

## HEALTHCARE BENEFITS

The Company is offering a healthcare plan with **\$200 (Individual)** and **\$400 (Family)** annual deductibles, and **\$1,500 (individual)** and **\$3,000 (Family)** annual out-of-pocket maximums. After your deductible is met, the plan pays 90%, and after your out-of-pocket maximum is reached, the plan pays 100%. This plan would be effective January 1, 2017.

Effective January 1, 2018, your employee contributions would be:

**\$28** for employee only

**\$54** or employee plus spouse

**\$45** for employee plus child(ren)

**\$68** for family coverage

## HOW YOU AND YOUR PLAN SHARE COSTS: INDIVIDUAL COVERAGE EXAMPLE

James' Plan Deductible: \$200

Plan Pays (Coinsurance): 90%

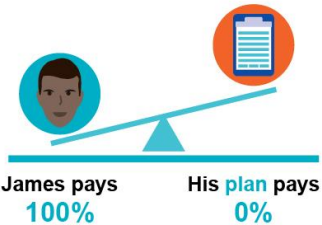
Out-of-Pocket maximum: \$1,500

January 1, 2017

Effective Date of New Plan Design

December 31, 2017

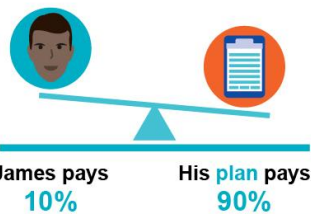
End of Calendar Year



James hasn't reached his **\$200 deductible** yet. His plan doesn't pay any of the costs.\*

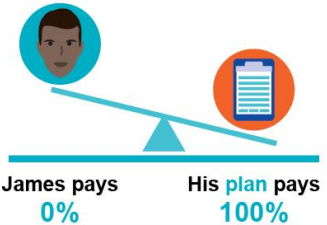
Office visit costs: \$125  
James pays: \$125  
His plan pays: \$0

\*Unless it is a preventive care visit, which is paid at 100%.



James reaches his **\$200 deductible**, **co-insurance** begins. James has seen the doctor several times and paid \$200 in total. His plan pays some of the costs for his next visit.

Office visit costs: \$200  
James pays: 10% of \$200 = \$20  
His plan pays: 90% of \$200 = \$180



James reaches his **\$1,500 out-of-pocket maximum**. James has seen the doctor often and paid \$1,500 in total. His plan now pays the full cost of his covered health care services for the rest of the calendar year.

Office visit costs: \$1,500  
James pays: \$0  
His plan pays: \$1,500



Healthcare 101	
<b>DEDUCTIBLE</b>	<ul style="list-style-type: none"> <li>• A deductible is a certain amount of money paid upfront each year before your healthcare plan begins to cover your costs.</li> <li>• Once you pay the deductible amount in a calendar year, you don't need to pay it again until the next calendar year. If another person is covered by the plan, an additional deductible will be required for the calendar year.</li> <li>• You do not have to meet the deductible for preventive care – it's covered at 100%.</li> </ul>
<b>COINSURANCE</b>	<ul style="list-style-type: none"> <li>• 90% is the amount of all covered healthcare costs paid by the plan after you meet your deductible.</li> <li>• 10% is the amount you pay after you meet your deductible up to the calendar year out of pocket maximum.</li> </ul>
<b>OUT-OF-POCKET MAXIMUM</b>	<ul style="list-style-type: none"> <li>• An out-of-pocket maximum is the most you have to pay for covered healthcare costs, including your deductible, in a given calendar year.</li> <li>• Once you reach the out-of-pocket maximum, then 100% of the cost of your covered healthcare for the rest of the calendar year is paid by the plan.</li> </ul>

Note: The deductibles and out-of-pocket maximums are higher if you use an out of network provider for services.

