

PHYSICAL HEALTH 2026 MEDICAL PLANS



You have three options to address your wellbeing needs. Including:

- **Nationwide network of providers**
- **Free preventive care**
- **Company HSA contributions**
 - (\$250 individual/\$500 family) Traditional Smartsaver
 - (\$500 Individual/\$1000 family) Premium Consumer Choice

TRADITIONAL SMARTSAVER

- Lowest premiums
- Highest deductible
- Highest out-of-pocket maximum

PREMIUM CONSUMER CHOICE

- Middle-of-the-road premiums, deductible and out-of-pocket maximum

STANDARD PPO

- Highest premiums
- Lowest deductible
- Lowest out-of-pocket maximum

PREMIUMS

Employees Contribution Weekly	Traditional Smartsaver	Premium Consumer Choice	Standard PPO
Employee Only	\$11.34	\$23.44	\$40.69
Employee & Spouse	\$29.46	\$60.92	\$97.81
Employee & Child(ren)	\$23.86	\$49.35	\$82.39
Employee & Family	\$42.09	\$87.03	\$139.73

Employee Contribution Monthly	Traditional Smartsaver	Premium Consumer Choice	Standard PPO
Employee Only	\$49.12	\$101.58	\$176.32
Employee & Spouse	\$127.67	\$264.00	\$423.84
Employee & Child(ren)	\$103.41	\$213.84	\$357.03
Employee & Family	\$182.38	\$377.14	\$605.48

HEALTHCARE PLAN OPTIONS

INDIANA PACKERS CORPORATION

Benefit	Traditional SmartSaver with HSA		Premium ConsumerChoice with HSA		Standard PPO	
	In-Network	Out-Of-Network	In-Network	Out-Of-Network	In-Network	Out-Of-Network
Deductible (per calendar year)						
Individual	\$3,000	\$6,000	\$1,700	\$3,300	\$1,000	\$2,000
Family	\$6,000	\$12,000	\$3,400	\$6,600	\$2,000	\$4,000
Covered Expenses	70%, after deductible	50%, after deductible	80%, after deductible	50%, after deductible	85%, after deductible	50%. After deductible
HSA Annual Contribution						
	\$250 Employee and or \$500 Family		\$500 Employee and or \$1,000 Family		~	
Coinsurance						
Individual or Family	30%	50%	20%	50%	15%	50%
Total Out-of-Pocket Maximums (OPM)						
Individual	\$6,000	\$12,000	\$5,200	\$10,400	\$3,500	\$7,000
Family	\$12,000	\$24,000	\$10,400	\$20,800	\$7,000	\$14,000
Physician Office Visit						
Primary Care Physician	25%, after deductible	50%, after deductible	15%, after deductible	50%, after deductible	\$35 copay	50%, after deductible
Specialist	25%, after deductible	50%, after deductible	15%, after deductible	50%, after deductible	\$55 copay	50%, after deductible
Urgent Care Facility	70%, after deductible	50%, after deductible	80%, after deductible	50%, after deductible	\$80 copay	50%, after deductible
LiveHealth	70%, after deductible		80%, after deductible		\$10 copay	
Emergency Room Services						
Emergency Services	70%, after deductible	70%, after deductible	80%, after deductible	80%, after deductible	85%, after deductible	85%, after deductible
In-patient Hospital Services						
In-patient Services	70%, after deductible	50%, after deductible	80%, after deductible	50%, after deductible	85%, after deductible	50%, after deductible
Rx Coverages (In-Network)						
Generic	Ded/Coins (max \$10)	~	Ded/Coins (max \$10)	~	\$10 copay	~
Brand Formulary	Ded/Coins (max \$40)	~	Ded/Coins (max \$40)	~	\$40 copay	~
Brand Non-Formulary	Ded/Coins (max \$80)	~	Ded/Coins (max \$80)	~	\$80 copay	~
Rx Mail Order (90 Day Fill)						
Generic	Ded/Coins (max \$20)	~	Ded/Coins (max \$20)	~	\$20 copay	~
Brand Formulary	Ded/Coins (max \$80)	~	Ded/Coins (max \$80)	~	\$80 copay	~
Brand Non-Formulary	Ded/Coins (max \$160)	~	Ded/Coins (max \$160)	~	\$160 copay	~
Rx Out-of-Pocket Maximum						
(Rx Out-of-Pocket Maximums are included in Medical!)						

H.S.A.

HEALTH SAVINGS ACCOUNT



What is an HSA?

A Health Savings Account (HSA) is a tax-exempt financial account that you can use to save for and cover the cost of eligible medical expenses.

With an HSA, you can set aside money earmarked specifically for health care costs, then deduct those contributions from your income on your tax return. The funds in your HSA also grow tax-free, and you can use them on a tax-free basis to pay for eligible medical expenses.

HSAs are portable accounts, which means that you don't have to worry about losing your money when you switch jobs. It stays with you wherever you go.

Benefits of an HSA

- **Triple tax advantages**
 - Pre-tax or tax-deductible contributions.
 - Tax-free interest and investment earnings.
 - Tax-free distributions, when used for qualified medical expenses.
- **Ability to invest funds**

You can invest your HSA savings for the long-term. Stocks, bonds, ETFs, mutual funds are all available through Lively.
- **Stays with you for life**

Unspent HSA funds roll over each year, building a nest egg for your future retirement just like a 401(k) or IRA. This is true even if you leave your employer or change your health plan.
- **Additional healthcare safety net for your family**

Anyone that is a part of HDHP can contribute funds and funds can be spent on select others, such as tax dependents, a spouse, or domestic partner.



H.S.A.

HEALTH SAVINGS ACCOUNT



Save, Spend or Invest

Your HSA funds are available for you to use in multiple ways. If you don't have enough eligible health care costs, you can save any money you or someone else has contributed to your HSA until you need it. You can also choose to invest that savings.

Account Eligibility

There are two components to HSA eligibility: whether you can open or contribute to an HSA at all and how much you can contribute each year.

The basic requirements for HSA eligibility are:

1. You're covered by a qualifying High-Deductible Health Plan (HDHP).
2. The HDHP is your only health insurance coverage. Meaning, you don't have supplemental coverage from a spouse or other family member (dental and vision is fine).
3. You don't have or use a General Purpose FSA (Flexible Spending Account). But, you are allowed to have a Limited Purpose FSA for dental, vision, or a Dependent Care FSA. Note: You can have an existing HSA and open an FSA. Your HSA funds will remain, but you cannot continue contributing to the health savings account.
4. No one else can claim you as a dependent on their tax return.
5. You're 18 or older and not enrolled in Medicare (Part A and Part B) or Medicaid.

HSA Qualified Expenses

You can use your HSA funds on all qualified medical expenses as defined by the IRS. The IRS Publication 502 has the full list of things that are qualified, are not qualified, and could potentially be qualified based on certain circumstances.