# Healthcare Plan Options

Anthem

### TRADITIONAL SMART SAVER

- 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

- **Nationwide network of providers**
- **Free preventive care**
- **Company HSA contributions**
  - ($250 individual/$500 family) Traditional Smart Saver
  - ($500 Individual/$1,000 family) Premium Consumer Choice
    - IPC contributions are paid quarterly. For team members still in their first year of employment, the contribution will be prorated.

# Premiums



| Employee Weekly Contribution | | | |
|---|---|---|---|
| | Traditional Smart Saver | Premium Consumer Choice | Standard PPO |
| Employee-Only | $17.00 | $28.72 | $48.83 |
| Employee + Spouse | $44.19 | $74.63 | $117.37 |
| Employee + Child(ren) | $35.80 | $60.45 | $98.87 |
| Family | $63.13 | $106.62 | $167.67 |

| Employee Monthly Contribution | | | |
|---|---|---|---|
| | Traditional Smart Saver | Premium Consumer Choice | Standard PPO |
| Employee-Only | $73.68 | $124.44 | $211.58 |
| Employee + Spouse | $191.51 | $323.40 | $508.61 |
| Employee + Child(ren) | $155.12 | $261.95 | $428.44 |
| Family | $273.57 | $462.00 | $726.58 |

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| | Traditional Smart Saver with HSA | | Premium Consumer Choice with HSA | | Standard PPO | |
|---|---|---|---|---|---|---|
| **Benefit** | **In-Network** | **Out-Of-Network** | **In-Network** | **Out-Of-Network** | **In-Network** | **Out-Of-Network** |
| **Deductible (per calendar year)** | | | | | | |
| **Individual** | $3,000 | $6,000 | $1,750 | $3,500 | $1,000 | $2,000 |
| **Family** | $6,000 | $12,000 | $3,500 | $7,000 | $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 | $5,250 | $10,500 | $3,500 | $7,000 |
| **Family** | $12,000 | $24,000 | $10,500 | $21,000 | $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 |
| **Prescription Drug Coverage (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 | ~ |
| **Specialty** | Ded/Coins (max $160) | - | Ded/Coins (max $160) | - | $160 copay | - |
| **Prescription Drug 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 | ~ |
| **Specialty** | Ded/Coins (max $160) | - | Ded/Coins (max $160) | - | $160 copay | |
| **Rx Out-of-Pocket Maximum** | | | | | | |
| (Rx Out-of-Pocket Maximums are included in Medical!) | | | | | | |




# 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 healthcare 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 who is enrolled in an HDHP can contribute funds and those funds may be used for eligible expenses incurred by certain others, such as spouse or tax dependent.

# 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 healthcare 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:

- You're covered by a qualifying High-Deductible Health Plan (HDHP).
- 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).
- 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.
- No one else can claim you as a dependent on their tax return.
- 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.

## 2027 HSA LIMITS

For 2027, the IRS annual Health Savings Account (HSA) contribution limit is $4,500 for self-only coverage and $9,000 for family coverage. Individuals age 55 or older can also contribute an additional $1,000 as a catch-up contribution. These limits are subject to the overall combined contribution limit from both team members and employer contributions.

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