



EGYPTIAN AREA SCHOOLS EMPLOYEE BENEFIT TRUST

Summary Plan Description as of September 1, 2018

(All charges are subject to the calendar year deductible unless otherwise noted.)

	Plan H1 (HSA Qualified Plan) *	Plan H4 (HSA Qualified Plan) **	Plan H5 (HSA Qualified Plan) **
Deductible			
Individual	\$2,100	\$3,600	\$6,550
Family	\$4,200	\$7,200	\$13,100
Out of Pocket Maximum			
Individual	\$2,100	\$3,600	\$6,550
Family	\$4,200	\$7,200	\$13,100
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Reimbursement	100%	100%	100%
Inpatient Hospital (Illness or Injury)	100%	100%	100%
Outpatient Surgery	100%	100%	100%
Primary Doctor (PCP) Office Visit	100%	100%	100%
Specialist Office Visit	100%	100%	100%
Diagnostic Lab	100%	100%	100%
Emergency Room	100%	100%	100%
Urgent Care Facility	100%	100%	100%

Drug Card	Participating	Participating	Participating
Generic	100%	100%	100%
Formulary	100%	100%	100%
Non-Formulary	100%	100%	100%
Preventive Drugs (HHS classification)	100%, No Deductible	100%, No Deductible	100%, No Deductible

Notes:

* H1 is a High Deductible Health Plan, designed to qualify for use with a Health Savings Account (HSA). All benefits except benefits for preventive care (as defined under IRS rules) are subject to the Calendar Year Deductible. If you enrolled for Employee Only health coverage, you must pay 100% of the discounted charge for each covered service until you satisfy the Individual Calendar Year Deductible. If you are enrolled for Employee + Spouse, Employee + Child(ren) or Family health coverage you must pay 100% of the discounted charge until your covered family members satisfy the Family Calendar Year Deductible. After you satisfy the applicable Calendar Year Deductible, you will pay the copayments/coinsurance shown in the above table until your out of pocket expenses satisfy the appropriate Calendar Year Out of Pocket Maximum. The Plan will then pay 100% of the cost of your covered charges for the remainder of the year.

** H4 and H5 are High Deductible Health Plans, designed to qualify for use with a Health Savings Account (HSA). All benefits except benefits for preventive care (as defined under IRS rules) are subject to the Calendar Year Deductible. If you enrolled for Employee Only health coverage, you must pay 100% of the discounted charge for each covered service until you satisfy the Individual Calendar Year Deductible. If you are enrolled for Employee + Spouse, Employee + Child(ren) or Family health coverage each individual in a family is not required to contribute more than the single Deductible/Out of Pocket Maximum before the Plan will pay 100% of covered expenses for that individual.