

2025 Medical Plan Options

Health Plan 1 is a high deductible health plan and is the only medical plan that is compatible with a Health Savings Account (HSA).

You can choose from four different medical plan design options. The table below summarizes the **in-network benefits** for the four plans. Please note that the out-of-pocket maximums shown include the deductible amounts for the medical plans.

Plan Provision	Health Plan 1	Health Plan 2	Health Plan 3	Health Plan 4
Annual Deductible				
Employee Only	\$6,000	\$4,000	\$2,000	\$600
Employee + Spouse / Child(ren) or Family	\$12,000 ¹	\$8,000	\$4,000	\$1,200
Annual Medical Total Combined Out-of-Pocket Maximum (includes deductible amount)				
Employee Only	\$6,500			
Employee + Spouse / Child(ren) or Family	\$13,000 ²	\$13,000		
Coinsurance Percentage	70%	80%		
Office Visit	70% after deductible	100% after \$30 copay		
MDLIVE Virtual Visits	\$44 until deductible is met, then 70% coinsurance	\$10 copay		
Inpatient Admission	70% after deductible	\$500 copay plus 80% after deductible		
Outpatient Surgery	70% after deductible	80% after deductible		
Wellness Care	100%, no deductible			
Emergency Room – Emergent Visit	70% after deductible	80% after deductible		
Emergency Room – Non-emergent Visit	60% after deductible	70% after deductible		
Lifetime Maximum	Unlimited			

1. If an employee covers two or more dependents, the deductible is met when the aggregate of individual deductible amounts meets the family amount.
2. The combined annual deductible and annual out-of-pocket maximum cannot exceed \$7,350 for any one family member.

Out-of-network benefits

All four plans include benefits for out-of-network care, although you will pay much less if you use in-network providers.