/60 Plan	Choice POS II 90/80 Plan
<ul style="list-style-type: none"><li>• Typically only seek preventive care (vaccines, well person exam) and infrequent diagnostic care (like urgent care visits)</li><li>• Like the idea of having a tax-advantaged Health Savings Account (HSA) that you and Endeavor contribute to, and you can use for today's and tomorrow's expenses</li><li>• Want to pay the least amount for coverage out of your paycheck</li></ul>	<ul style="list-style-type: none"><li>• Only use in-network providers and don't need coverage for out-of-network providers</li><li>• Like the idea of having fixed, predictable copays for diagnostic care</li><li>• Feel comfortable paying slightly more for coverage than the HDHP and not having out-of-network access in exchange for copays</li></ul>	<ul style="list-style-type: none"><li>• Want to have access to in- and out-of-network care</li><li>• Like the idea of having fixed, predictable copays for diagnostic care even if paycheck contributions are among the highest</li><li>• Feel comfortable using a Flexible Spending Account (FSA) for out-of-pocket health care costs</li></ul>	<ul style="list-style-type: none"><li>• Almost exclusively use out-of-network providers</li><li>• Feel comfortable paying the highest paycheck contributions for more predictable copays rather than saving more in a tax-advantaged HSA and having less predictable expenses when receiving care</li></ul>

All plans cover the same comprehensive health care services and use the same Aetna network.

Remember to use the Health Plan Cost Estimator to find a personalized fit for your needs!