

**Educators Health Alliance**  
**2017-18 Benefit Summary for HSA-Eligible \$4,000 Deductible Plan**

| Benefit Item   | Preferred  | Non-Preferred |
|--|--|---------------|
| <b>This Plan is Available on a Subgroup-wide Basis Only</b>  |  |               |
| Individual Deductible  | \$4,000  | \$8,000       |
| Family Deductible  | \$8,000  | \$16,000      |
| Family Deductible Basis  | Embedded   | Embedded      |
| <b>Coinsurance</b>   | 30%  | 50%           |
| Individual Out-of-Pocket Maximum   | \$6,350  | \$12,700      |
| Family Out-of-Pocket Maximum   | \$12,700   | \$25,400      |
| <i>Combined Maximum Includes Deductible, Coinsurance, and Copays for all Services Including Prescription Drugs</i> |  |               |
| <b>Lifetime Maximum</b>  | Unlimited  |               |
| <b>Office Visit Copay</b>  | Ded & Coins  |               |
| <b>Inpatient Hospital</b>  | Ded & Coins  |               |
| <b>Outpatient Hospital</b>   | Ded & Coins  |               |
| <b>Emergency Services</b>  | Ded & Coins  |               |
| <b>Prescription Drugs</b>  |  |               |
| Generic Copay  | Ded & Coins  |               |
| Formulary Brand Copay  | Ded & Coins  |               |
| Non-Formulary Brand Copay  | Ded & Coins  |               |
| In Network Specialty Copay (30 Day Supply)   | Ded & Coins  |               |
| Out of Network Specialty Copay (30 Day Supply)   | Ded & Coins  |               |
| Formulary Diabetic Supplies  | Ded & Coins  |               |
| Non-Formulary Diabetic Supplies  | Ded & Coins  |               |
| Ostomy Supplies  | Ded & Coins  |               |
| Mail Order Maximum   | 180 Days Supply                                    |               |
| Mail Order Copay   | Ded & Coins  |               |
| Preauthorization Programs Included   | Gastroprotective NSAIDs and Proton Pump Inhibitors |               |
| <b>Preventive Services</b>   | Covered at 100%                                    | Ded & Coins   |
| <b>Mental Health and Substance Abuse</b>   |  |               |
| Inpatient  | Ded & Coins  |               |
| Outpatient   | Ded & Coins  |               |