

2024 High Deductible Health Plan Summary of Options



	In-Network	Out-of-Network
Deductible	\$1,600 individual* \$3,200 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	You pay 50% after deductible
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 maximum 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 maximum has been met, the Plan will pay 100% for all covered services the remainder of the year.