

FLEXIBLE BLUE (HSA) BENEFIT OPTIONS

PLAN	YEARLY DEDUCTIBLE		CO-PAY PERCENTAGE		YEARLY OUT OF POCKET CO-PAY MAXIMUM*	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Two	\$1250/ \$2500	\$2500/ \$5000	0%	20% of approved charges in addition to applicable CMM co-pays	N/A	\$1000/ \$2000
Three	\$2000/ \$4000	\$4000/ \$8000	0%	20% of approved charges in addition to applicable CMM co-pays	N/A	\$1000/ \$2000
Four	\$2700/ \$5450	\$5400/ \$10900	0%	20% of approved charges in addition to applicable CMM co-pays	N/A	\$1000/ \$2000

NOTE: Optional riders available. Definitions of services outlined on Benefits-at-a-Glance.

* For most covered services.

HIGH DEDUCTIBLE HEALTH PLANS

High-deductible health plans meet specific federal requirements related to deductibles and out-of-pocket expenses. The federal government determines the requirements and may change the deductibles each year based on increases in the Consumer Price Index (CPI).

NOTE: This is only a broad overview of the covered benefits. Please refer to a plan certificate for more precise coverage information.

