

Standard Wellness OOP = \$1250 Deductible plus \$2,600 = \$3,850 (which is \$1,400 less than the non-wellness OOP max and \$1,400 is the maximum differential we are allowing)

For UAFS Wellness OOP = \$1,250 Deductible plus \$3,500 = \$4,750 (the \$1,400 maximum difference is composed of \$900 in premium reductions and \$500 in OOP reductions)

Health Savins Plan = \$90 Wellness Credit

**2018 Health Plan Deductibles and OOP Maximums**

With UAFS having a different OOP incentive for Wellness due to the UAFS continuing premium incentive

	<u>CLASSIC</u>	<u>HEALTH SAVINGS PLAN</u>	<u>PREMIER PLAN</u>	<u>HEALTH SAVINGS PLAN OON</u>	<u>PREMIER PLAN OON</u>
Individual Medical Deductible	\$1,250	\$2,700	\$650	\$2,700	\$2,000
Family Medical Deductible	\$2,500	\$5,400	\$1,300	\$5,400	\$4,000
Coinsurance Percentage	25%	10%	20%	50%	50%
Medical OOP Maximum, Individual	\$4,000 + Deductible = \$5,250	\$3,950 + Deductible = \$6,650	\$2,350 + Deductible = \$3,000	\$7,000 + Deductible = \$9,700	\$ 7,000 + Deductible = \$9,000
Medical OOP Maximum, Family	\$8,000 + Deductible = \$10,500	\$7,900 + Deductible = \$13,300	\$4,700 + Deductible = \$6,000	\$14,000 + Deductible = \$19,400	\$14,000 + Deductible = \$18,000
Prescription Rx OOP, Individual	\$1,600	Combined w/ medical	\$1,600	Combined w/ medical	\$1,600
Prescription Rx OOP, Family	\$3,200	Combined w/ medical	\$3,200	Combined w/ medical	\$3,200
Maximum OOP, Individual	\$6,850	\$6,650	\$4,600	\$9,700	\$10,600
Maximum OOP, Family	\$13,700	\$13,300	\$9,200	\$19,400	\$21,200
Prescription RX,Tier 1	\$15	Deductible + Coinsurance	\$10	Deductible + Coinsurance	\$20
Prescription RX,Tier 2	\$55	Deductible + Coinsurance	\$50	Deductible + Coinsurance	\$60
Prescription RX,Tier 3	\$90	Deductible + Coinsurance	\$80	Deductible + Coinsurance	\$95